

WHAT ABOUT MONEY?

NO SELLING...NO JARGON...JUST THE FACTS

The National Skills Academy for Financial Services (NSAFS) is working with the Financial Services Authority (FSA) to help you understand and manage your money.

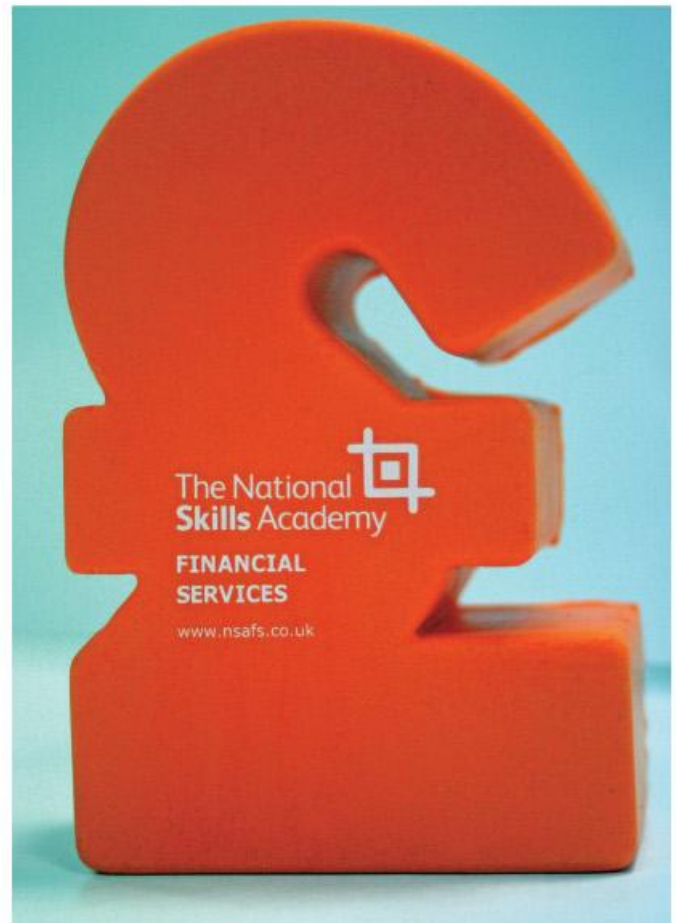
Your college will be hosting its own 'Money Week' which aims to deliver money management skills through fun and interactive activities.

All the 'Money Week' activities are designed to help you get a better understanding of your finances and how to manage them now and in the future – from how to save it to how to spend it!

Get involved now

Pledge to manage your money better through filling out a Money Pledge postcard.

Whether your plan is to invest it, save it or budget, we want to know what you are going to do to manage your finances. Fill out a Money Pledge and we will add it to the Money Tree. The best idea for a money pledge will win a prize.



For further information about how you can get involved in **Money Week** and for any extra support and guidance about anything to do with managing your money please contact:

Beware of deals that are too good to be true!

The NSAFS, FSA and your college are committed to providing you with all the support that you need to make sensible money choices. You need to know two things – what you do with your money and what other people are doing with your money!

- Are you getting paid what you are owed?
- Are you paying what you owe?
- How can you check for mistakes?
- How can you get the best deals?

To help you find out all this, and more, we have provided a list of websites that give useful advice and guidance on all matters to do with your money. See below for some top tips on great ways to help you save your pennies.

Over the coming year, activities in your college will help you to recognise the signs of financial difficulty and how to take action. We want to make you aware of deals that are too good to be true.

Top Ten Saving Tips

1. Make sure you don't go over your allocated minutes on your mobile phone contract
2. Never pay full price for theatre or theme park tickets
3. Sell your clutter on ebay
4. Do you buy a newspaper every day? Why not read it on-line instead?
5. Buy your supermarket's 'economy range' - it is often only the packaging which is different!
6. Try not to buy 'ready meals' – they usually cost more and are less healthy
7. Switch your bank account – some offer 0% overdraft or £100 just for switching
8. Learn how to balance your bank statement
9. Make sure you are claiming all the benefits you are entitled to (Child Tax Credit, Working Tax Credit, EMA etc)
10. Know what your budget is and stick to it!

Money Week forms part of the Money for LiFE initiative, the further education project of the FSA's National Strategy for Financial Capability.



Helpful/Useful Websites

Why not check out these websites for more money-managing tips.

www.whataboutmoney.info

- Getting Money
- Spending Money
- Keeping Money
- Student Money
- Life Stage Guides
- Budgeting Tools

www.moneymadeclear.fsa.gov.uk

- Everyday Money
- Cards & Loans
- Mortgages & Homes
- Insurance
- Pensions & Retirement
- Savings & Investments
- Tax & Benefits

www.moneysavingexpert.com

- Card Loans
- Shopping Spending
- Banking Saving
- Travel Transport
- Mortgages Houses
- Utilities Phones
- Protect Your Pocket

www.creditaction.org.uk/

- Money Saving Ideas
- Debt Dos & Don'ts
- Step by Step Guide to Dealing with Debt
- Stop Loan Sharks
- Tax Matters

