

# Financial Wellbeing Programme

## What do you need to know and when?



### 18 - 25yrs

- ⦿ Budgeting
- ⦿ Undertaking and managing credit
  - Learning to manage/ shop around
- ⦿ Accommodation
  - Letting Agencies
- ⦿ Paying back student loans
- ⦿ Save to buy home
  - Shared ownership
  - Home buy schemes
  - Home buy ISA
- ⦿ Debt management
- ⦿ Savings

### 25 - 45 yrs

- ⦿ Managing childcare
- ⦿ Rent/Mortgage/
  - Remortgage
- ⦿ Income protection
  - Death/Critical Illness Insurance
- ⦿ Saving
- ⦿ Budgeting
- ⦿ Saving for retirement
  - Pensions
- ⦿ Debt management
- ⦿ Wills

### 45 plus

- ⦿ Retirement provision
- ⦿ Securing income
- ⦿ Pension freedoms
- ⦿ Accurate NI records
- ⦿ Planning for Retirement
- ⦿ Savings
- ⦿ Buy to let
- ⦿ Wealth preservation
- ⦿ Investments
- ⦿ Wills
- ⦿ Power of Attorney
  - Health and Wealth