



HOW FINANCIALLY WELL ARE YOU?

Money concerns can have a significant effect on our mental and physical health.

Financial wellbeing is about a sense of security and feeling as though you have enough money to meet your needs. It's about being in control of your day-to-day finances and having the financial freedom to make choices that allow you to enjoy life.

Here are some steps you can take to help you manage your money, save and plan better:

Set up a budget so you're less likely to end up with debt and spot areas where you can make savings.

Keep a spending diary so you can keep a closer eye on your purchases.

Pay off your debts first - especially those with the highest interest rate.

Set a savings goal - for example put aside £2 a day for the next three months. The best way to save money is to pay some money into a savings account every month.

Cut back - if you're spending more than you have coming in, look at where you can reduce your outgoings.

For help and advice, go to the Money Advice Service.

Visit: www.carefirst-lifestyle.co.uk to view our articles on finance and budgeting, or call **0808 168 2143** for in the moment support

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NATURE CAN HELP US FEEL HEALTHIER AND HAPPIER

Spending time in the natural environment has been shown to bring a range of benefits to mental and physical health – as well as generally being a free or low-cost activity.

Take a look at the following tips and suggestions to help you enjoy nature:



Grow or pick food - plant vegetables in your garden or herbs in a window box; go fruit picking at a local farm or orchard, or blackberry picking.



Connect with animals - watch out for wildlife when you're outdoors; hang a bird feeder in your garden; do some dog-walking for a friend; go bird watching.



Get outdoors - go for a walk in a park, forest or at the beach; go for a picnic or eat in the garden; watch the stars; exercise outdoors - go for a run, do some yoga, go cycling or go hill walking.



Bring nature inside - buy flowers or plants for your home; take photos of your favourite places in nature; arrange a comfortable place to sit by a window where you can see trees or the sky.

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