



Debt Awareness Week

***Take Control of
Your Finances***

A practical worksheet to help you assess your debt, reduce stress, and build a financial future with confidence.

Understanding Your Debt

Before making a plan, take a moment to assess your current financial situation.

Debt Self-Assessment

Fill in the blanks to get a clearer picture of your debt:

Types of Debt: (Tick all that apply.)

- Credit cards
- Personal loans
- Overdraft
- Mortgage
- Car finance
- Payday loans
- Buy Now, Pay Later (e.g., Klarna, Clearpay)
- Other: _____

Debt Balances:

- Total estimated debt: £ _____
- Highest individual debt amount: £ _____

Monthly Repayments:

- Total minimum monthly repayments: £ _____
- Do you feel your repayments are manageable? (Circle one)
Yes / No / Sometimes

Understanding Your Terms:

- Do you know the interest rates for each of your debts? Yes / No / Some of them
- Have you explored options to reduce your repayments (e.g., consolidation, refinancing)? Yes / No

Reflection:

What's one step you can take this week to better understand your financial picture?



Where to Find Support

If you're struggling with repayments, these trusted organizations offer free and confidential debt advice:

- **StepChange** – stepchange.org
- **National Debtline** – nationaldebtline.org
- **Citizens Advice** – citizensadvice.org.uk
- **MoneyHelper** – moneyhelper.org.uk

Action Step:

Which resource will you explore first?

- StepChange*
- National Debtline*
- Citizens Advice*
- MoneyHelper*
- I'll explore them later*
- I'm not ready yet—but I'll keep them in mind*

The Benefits of Creating a Financial Plan

At Lifetime, we believe in planning for life – not just money.

We understand that whilst we can't offer direct debt advice, we can help you feel more in control through:

- ✓ **Personalised financial coaching**
- ✓ **Clear, realistic planning** based on your goals
- ✓ **Support for life's challenges and decisions**
- ✓ **Understanding your money mindset** and improving your confidence
- ✓ **Financial education** that empowers you to make better decisions

Speak to a Lifetime coach and take the first step toward clarity and control.

Remember:

You don't have to face this alone. Getting help early can make a big difference.



A good financial plan isn't about spreadsheets. It's about feeling calm, confident, and prepared for the future you want.

Budgeting for Financial Stability

Use this simple budgeting tool to understand where your money goes each month:

| Where Is My Money Going? | Amount (£) |
|---|------------|
| Income & Expenses | |
| Monthly Income | |
| Rent/Mortgage | |
| Utility Bills (Electricity, Gas, Water) | |
| Council Tax | |
| Groceries | |
| Transport (Petrol, Public Transport) | |
| Loan/Debt Repayments | |
| Subscriptions & Extras | |
| Remaining Balance | |

Reflection:

- Are you spending more than you earn?
- Is there one small change you could make this month to ease pressure?

Emotional Check-In:

On a scale of 1–5, how would you rate your current financial stress?

(1 = Not stressed, 5 = Extremely stressed)

Your score: _____

What emotions come up when you think about your money?

How does this stress affect your daily life or relationships?

Wellbeing Tips:



Practice mindfulness or meditation



Journal your thoughts or list what you're grateful for



Take regular movement or breaks outdoors



Talk to someone you trust—or a professional

Your self-care step this week:



Taking Small, Meaningful Steps



Your Next Steps:

1. Three financial concerns I have right now:

- _____
- _____
- _____

2. One action I can take this week:

(E.g., contact a debt charity, track spending, speak to a coach)

- _____

3. Would you like support in making a plan?

Lifetime's financial wellbeing service is here to help you:

- ✓ Understand your finances
- ✓ Explore your options
- ✓ Feel more confident about the future

We're not here to judge - we're here to help.

Learn more: www.lifetime-fm.com

Debt can feel overwhelming - but you are not alone. Support is available. You can take control. And with the right plan, you can move forward with confidence.

Speak with Lifetime today and start building your future - one step at a time.

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**Let us help you
take control of your
financial future!**

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