



Helping you make the most of your money The **Money Advice Service**

Whatever the situation with your finances, it's good to know you're on top of things and are making the most of what you have.

The Money Advice Service is here to help. It offers clear and unbiased money advice and information to help you make the most of your money, whatever your circumstances – and it's free.

About the Money Advice Service

The Money Advice Service is independent and unbiased so it won't recommend any particular products or try to sell you anything. It was set up by government and is funded by a levy on the financial services industry.

You can access their services in three ways:

Online – www.moneyadvice.org.uk

Over the phone

Call 0300 500 5000 and speak to a Money Adviser for unbiased advice on your money issues (call rates may vary).

Face to face

If you find that speaking to a money adviser on-line isn't enough, you can request a face-to-face appointment by calling the number above.

Money Health Check - Get started today

A good place to start looking at your money situation is the health check. Take less than 10 minutes to answer some easy questions about your attitude and behaviour – no need for bank statements or any other paperwork – and you'll get an action plan with three high priority actions and a list of others to take when you are ready. Each action has a drop down telling you HOW to do it, not just WHAT to do. Why not have a go right now by clicking here: www.moneyadvice.org.uk/en/tools/health-check

The HCA believes everyone proposing to buy their own home and get a mortgage should be aware of what they are taking on, and what they can afford. The Money Advice Service health check is a really good starting point. It helps you see where your priorities should lie, while the tools on the Money Advice Service website, like the budget planner, comparison tables, cut-back calculator etc. help you work out what you can afford.