



Confidence building activity

Toolkit p14-15

Use the space below to write down the things you are good at or that you like about yourself. If you struggle with this, consider the strengths that other people notice in you, or an achievement that made you proud.

I am...

I can...

I am good at...

Other people think that I am...

My achievements are...

Self-care activity

Toolkit p16-17

First of all, list the activities you currently do, used to do, or would like to do in each category.

Secondly, identify the order of difficulty of these activities - you may want to break activities down into more manageable steps. For example, 'read one chapter of my book' instead of 'read a book'.

Thirdly, schedule in some of these plans, ensuring you have a balance of the three different types of activity in your week.

Week 1

Routine	Necessary	Enjoyable
Examples: Laundry	Taking the children to school	Read a book
Water the plants	Change the energy supplier	Go for a walk
Do a food shop	Pay a bill	Meet with a friend

It is important to note that you may not be able to do some of the activities that you used to do, or what you like to do, because of the costs attached. Try to consider what it was about the activity that you enjoyed and consider other cheaper (or free) activities which would provide the same value.



Problem solving activity

Toolkit p18-23

The process below can help to retake control of our rational brain and enable us to think about a difficult situation in a structured and logical way. You might want to work through this section with your healthcare worker.

1. Identify the problem

Identify the problem. It needs to be something that has happened, or you have evidence for - not just something that *might* occur. Try and be very specific about this - you might even need to break it down into several problems and use this technique for each one separately.

My current problem is:

2. Note down potential solutions

Identify all possible solutions or responses to this problem and write them down. It's easier said than done - but a good tip is to try not to think too far ahead at this stage - just think of as many possible actions as you can. It can help to think about what you would advise a friend to do in the same situation.

1.

2.

3.

4.

5.

3. Pros and cons

The next step is to think of the pros and cons of each of your identified solutions. This kick-starts the rational part of your brain, and you can begin to consider which solution is the most reasonable.

	Pros	Cons
Solution 1		
Solution 2		
Solution 3		
Solution 4		
Solution 5		

4. Choose your solution

Choose which option to take forward based on your evaluation. This doesn't need to be the 'perfect' solution – but selecting an option after weighing up the evidence you have is still making progress.

5. Plan out your next steps and take action

Now that you have identified your solutions use the template below to determine your mental health and money management goals.

Short term goals	How can you achieve these goals?	When would you like to achieve this?
1.		
2.		
3.		

Long term goals	How can you achieve these goals?	When would you like to achieve this?
1.		
2.		
3.		

Use the schedule below, or an app on your phone, to plan these activities over the week.

Make it as easy as possible for yourself and break down steps into tiny chunks - it's much easier to succeed when your goals are manageable and realistic. E.g. rather than 'change energy supplier', try breaking it down into small steps like the example below:

Day	Action
Monday	Find out how much I am currently paying
Tuesday	Research alternative energy suppliers
Wednesday	Contact the potential new supplier and confirm details
Thursday	Cancel current supplier and switch over
Friday	
Saturday	
Sunday	

Day	Action
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

6. Review

Continuously review how things have gone. It may be that things didn't quite work out as expected or you've had to change your plan and start something again at Step 4. But that's ok; you're further along than you were, and you've taken a proactive step in dealing with the situation.



Bill prioritisation activity

Toolkit p26-29

Priority bills

Priority Bills	Potential consequences of not paying
Mortgage repayments and loans secured on your home	Repossession of your property
Rent arrears	Eviction from the property
Council tax	Use of bailiffs to collect the debt, deduction from wages or benefits, imprisonment (if you refuse to pay, only in England)
Gas/electricity	Disconnection
Magistrate court fines	Deduction from wages or benefits, imprisonment
Child maintenance	Deduction from wages, imprisonment
Hire purchase agreements, if what you're buying with them is essential	Repossession of hired goods
TV Licence	Magistrates Court Fine
Income Tax, National Insurance and VAT	Deduction from bank account, use of bailiffs
Missed payments owed to DWP (Department for Work and Pensions) or HMRC (HM Revenue & Customs)	Deductions from benefits

Non-priority bills

Non-priority debts can include:

- Credit card debts
- Store cards and catalogue debts
- Unsecured bank and payday loans (loans that are not secured against your property)
- Loans from friends and family
- Overdrafts
- Water and sewerage bills



Activity

Use the table to list your bills/outgoings and select those which are a priority.

[illegible]



Income and outgoings activity

Toolkit p30-33

You can work out your monthly income and outgoings by using the form below. This will allow you to create your budget and keep your finances on track.

1. The first step is to list your income which may include any wages, benefits, child maintenance payments or a range of other sources. You can also complete this online budget planner: www.mhma.org.uk/tools/budget-planner

If you receive your income with different time-scales, you need to sort them into one frequency such as weekly, fortnightly or monthly. Use the following formula to help you with conversions:

Weekly to monthly payments: Weekly sum x 52 weeks ÷ 12 months

Four weekly to monthly payments:

4 weekly sum x 13 periods ÷ 12 months

Quarterly to monthly payments:

Quarterly sum x 4 quarters ÷ 12 months

Income item	Amount (£)
Wages	
Partner's wages	
Benefits	
Other	
Other	
Total	

2. The next step is to add in your outgoings which includes housing costs, food and hobbies such as a gym membership.

As shown in the priorities section above, some outgoings are considered essential and should be prioritised when working out what should be paid first. After paying this out, whatever is left over is your disposable income which you can put towards paying non-priority debts, savings or treats.

! Everyone's priorities are different, but this logo shows what a priority for most people is.

Outgoings	Amount (£)
! Rent/Mortgage	
Home insurance (e.g. buildings and/or contents)	
Life insurance	
! Council Tax	
! Gas	
! Electricity	
Other utilities (coal/oil/Calor gas)	
! TV Licence	
! Childcare/Child Maintenance	
Car payments	
Road Tax	
Fuel	
Other travel costs (public/taxi)	
! Food	
Clothing	
! Telephone (mobile/home/other)	
Cable/satellite/internet	
Pets (food/vet/insurance)	
Leisure/hobbies	
Gifts (Christmas/Birthdays)	
Other	
Other	
Other	
Total	

3. Once you have calculated your income and outgoings, use the box below to work out how much you have left over: $\text{Total income} - \text{total outgoings} = \text{money left over}$.

Total income (£)	
Total outgoings (£)	
Money left over (£)	