

“Three quarters of Britons are worried about their financial situation and money worries affect 40% of UK employees” – Independent 23.11.2018

“25 million UK employees affected by money worries” – Close Brothers AM & CIPD

“21% of UK adults drowning in debt and money worries” – Money Advice Service

“9.5 million Brits have mental health issues due to money worries” – Your Money 10.10.2019

There can be no doubt that money worries are affecting large numbers of people in the UK. Money worries lead to anxiety, depression and panic attacks and these issues affect people’s ability to do their jobs. But money doesn’t come with instructions and, for most people, managing their finances is something they have never been shown how to do. Instead, they go through life with a set of unconscious beliefs and behaviours about money that developed during early childhood as they absorbed message from their parents and the wider cultural environment. As well as having money worries, the inability to manage their finances leads people to feel shame and guilt. They are worried about being judged and they don’t know where they can go for help.

Cambridge Money Coaching’s unique Financial Wellbeing Programme will help your employees to develop the key financial skills they need to manage their finances. The programme is unique because, as well as practical guidance, it shows people how to understand their patterns and behaviour around money. This understanding is the key to developing the positive financial behaviours that drive financial wellbeing. Financial literacy is important, but it can only be effective if people have positive emotions and beliefs around money. It is hard to budget if thinking about money makes you feel anxious.

The programme is designed around the 3 elements of financial wellbeing:

- Understanding your patterns and behaviours around money
- The key principles of financial wellbeing
- Developing positive financial behaviours

Our brains were not designed to handle money or to do financial planning. Yet, both are now core parts of our lives. Let Cambridge Money Coaching give your employees one of the most important life skills and show them how to achieve financial wellbeing. Supporting your employees in this way is incredibly beneficial to the employee and the employer. It will also position you as an organisation that truly cares about their people.