



How healthy are your finances?

Hur mår din ekonomi?
Engelska

Ask for help in time!

There may be times in your life when you have trouble paying your bills. Living with financial stress is tough, and it often affects your health. Ask for help before the problems become huge and you end up in a financial situation that is hard to handle. This brochure will give you a few tips about what you can do when your finances are not in the best of health.

How healthy are your finances?

– a few statements

Where do you land on the scale?

I am often stressed about my personal finances and am worried I won't have enough money to cover my expenses.

Agree _____ Disagree

I make it through day-to-day life by buying things on instalment or credit, or by borrowing money.

Agree _____ Disagree

I have debts that I repeatedly have trouble paying off.

Agree _____ Disagree

I'm not very knowledgeable about which expenses and bills I should prioritise when my money doesn't quite stretch far enough to cover everything.

Agree _____ Disagree

I have no one to talk to about my financial situation.

Agree _____ Disagree

Five tips for when your finances are not in the best of health

1. Pay for rent, electricity and food first

Medicine and home insurance should be next in line. If your money does not stretch far enough, you need to prioritise.

2. Think about the best advice you could give yourself

What changes can you make that would improve your finances?

3. Can you reduce your expenses?

Good information about money and finances is available at hallakonsument.se



4. Contact the company or bank you owe money to

You may be able to put a stop to interest expenses and extra fees.

5. Ask for help!

It is never too late to ask for help. All municipalities offer budget and debt counselling free of charge. Contact your municipality to learn more. You can also talk to a friend or relative you trust.

How to help your children

Are you a parent who finds it hard to talk to your children about money? If you need advice about how to talk to them, you can always call BRIS' adult helpline at 077-150 50 50.

Want to learn more?

Know Your Money

A guide to personal finance that is available for download in a number of languages: **publikationer.konsumentverket.se/privatekonomi/koll-pa-pengarna**

Understanding your day-to-day finances

Advice and tips:

kronofogden.se/kollpavardagsekonomin

New in Sweden

Simple information in a brochure, plus a video in Swedish and a number of other languages:

hallakonsument.se/ny-i-sverige

BRIS-videos

Videos about children, money, and worry:

kronofogden.se/barnpengaroro

Stödlinjen helpline

Offers anonymous and free advice to gamblers, gambling addicts and their loved ones: **stodlinjen.se**

Phone number of the budget and debt counselling services in my municipality:

