

# How to Become a Money Master

## Self- help money frameworks

- The Financial Wellbeing Spectrum
- The 8 Money Milestone
- The Smart Spending System



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**Please note:** This information is generic in nature and is not **personal advice**. If you need personal financial advice, please consult a regulated independent financial adviser. You can get **free personal money help** from either: Money Helper Service ([www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)) or your local Citizens Advice Bureau ([citizensadvice.org.uk/debt-and-money](http://citizensadvice.org.uk/debt-and-money))



## The 8 Money Milestones

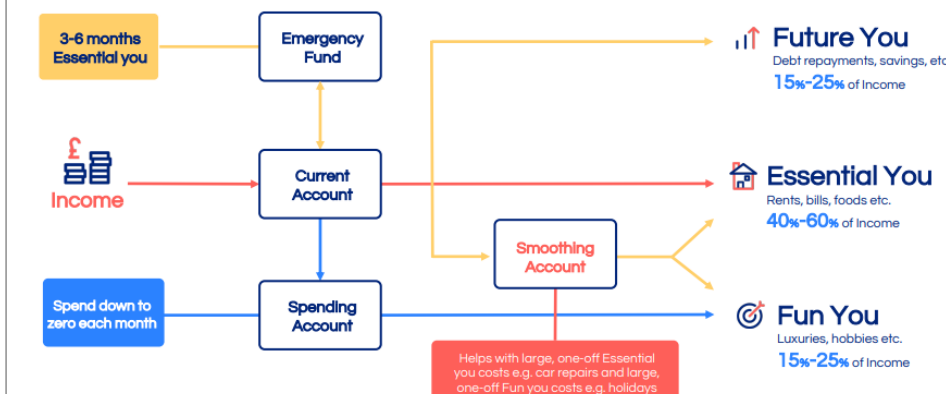
A simple tool to help you make better financial decisions

- Milestones 1-4 should be done in order
- Milestones 5-8 can be done concurrently and can be dictated by your circumstances, priorities and preferences



If you are in any doubt about your personal situation, please consult with a regulated independent financial adviser

## You need a plan – Smart Spending System



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