nudge

4 simple actions to navigate the cost of living crisis



When your money is under control, you can get on with the things you love. nudge, a free financial education platform, coaches you to better understand your finances, take action and help you plan your future. Right from your first visit, there's always a clear next step in your financial wellbeing journey.

With nudge, you don't have to worry about someone trying to sell you financial products. You'll simply get impartial education and useful tools to improve your financial wellbeing nothing else.

Navigating the cost of living crisis

It's a turbulent time for our personal finances, with high inflation, rising interest rates, soaring energy prices and volatile stock markets causing what is now commonly referred to as the cost of living crisis.

It's more important than ever to foster better money habits, build resilience and take control of your money, no matter who you are, or where you are in the world.

nudge helps you do just this.

Ready to take control?

Let's start with these four simple actions...



Update your nudge profile

When there's something you need to know, or financial action you ought to take that will help you with the cost of living, we can send you a personalised, timely nudge. For example, any legislative changes that impact inflation rates.

Action 1

So you can receive these personalised nudges and stay up to date with any changes that might affect your world of money, make sure your nudge profile is up to date. This includes selecting any of the **30+ personal finance interests** that are applicable to you, as well as choosing how you'd like to receive your nudges – whether that's by **WhatsApp, SMS** or a **personal email address** if you prefer.

Checkup on your financial health

Financial wellbeing is knowing you're in control of your money. Now, and in the future.

Our financial health checkup helps you understand where you're thriving and where there's room for improvement - from saving and spending, to borrowing and planning.



Action 2

Start your journey by completing the financial health checkup. In just 5 minutes, you'll get an instant score, with a plan of recommended financial education to help you improve your financial health. You can find the tool in the dropdown menu at the top of the nudge platform.



Bookmark nudge on your phone

Make access to nudge as easy as possible. Bookmark nudge on your phone and add it as a tile on your homescreen. Watch our how-to video to learn how: <u>Apple</u> / <u>Android</u>



Change your narrative with stories

Our library of dynamic financial education stories are designed to answer your money questions so you can better understand and manage your finances.

Cost of living stories include:

- Inflation and the cost of living
- Save on your gas / electricity / insurance
- Financial resilience

Action 3



Go to the 'My Stories' section in the top navigation of the nudge platform, find these stories and add them to your to do list so you can begin them when you wish.

Create a personalised budget

Need a helping hand with a budget that you can stick to? Our budgeting tool will help you plan, prepare and organise your finances. It's easy to use and built around you - with supporting financial education so you can set yourself achievable goals to keep your spending on track.





Type into the Search box 'Creating a budget' to access the Budgeting tool. Straight away, you can get started on your own bespoke budget.



Share nudge with loved ones

You can add up to 5 contacts to nudge and send them relevent news and articles so they can benefit from financial education too. Watch this <u>how-to video</u> to learn how.