



brass. wants to help people maximise what money they do have, earning the most they can, spending and borrowing money in the most efficient ways, and reducing the risks and impacts that changes to financial circumstances can have.



your money matters

brass. financial wellbeing



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brass. stands for:



Budget

Making the most of earnings by understanding pay, benefits and other income.
Making sure your earnings add up by understanding other ways of maximising your income.



Rainy Day

Saving for future goals such as Christmas, a holiday, new appliances.
Figure out a formula to save for the things that are important to you by monitoring money and controlling a savings account.



Avoid Arrears

Borrowing can enable essential purchases, but needs to be affordable and right.
Solve ways of borrowing the right amount of money that will allow you to make important purchases without getting into difficulty.



Spend

Be sure you are getting good value with everyday and big purchases.
Calculate your spending by bringing a budget into the equation and learning how to buy things of equal value for a fraction of the price.



Security

Taking away risk in your financial situation, emergency saving and insurance.
Take away the risks surrounding finance by working out how much you've got and how to prepare for a money emergency.



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