

Managing your money can sometimes seem overwhelming. Fortunately, there is help available to make it simpler.

This collection of online tools and resources can help you make the right choices. You will be more able to manage your money and your budget better.

This saves you time and gives you peace of mind that you're making money work for you.

This guide will help you find tools, advice and support to help you manage your money. It's split into three sections:

1. Online tools for managing your money
2. Essential digital skills needed to use online tools
3. Financial support experts

## What you'll learn

- How to manage money online
- The skills you'll need to do that
- How to find expert support online



## 1. Online tools for managing your money

This section will help you find tools to help you manage your money.

### Budgeting

Setting a budget means you can easily control how much money you have coming in and going out. This budget planner from Money Matters puts you in control of your household spending and analyses your results to help you take control of your money.

> [Money Matter: Budget Planner](#)

### Banking

Knowing more about banking is an important step towards taking better care of your money. This could be whether you're trying to decide what type of account best fits your needs or you want to know which account features you should compare. This page from Money Helper can help you choose the right bank account for you.

> [Money Helper: Bank Accounts](#)

### Benefits

Benefits might be your main source of income, or they might be a boost to the income you get elsewhere. The GOV.UK website has links to independent benefits calculators. These can help you find out what benefits you could get, how to claim, and how your benefits will be affected if you start work.

> [Gov.UK: Benefits Calculators](#)

## Dealing with debt

If you're having difficulties with money, it's important to prioritise the right things.

The Money Helper website has information about where to get free debt advice, and how to talk to the people you owe money to.

> [Money Helper: Debts](#)

Citizens Advice have a collection of guides to help you start dealing with your debts, and prioritise any urgent debts.

> [Citizens Advice: Deal with Debt](#)

## Price comparison: telephone, broadband and pay-TV

Comparison tools, such as price comparison websites, provide a valuable service for people navigating the broad range of telephone, broadband and pay-TV products available today.

> [Ofcom: Price comparison](#)

## Switching energy tariff or supplier

Compare and switch energy tariff or supplier when shopping around for a new energy deal.

> [Ofgem: Switching energy tariff or supplier](#)

## Social tariff broadband packages

Social tariffs are means-tested offers for broadband customers who receive government benefits, including Universal Credit. They can provide a safety net for households who might be struggling to afford their broadband or phone services.

> [Ofcom: Cheaper broadband and phone packages](#)

## What to do if you've been scammed

If you think you've been a victim of a scam, don't panic, There are things you can do to try and recover your money. This online scams helper from Citizens Advice helps you get advice that's specific to your situation.

> [What to do if you've been scammed](#)



## 2. Essential digital skills needed for using online tools

This section will help you gain the skills and confidence to use online services safely.

### Online forms

You need to be able to fill in online forms to do things like applying for benefits, paying bills or shopping online. This can help you save both time and money.

> [Learn My Way: Using online forms](#)

### Keeping your personal data safe

A good password will give you the confidence that your personal information is safe when using websites like online banking or shopping. Not letting people you don't know see your personal data helps you keep your online identity safe.

> [Learn My Way: Keeping your personal data safe](#)

### Make money work

Managing your finances can seem like a huge task but it needn't be complicated. Dealing with your money online means you can manage your budget, make plans and take control of how you borrow money.

> [Learn My Way: Make money work](#)

## Online access

The Online Centres Network includes thousands of local organisations offering free or low cost access to computers and the internet. For example, community cafes, libraries and housing associations.

> [Online Centres Network](#)

## Home-start

Home-Start volunteers can assist with completing benefit applications and other online forms.

> [Home start](#)

## 3. Financial support experts

This section will help you find additional financial help and support online.



### Step Change

Get free debt advice and support online.

> [Website](#) (0800 138 1111)



### Money Helper

Impartial guidance to make your money and pension choices easier.

> [Website](#) (0800 138 7777)



### Turn2us

Turn2us is a national charity providing practical help to people who are struggling financially.

> [Website](#) (0808 802 2000)



### Citizens Advice Online

A network of independent charities offering confidential advice online, over the phone, and in person, for free.

> [Website](#) (0808 223 1133)

[Citizens Advice Scotland](#)



### The Money Map

Helping you find sources of online support on immediate and essential money problems, and how to make the most of your money.

> [Website](#)

## [bt.com/skillsfortomorrow](https://bt.com/skillsfortomorrow)

Now that you're online why not check out the **helping others** page on the BT Skills For Tomorrow site. You'll find more creative and fun ways to make the most of being online.