

## YOUR FREE CHECK-UP

# The 5-Minute Financial MOT

*An honest snapshot of where your money really stands.*

Think of this as an MOT for your money — a quick look at what's running smoothly and what needs attention. There's no pass or fail, and nothing here to feel bad about. The point is simply to see clearly, so you know where to start.

**How it works:** Tick every statement that's true for you right now — one tick each. Add them up at the end (out of 15) and turn to page two to see what your score means and what to do first.

## STAGE ONE

## 1 Clarity — you know your money

- I know roughly what comes in each month, after tax.
- I know what goes out each month, give or take.
- I've opened my banking app in the last week without wincing.

## STAGE TWO

## 2 A plan — your money has a job

- I have a system for splitting my money each payday — not just hoping.
- I could name my three biggest non-essential spends right now.
- There's no subscription I'm quietly paying for and not using.

## STAGE THREE

## 3 Bad debt — it's under control

- Nothing is sitting on a card or overdraft quietly charging me interest.
- I'm not leaning on Buy Now, Pay Later to afford everyday things.
- If I do have debt, I have a dated plan to clear it.

## 4

## STAGE FOUR

## A buffer — you have a safety net

- I could cover a surprise £500 bill tomorrow without borrowing.
- I have at least one month of essential outgoings saved.
- My savings sit somewhere separate from my spending account.

## 5

## STAGE FIVE

## Growth — your money is building

- I know my workplace pension rate — and I'm not missing free employer matching.
- I'm using a tax-free wrapper (an ISA) for longer-term savings.
- I have money invested for the long term, not just sitting in cash.

## ADD UP YOUR TICKS

## Your score, out of 15

## 0–5

## ● FOGGY

Money lands, money leaves, the month's a blur. This is the most common place to begin — and the quickest to turn around. Start with Clarity and a simple plan.

## 6–10

## ● FINDING YOUR FEET

The foundations are forming, but a few leaks and loose ends remain. Tighten up the bad debt and build your buffer next.

## 11–15

## ● IN CONTROL

Strong work — the basics are handled. Now tilt towards growth: your pension, your ISA, and investing for the long term.

## YOUR NEXT STEP · THE M&amp;G SYSTEM

## Whatever your score, the path is the same five moves — in order.

Get clarity, give your money a plan, clear the bad debt, build a buffer, then grow. Most money stress comes from doing these out of order, or skipping one. Do them in sequence and the whole thing gets quieter, quicker than you'd think.

01 CLARITY

02 PLAN

03 CLEAR DEBT

04 BUFFER

05 GROW

## READ

## The full playbook

The book *Money & Growth 101* walks you through all five stages, in plain English, step by step.

## GO DEEPER

## Want it built around your numbers?

The M&G Financial Control Reset turns this snapshot into a plan, one-to-one, over five sessions.

[moneyandgrowth101.com](https://moneyandgrowth101.com)