February Wellbeing Series
An engaging health and wellbeing studio experience delivered to a dedicated platform, supporting you as you continue to work remotely. This month, the focus is on how to make better financial decisions.

Host: Paul Merriman

What this series delivers:

- 4 live seminars with option to interact with the host and guest via polling and Q&A function.
- An informative elearning companion course on how to take control of your finances and eliminate financial stress.
- Supportive guides relating to the series topics for you to download, read and share with your colleagues.

Seminars

**Better Budgeting.**
To be good with money we need to budget and manage their money effectively. Financial wellbeing goes hand in hand with personal wellbeing. In this session we will show the difference between good and poor money management, and the difference it can make over a lifetime.

**Better Borrowing.**
Is there such a good thing as good borrowing and bad borrowing? What is borrowing, what is debt, and are they the same thing? This week we will explain the different ways to borrow and highlight the things people should know about each.

**Saving & Investing.**
In this week’s session Paul will explain the difference between saving and investing when and why you would diversify by using both. Paul will also debunk some myths about investing.

**Pensions & Getting Retirement Ready.**
Everyone has heard of a pension, but what is a pension and how do they work? A pension is one of the smartest financial decisions anyone can make. In this session, Paul will explain how pension contributions work, how to retire your pension, and what life will look like in retirement.
How to Access the Wellbeing Series

You will be able to see a full schedule of classes on your Health and Wellbeing platform. Here you can view recorded classes that have happened in the past.

1. Go to app.spectrum.life

2. Sign in using your username (email) plus password or valid organisation code available from your HR team lead (if this is your first time accessing the platform). The top navigation contains the Digital Studio with drop down for the Wellbeing Series.