



Transform Your Team – 26th June 2017

How do I make it to the end of the month? (2 of 3-part series)

#The Essential News Story - Money in figures the problem

Money is a pressing issue for most people. A great many of us spend a huge amount of time making money, spending money, worrying about money, fighting over money, or simply trying to protect their money. And of course, we dare not ignore the alarming statistics that tell a story of rapidly increasing consumer debt, saving rates that have “fallen off of a cliff” and conflicts over money that are a leading to many problems both in the world powers, as well as individuals.

View from @PhilJBish

So, what are the figures, remembering these are statistics and with statistics they are averages, but still they are very high numbers and figures. Just remember behind every number and figure is a person hurting and crying out for help in their time of need.

£56,750	The UK average total debt per household – including mortgages
£30,340	Per adult in the UK that’s an average debt – around 113.6% of average earnings
£7,349	Per household, that’s an average consumer credit debt
£3,929	The average consumer credit borrowing per UK adult
£68.08 billion	Total credit card debt
£2,521	Credit card debt per household – take 25 years to repay making minimum repayment each month
£540 million	The amount UK banks and building societies wrote off from January to March
14	Properties are repossessed every day, or one every one hour and 43 minutes
248	People a day are declared insolvent or bankrupt. This is equivalent to one person every 6 minutes 13 seconds.
547,711	Number of issues dealt with monthly by Citizen Advice Bureau
5,033	Debt problems dealt with by Citizens Advice Bureau every day

Many of us avoid talking about these issues but it is vitally important to understand that talking can prove very helpful, and that planning can become the key to financial freedom. Today is the day to set new priorities, priorities that will set you free to be generous both now and in the future. Have you started to lay the new foundations to a better tomorrow?



“Plans fail for lack of counsel, but with many advisers they succeed” Old Proverb

Contact

As your Sports Chaplain @ Glamorgan CC my role is to provide an impartial and confidential point of contact to talk about any matters you may be worried about on or off the field, offering pastoral and spiritual support. This support is offered to all connected with Glamorgan CC. including players, coaches, staff, volunteers and families. Please feel free to contact me whenever you need any support.

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