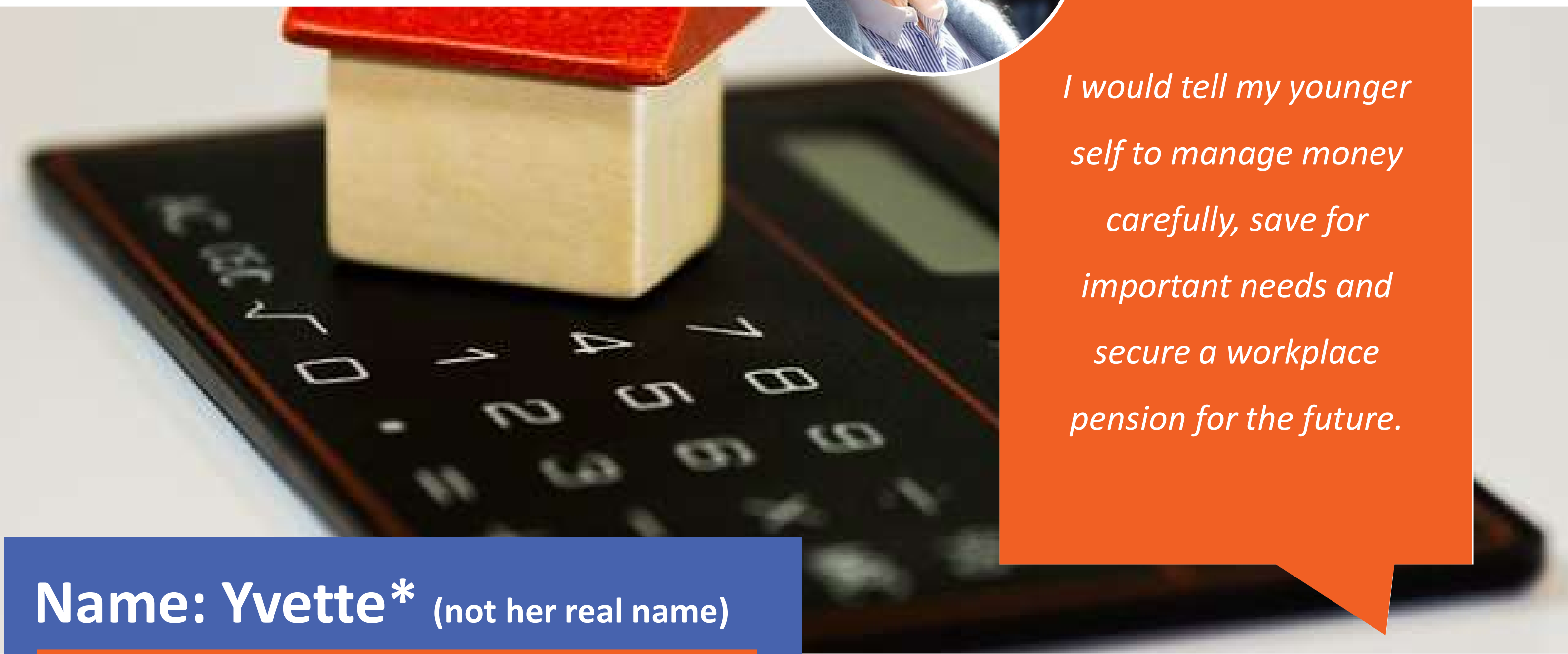

I would tell my younger self to manage money carefully, save for important needs and secure a workplace pension for the future.

Name: Yvette* (not her real name)

Country: United Kingdom

Introduction

I am a proud mother of three & grandmother of three, always deeply involved in family life and childcare. Throughout my life, I have worked full-time while raising my children and as a single parent, I learned to rely on my own strength and independence. After 40 years of full-time work, I am now semi-retired, using my pension and lump sum to pay off my mortgage, a milestone that gave me peace of mind. My parents instilled the value of saving from an early age, opening my first bank account as a child. Losing both of them by 22 forced me to grow up quickly, becoming financially independent while raising a young child. Those challenges shaped my resilience, discipline and determination to always move forward.

Your Story

After splitting from my husband, I worried how I would cope financially. At first, it seemed manageable, but rising prices and interest rates soon made life very difficult. I juggled essentials like the mortgage, relied on credit cards for daily needs and dreaded the postman bringing more bills. For a long time, I kept it secret, feeling ashamed, until I found the courage to call StepChange. That call changed everything. With their support, I created a plan and after 18 months, became debt-free. The experience was tough, but it taught me strength. Today, I budget wisely and live with confidence and hope.

Describe the main financial challenges you have faced in life

When facing financial challenges, I've always tried to remain calm and thoughtful. I talk things through with my older brother, whose perspective I trust and I make sure not to rush into decisions. Taking time to think carefully has helped me avoid mistakes and choose the best way forward.

What Tools help you managing Personal Finance?

I didn't use apps or online tools, just honest conversations with people I trusted. Sharing my worries and seeking their advice gave me comfort and clarity. Their support helped me feel less alone, make thoughtful decisions and manage my finances with confidence and peace of mind.

What helped you overcome those challenges?

I overcame financial challenges by confiding in people I truly trusted. Sharing my worries lifted a weight off my shoulders and gave me comfort. Their advice and encouragement helped me see solutions clearly, gave me courage and reminded me I wasn't alone in facing difficult decisions.

What interventions or support would have been useful?

From my own experience, I advise my children never to include personal debts in a mortgage. After my divorce, I continued paying off my ex's debts because they had been added to our mortgage, creating a long-lasting financial burden.

Top Tip

You can achieve it and if you lack the confidence, seek financial advice. Speak with someone you trust. Avoid rushed choices; take time to think.

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