

Free or £2

- I frequently stress about meeting basic* needs and don't always achieve them.
- I have debt and it sometimes prohibits me from meeting my basic needs.
- I rent lower-end properties or have unstable housing.
- I sometimes can't afford public or private transport. If I own a car/have access to a car, I am not always able to afford petrol.
- I am unemployed or underemployed.
- I qualify for government and/or voluntary assistance including: food banks and benefits.
- I have no access to savings.
- I have no or very limited expendable** income.
- I rarely buy new items because I am unable to afford them.
- I cannot afford a holiday or have the ability to take time off without financial burden.

£4 or £6

- I may stress about meeting my basic needs but still regularly achieve them.
- I may have some debt but it does not prohibit attainment of basic needs.
- I can afford public transport and often private transport. If I have a car/access to a car I can afford petrol.
- I am employed.
- I have access to health care.
- I might have access to financial savings.
- I have some expendable income.
- I am able to buy some new items and I buy others second hand.
- I can take a holiday annually or every few years without financial burden.

£8

- I am comfortably able to meet all of my basic needs.
- I may have some debt but it does not prohibit attainment of basic needs.
- I own my home or property or I rent a higher end property.
- I can afford public and private transport. If I have a car/access to a car I can afford petrol.
- I have regular access to healthcare.
- I have access to financial savings.
- I have an expendable** income.
- I can always buy new items.
- I can afford an annual holiday or take time off.

*BASIC NEEDS include food, housing, clothing and transportation.

**EXPENDABLE INCOME might mean you are able to buy coffee or tea at a shop, go to the cinema or a concert, buy new clothes, books and similar items each month, etc.

