

FREE PRINTABLE MONEY GUIDE | READ, PLAN, TAKE ONE STEP.

1 CHECK YOUR NEEDS

Start with daily use



Payments

Can you pay bills easily?



Cash access

ATM and branch options.



Mobile app

Does it work for you?



Support

How to get help?

2 COMPARE COSTS

Read the fee schedule



Monthly fee

Is there a charge?



Overdraft

Check rates and limits.



Foreign use

Know travel charges.



Cash fees

Check withdrawals and deposits.

3 CHECK SAFETY

Protect your money



Authorisation

Verify provider status.



Deposit protection

Check local scheme eligibility.



Fraud tools

Alerts and card controls.



Access

Use strong sign-in methods.

4 BEFORE SWITCHING

Plan the move



Direct debits

List regular payments.



Salary

Update payroll details.



Statements

Save needed records.



Old account

Confirm switch completion.

MY NEXT MONEY STEP:

One action I will take: _____ By date: _____

BANK_ACCOUNT_BASICS — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

1 DEPOSIT PROTECTION DIFFERS

Protection limits and eligibility vary by country and provider. In the UK, check current FSCS information and whether your provider is covered.

2 OVERDRAFTS ARE BORROWING

An arranged overdraft is not extra income. Check charges, interest and repayment expectations.

3 APP-ONLY IS NOT FOR EVERYONE

Consider access needs, phone loss, cash deposits and support options when choosing an account.

4 VERIFY THE PROVIDER

Use official financial regulator and deposit-protection websites, not links from unexpected messages.

MAKE IT PRACTICAL

Choose one small action, write it on page 1, and review it after a week. Use trusted, free advice services when you need help.

REFERENCE POINTS (check your local rules):

fscs.org.uk

fca.org.uk/consumers

moneyhelper.org.uk/en/everyday-money/banking