

FSCS Podcast - Episode 2 - Money and mental health: 3 ways to boost your money confidence.

Caroline Rainbird [00:00:02]

Welcome to protect your money with FSCS, the podcast from the Financial Services Compensation Scheme. I'm Caroline Rainbird, FSCS Chief Executive, and in this series, the fantastic FSCS team will help you understand how we can help to protect your money so you can feel confident your money is safe. Hope you enjoy the podcast!

Jess Spiers [00:00:27]

Welcome to episode two of the FSCS podcast, and today's episode is Money and Mental Health three ways to boost your money confidence. I'm your host, Jess Spiers, and I'm Senior Content Manager for the Financial Services Compensation Scheme. So FSCS exists to protect customers of authorised financial services firms that have gone bust. So, if the firm you've been dealing with has failed and it can't pay back your money itself, we can step in to pay compensation assuming that you meet eligibility criteria. We've designed this podcast series to help you understand our protection and why it's so important. So, whatever your level of financial knowledge, if it's quite basic or if you're a bit of a pro, we're here to help you feel confident your money is safe.

In today's podcast, we're teaming up with our friends at MoneyHelper to explore the link between money and mental health. We'll be giving you three actions you can take to feel more confident and in control with your money. Now, just a quick tease of the question. We're going to be asking all our guests at the end of the episode. We're all about keeping your money safe, but what was the toy that got you breaking open your piggy bank as a child?

Right. Let's get started. So, Jenny Wright, who is MoneyHelper's, Regional Partnership Manager for Yorkshire and Humber, is one of our guests today. Jenny, welcome to the podcast. Could you just tell us a bit about who MoneyHelper are and what you do?

Jenny Wright [00:01:51]

Yes. Hi, Jess. MoneyHelper is a service to help people with money matters, and it's provided by the Money and Pensions Service. So, if you've got any questions around your finances or any problems and you don't know who to ask then, MoneyHelper is the place to go for free and impartial guidance on all sorts of money issues. And that's not just problems around debt and things like that. It's actually, if you are looking to buy a new car, gives you comparisons there on how much each car is going to cost you to run. If you're thinking about having a pet. All the costs involved with that. So, it's sort of a real wide range of anything and everything to do with money, including, very importantly, guidance around pensions and debt and savings as well.

So, we know that financial services can be very confusing and overwhelming, and we aren't really taught that much about it. And we know from our research that only 38 percent of adults can remember having any sort of financial education at school. So, it's really important to have somewhere to go to get that guidance and support because otherwise we're muddling through all our financial concerns on our own, and that's not the best way forward half the time. So. So yeah, you can use our MoneyHelper a website to get all that guidance that you need.

Jess Spiers [00:03:12]

Brilliant. Thanks, Jenny. I'm not going to bring in our other MoneyHelper guest and he is Paul Fox. He is Regional Partnership Manager for the Southwest. Paul, this figure only 38 per cent of adults remember receiving any sort of financial education at school. That's really shockingly low, actually. And you can, it really makes you see why people might need an organisation like MoneyHelper.

Paul Fox [00:03:34]

Yeah. Hi, Jess, thanks for having me on. That's absolutely true. Financial education is absolutely crucial to a young person growing up, but sadly, it's not prioritised in schools and certainly if I think back to my own schooling, it was non-existent at all. And not enough people are actually having a decent financial education, not just in school, but also in their home, that parents might not talk about money around the dinner table, for example, and they just not growing up being confident in having these conversations, actually on the school's front. One of the knock-on effects is that a lot of teachers aren't confident in teaching their students about money matters, as perhaps they themselves didn't receive any form of financial education when they were young. So the Money and Pensions Service, our research has found that almost half of all working age adults, about 20 million or so people in this country have what we had in low financial literacy. And by that, Jess, I mean, being able to understand the basics of how to manage your money. So, for example, the responsibilities to pay your bills on time, budgeting and how to build some financial resilience. And we also know that when it comes to having healthy finances, confidence plays a massive part, bigger than you might think. Research revealed that whether or not people kept up with their bills was actually more down to their confidence around financial decision making than their financial literacy. So it's somewhere that MoneyHelper can help a lot of people and improving the financial education.

Jess Spiers [00:05:13]

Yeah, thank you, Paul. And it really does go to show what an important role that confidence plays in having healthy finances. So today we're going to explore all of that and the link between money and mental health. And along with Jenny and Paul, our final guest today is my colleague Craig Davies, who is training specialist at FSCS, and Craig is also one of our mental health first aiders that we have. Welcome, Craig.

Craig Davies [00:05:38]

Hi, Jess. Good to see everybody here. Yes, I'll be sharing my thoughts. As Jess just mentioned about being a trained mental health first aider and talking a little bit more about how the FSCS prioritises its staff's mental health, as well as the work that we're doing to help our vulnerable customers.

Jess Spiers [00:05:58]

Brilliant. Thank you, Craig. With all that in mind, we're going to be giving you three actions that you can take to boost your money confidence. So let's move on to action number one, and that is to open up and talk about money.

Paul Fox [[00:06:11]

Jess, I'll pick up on that. If I if I may. You know, in this country, if you find it hard to talk about money, you're not on your own, you're not alone. There are millions and millions of people across the country right now who simply don't have the confidence or the skills or the desire to open up and talk about money. One of the reasons that the Money and Pensions Service runs our Talk Money Week campaign every year in November, is with the aim of encouraging people to actually open up about their finances, to go in and speak to family and friends and to colleagues, and perhaps talk about some money issues, financial issues that usually you would not do. There's a lot of benefits to talking about money as benefits to your mental wellbeing, your physical well-being and most certainly, your financial well-being. We know through our research that people who talk about money have stronger personal relationships. They can help their children and families form better money habits throughout their lives. They actually feel less stressed or anxious, and they feel more in control, and they're more likely to make better and less risky financial decisions. You know, an example of that, maybe being talking about an investment opportunity, perhaps or a savings opportunity with a friend or a relative. It might make you think twice about signing up for something that's perhaps too risky for you or could even be a scam. And we certainly don't want to see that happen to anybody in this country. And so MoneyHelper is here to help people understand how they can talk about money, to open up about money and be more confident about it.

Jess Spiers [00:07:52]

Yeah, that's right. And I think you see a lot of people in your line of work that are struggling with money. And I guess it must just really bring home how important it is to be open and to ask for help if you do need it.

Paul Fox [00:08:02]

It does. And I do. Jess, it's absolutely right. I joined the Money and Pensions Service right at the beginning of last year, and I vividly recall a couple of weeks after I started being in my nearest town shopping on a Saturday, and I was behind a young woman in the queue for a cash point machine, and she had a couple of little ones with her and her card was rejected. I could see that she was distressed, she started crying, she couldn't access money and I couldn't help but watch. And I saw them enter a pawn shop over the road, and she traded something over the counter. And it just struck home to me a lot about that young woman and her circumstances. You know, we didn't know, was she in debt, for example, was she struggling with payday loans? Perhaps she had a partner that had lost that role recently. She clearly had no financial resilience, and for me, it set me off thinking, you know what could be done to help build financial resilience for somebody like that? And that stayed with me, really. And it's brought home those issues that are the core of what we want to help people with MoneyHelper and our money guidance teams can help somebody in that situation out of a struggle that they might be in. And I'm going to plug the website Jess, which is www.moneyhelper.org.uk.

Jenny Wright [00:09:31]

Thanks Paul, that was a really powerful story. And I think for many of us working in this service, we've all got stories like that. I, for one, can remember when I worked at Age UK in Sheffield is very powerful, it's really stuck with me a long time and this was a lady that came into the office to see me to talk about her finances and get some advice and guidance. And she'd been recently widowed. A husband died just a couple of weeks previously. So, as you can imagine, she was not in a very good way. But the thing that had made that experience even

worse for her was that she had no input into the managing of the household finances. So, she was 84 she'd got to that age, and she had no idea where to start with paying bills and how much shopping was, all that sort of thing because her husband had done everything around the finances in that household, and that was very well-meaning of him but it meant that she was really struggling and lost at an already incredibly difficult time. So, I sat down with her and went through a lot of a lot of things and sort of set her off in the right direction. But again, that struck home with me because that's a similar relationship that my parents have got. My dad does everything around the finances. My mum refuses to get involved, and I keep pushing and saying, you really need to know what's going on here, who your bills are with at the very least, where your bank account details are because you never know when you're going to need that information. So I think these conversations that we have in our families about money are really, really important, and we should encourage everybody to have some awareness of what's going on in the home just so that people don't end up in that really bad situation that that old lady was in.

Jess Spiers [00:11:26]

Yeah, I totally agree, Jenny. And I think financial well-being feels like it's more important than ever at the moment as we're all kind of trying to navigate our way through COVID. You know, COVID has hit some people really hard financially, so I think it makes talking about money and being open about these things even more important than ever. So we recorded this podcast kind of around the time of Talk Money Week in November, and we're going to put our money where our mouths are now because, you know, we're sitting here giving you advice, to open up and talk about money but we are all going to do the same. We're going to talk you through one action that we are going to take to open up about money, who we're going to talk to and what we're going to talk about. So Paul, would you like to kick off?

Paul Fox [00:12:09]

Yeah, I thought I thought about this and originally Jess, I was going to talk about something around pensions, but actually, I've changed my mind on that. And just reflecting on what Jenny's talked about when she was working at Age UK there actually between my wife and myself over the last 20 years or so, I've been the one primarily who's not organised in finance as we've always discussed it and conversed about it. But I've always been the one who's actually undertaken the interactions between the banks or the credit cards or the whatever it may be. You know, a lot of our stuff is online now. So, my mission, my mission Jess over the autumn is that my wife and I and she has promised to attend we are going to spend a couple of hours sat in my study and we're going to go through all our online banking and all the different sort of digital channels we've got to interact with our money and on our savings and so on and so forth, so that she's absolutely up to speed with where things are, how to get a hold of it and, you know, to empower her to feel a lot more confident because she's never actually been that confident with money herself. So that's my commitment for Talk Money Week.

Jess Spiers [00:13:22]

I love it, Paul. I think that's a brilliant one. Yes, mine is about pensions, actually, and I've got a few different pensions from previous jobs, and they're kind of scattered all over the place and I don't feel like I know, you know, what's going on with them. And actually, I genuinely find it quite stressful that they're not all together in one place. So, my action is I'm going to take is. Well, I've spoken to my husband about it and sort of said, you know, you know, how can I go

about merging them? He's recommended a couple of places to try. So what I'm going to do is I'm going to kick off the process and I'm going to merge these pensions into one and I genuinely think it's going to make me feel better. You know, mentally, it's going to be less stressful for me. So, yeah, I did talk to my husband about that. And I think just off the back of that conversation, it's kind of spurred me into action to actually kind of get it done and not just procrastinate about it, which is what I would naturally do.

Another thing that is sort of been playing on my mind recently is teaching my kids the value of money. So, my kids are five and seven, and I guess this kind of goes back to what we were saying earlier about the stat about 38 percent of people remembering receiving any kind of financial education. So, I do think his parents, you kind of have that responsibility to teach your kids and the younger you can get to them with this stuff, I think the better so we started giving our kids like 10p every time they do some sort of job around the house or in the garden, and they put in their little pot and it's really interesting, sort of, you know, telling them, Okay, so you've got so you go quid you can go and buy a chocolate bar with that, or you can save up til you've got more buy something a bit more expensive is just sort of teaching your kids the payoff, whether they want to spend when they've just got a little bit of money to get something small or whether it's worth saving up for like a bigger reward.

Paul Fox [00:15:07]

I think that that's absolutely admirable. Jess, and it's one of the most important conversations you can actually have with your children. My only cautionary word would be don't be fooled into thinking that giving them a financial education means they won't be tapping up your purse well into their 30s. That will always happen.

Jess Spiers [00:15:27]

Oh Paul, I totally know because I've done the same with my parents when I was a bit younger. So yeah, I'll do what I can. But let's be realistic.

Craig Davies [00:15:34]

Mine is around pets and pet ownership. I've got a dog here who's lying quietly next to me. For the moment, he's lying quietly because he just had a recent operation, which was a bit of an emergency, and I was really worried about him and thankfully, he's on the mend now. I was quite concerned about him at the time, and I took him to the vets, and I knew that it was going to be expensive and I wasn't that concerned about the cost because I knew I had the money to pay for it. But I was thinking to myself, I know that this is going to be really expensive. Now, I've got pet insurance, but you do start to think to yourself, actually, is this going to be covered under the terms of my policy? I haven't got time to look. I need to get him to the vets and I need to get him sorted out. And I started to think about actually what would have happened if I didn't have the money to pay for the operation. There were some great animal charities out there that we probably know about in a PDSA, the RSPCA, and they provide free and low-cost treatments, but sadly it's not applicable to all owners. So, an action I've taken from this, I've taken two actions from this. The first is recommending to friends and family that if they have pets then they really do need to get or should consider getting some form of insurance and making sure that they read through the policy documents to ensure that actually that policy is right for them and for their pets. And what I've also done the second action I've started to kind of have a look at the other policies, insurance policies that I've got on other things around the

house, buildings and contents and so on to actually see, is it right for me? So that's a couple of actions that I've been taking.

Jess Spiers [00:17:13]

That's brilliant. Thanks, Craig. And I think it's probably worth mentioning here that I'm sure you'll be doing this, any insurance provider that you have, you'll be checking that it is FSCS protected.

Jenny Wright [00:17:23]

I'll come in here, and obviously it's really great to know that Paul's acting on my story about my older lady, but that's something that I've done with my husband in the past and we have a spreadsheet that's got all our sort of mortgage on there, car loans, credit card and our savings and our pensions. And actually, that's come into its own in the last week because my husband has just heard that it's been made redundant and by having that spreadsheet there, we can actually look and reassure ourselves that we know how much we've got, how much money we've got to last us just in case he doesn't get a job and how much time, then he's got to find another job before he has to take something that he doesn't necessarily want. So. So actually being a bit prepared like that and having a good understanding of your finances that's been really useful for us as a family over the last week. And it just it just made easier and made me sort of worry less about the situation. So, I think that's quite a good one for talking about money and it's a good practice to have as well.

Jess Spiers [00:18:30]

Sorry to hear about your husband, Jenny, but like you say, at least the fact that you're super organised with everything just takes a little bit of that stress away, doesn't it?

Jenny Wright [00:18:39]

Yeah, it does.

Craig Davies [00:18:40] Changing our behaviour can often be the key to improving our finances, and I'm not just thinking about taking one action that you wouldn't normally do couldn't be or that it takes to really get the ball rolling. You know, I don't think it has to be a huge thing it's really so much better just to break it down into kind of manageable bite sized chunks is how I like to refer to it. I think that also, I think that sometimes thinking about what we're going to be doing is often more daunting and can be more stressful than actually taking that leap and actually doing it. Being open and honest you know it's a great way to nurture our mental health and it's just as Jess said I am one of the FSCS's 14 mental health first aiders. So we're on hand to help all of our employees when they need a bit of support. The FSCS works hard to create an environment where people feel that they can talk openly about any subject, really, and especially those things that can be tricky to talk about and feel like, you know, a taboo subject to approach maybe like money. For our World Mental Health Day in October, FSCS organised a remote session to raise awareness of good mental health and to provide information and help around the physical return to the office, an issue that could have been causing some people with some anxiety.

Jess Spiers [00:19:58]

Yeah, that's right and I actually went to that session and it was really useful to hear firsthand from the mental health first aiders and I think what I like most is that everyone was so open and so honest about their own anxiety and kind of the coping mechanisms they put in place to deal with it. I think it's worth mentioning here that it's not just FSCS who has resources like mental health first aiders, I think a lot of companies have support like this, so it's probably worth asking your company what measures they have in place if you're not sure.

Craig Davies [00:20:26]

It was a really good session and as well as prioritising our staff's mental health this year, we've also been really focusing on what we can do to help our vulnerable customers. We've now got customer care champions in the business who have received in-depth training in how to best help customers who have vulnerabilities, whether that be providing appropriate support to suicidal customers, which we do sadly see or, signposting people to other places that can help if we can't and we've run a pilot project with our mortgage and general insurance claim application forms recently, where we proactively asked people upfront if they consider themselves to be vulnerable, which means we can give them extra help and support along the claim application with us. And we're continually improving the service and the support we offer our customers, and it will continue to evolve over time.

Jess Spiers [00:21:22]

Yeah, thanks, Craig. And I think this is just a really important step that we're taking to identify our customers vulnerability upfront just to kind of get out in the open and that's just going to allow us then to support their mental and physical health from the start of the process of claiming with us.

So just to recap their office action to take. So in the theme of opening up and being honest, how to think about someone that you feel comfortable talking to, whether it's a friend or a neighbour or colleague or whoever is, maybe just have a chat with them this week. But one thing you'd like to change about your money, one thing you'd like to improve just whatever means the most to you and I think you never really know what difference a quick chat can make.

Right. Let's move on to action number two now, and that is to know where to go for help.

Jenny Wright [00:22:09]

Yeah, Jess I don't know if you know this, but around 24 million adults across the country admit to not feeling confident about money and making decisions in financial services, so actually, it's really important to know where you can go and get all the sorts of help that are available.

Jess Spiers [00:22:27] Yeah, thanks, Jenny. And I think it's fair to say that FSCS and MoneyHelper are both really passionate about this. So we just put together a few resources to help you from FSCS and MoneyHelper. Now, the first one is from FSCS, and that's that we've created some key questions that you can ask your provider about FSCS protection. We always encourage people to ask their provider if that product or service is FSCS protected before committing to anything just in case something does go wrong and if the phone fails, you then know if your product or service is FSCS protected, and we protect many financial products, but not all of them, so we always recommend that people check so you can use these

questions. So maybe you might be feeling a bit anxious about talking to a provider or if you're a bit worried, you might forget what you're going to ask. You can use the questions as prompts, and you can download them to your phone or your tablet, or you can print them out with us easier and you can find these questions at www.fscs.org.uk/questions.

Paul Fox [00:23:31]

That whole question of where do people go for help can actually be one of the most difficult because whether it's online or whether it's face to face or whether it's over the phone, there are seemingly a myriad of organisations who might be able to help you and might not, so it can be confusing for the consumer. So the Money and Pensions Service launched MoneyHelper our consumer facing brand earlier in the summer and on our website there are absolutely loads of brilliant tools, calculators that can really help somebody work out the figures that they need for some of the most common money situations that people might find themselves in, so it might be a credit card calculator. How much can you afford to pay back on a monthly basis? We've got some great budget planning tools, and basic budgeting is just one of the best things that everybody can do to really start to put some oomph under that financial control. There's mortgage calculators on there, and there's also calculators and resources around debt, because we're here to help people at the Money and Pension Service and we know that there are a lot of people who are struggling at the moment and they are indebted. So, use these calculators that they're easy to use, they can help you budget that can help you save, they can help you cut back on costs, and they can also help you find impartial advisors. For example, if you want to have a conversation with a financial advisor, find out how much you might have in retirement, for example, or how much extra money you need. Perhaps if you've got a new baby on the way, lots and lots of different situations, we're here to help. So, you know, for those listening, whatever your situation, whatever stage of life you're at, we have resources and tools that can help you with your money and as I alluded to earlier, all those calculators on the MoneyHelper website: moneyhelper.org.uk.

Jess Spiers [00:25:29]

Thanks, Paul. Those calculators are brilliant. Like you say, think whatever stage of life you're at you'll find something that is going to be relevant for you. That's going to help. So, yeah, definitely recommend those. Just one more from us then from FSCS. So we have got two protection checkers on our website and you can use these help you find out how we could protect you if something go wrong with your financial institution. So the first one is our bank and savings protection checker, so you just go on to our website, you put in how much money you've got in your bank, building society or credit union account, and we'll tell you how much of that money we could protect.

We've also got a pension protection checker, so pensions are definitely one of the most complex financial products out there and you can use this checker to find out what protection we might be able to offer if your pension provider or advisor goes out with business. So, it just gives you that peace of mind that your money safe, and you can find both of the checkers on our website, which is www.fscs.org.uk/check. So, just to recap that action number two, that is to visit the FSCS, and MoneyHelper websites just to see how we can help you. I'll give you those URLs one more time www.fscs.org.uk/check and www.moneyhelper.org.uk

Right, so moving on to our final action number three, and that is to try MoneyHelper's couch to financial fitness.

Jenny Wright [00:26:59]

Yeah, Jess this is my favourite fitness app because you don't have to any running, and I've attempted the couch to 5K three times and failed each time, but the couch to financial fitness programme, I've managed to go all the way through that and benefited from doing that without getting into a sweat, which is which is, as I say, my favourite sort of fitness.

So, our couch to financial fitness programme is a nine-week programme. The first four of those weeks focus on money essentials. So as Paul's already mentioned budgeting basics, thinking about saving that sort of thing and then after you've progressed through the first four weeks, you can pick and choose from another five sorts of financial areas, which is thinking about buying your first property, how much it's going to cost you to have a family and also going all the way through to retirement. But there's also a piece in there as we're talking together, as two different organisations around scams and protecting yourself when you are making these financial decisions so that's really key and underpins all the financial well-being that we do at MoneyHelper. So it's better than putting you trainers on. So have a go at that and you can find that on our website www.moneyhelper.org.uk. But it's also worth mentioning not everybody gets along with doing everything online, and somebody might just want to have a conversation around their money with somebody that they can't see so they're not getting embarrassed, nobody's judging them somebodies on the end of the phone, listening to them and giving them that really important guidance, so we do have free phones and help lines there and we also do web chat and we've got WhatsApp as well. So there's loads of ways that you can you can engage with MoneyHelper to get the sort of support that you need.

Jess Spiers [00:28:56]

Brilliant. Thank you, Jenny. Yeah. So that's action number three there for you. Sounds a lot less painful than couch to 5K or even, dare I say it, couch to 10k, which I have aspirations of doing but haven't quite got there. Just a search for couch to financial fitness to find out more for that one.

So, we've talked about quite a lot of different things today, and hopefully it's been useful for everyone listening. I'm just going to do a really quick recap of three actions that we're going to we've given you today.

So number one is to open up and talk about money. Have that one chat this week with someone that you trust.

Number two is to know where to go for help. We've got lots of useful resources on FSCS and MoneyHelper websites, URL for the last time www.fscs.org.uk and www.moneyhelper.org.uk and action number three is to give couch to financial fitness a try.

Right then I hope everyone's ready we about to ask the question that we ask all our guests, which is we're all about keeping your money safe but what was the toy that would have got you breaking open your piggy bank is a child? Now Jenny, Paul and Craig, who's going to go first?

Jenny Wright [00:30:07]

I'm happy to go first.

Okay, I'll go first. Yes, I weirdly, mine was so balsa wood. Now I was obsessed with making things when I was little and I got a tool kit when I was about eight or nine, but I didn't have anything to add to make with this tool kit so I bought myself loads of balsa wood and bashed it all together with nails never made anything realistic, but that was the thing that I was obsessed with as a child.

Jess Spiers [00:30:41]

I love it, Jenny. I really don't think anyone else we are ever to ask will say balsa wood as the answer to that question. Craig, are you going to go next?

Craig Davies [00:30:49]

So thank you. Mine is I'm going to show you my age but it was a Commodore 64 computer, and I begged my father and my mother to buy it for me, for Christmas, and we had a bit of a compromise situation going on, my dad said, well, he can kind of get hold of my piggy bank, and he said, do you know what you're going to have to break into this and use some of your own money and think of it as an investment and I'll pay for the rest. So, yeah, I think we came to an agreement in the end. I'm not sure how much money I really used of mine to be honest.

Jess Spiers [00:31:24]

Well, that's great. He's obviously trying to teach you the value of money there, wasn't he, Craig at the same time?

Craig Davies [00:31:28]

Think so, yeah.

Jess Spiers [00:31:29]

Yeah, brilliant and Paul what about you?

Paul Fox [00:31:32]

Well, I'm going to I'm going to slightly take a liberty and go for two, Jess ok. And there's a logic to this. Back in the late 70s, when I was about nine, I would have sold my sister for a wind up Evel Knievel. It was just the toy of the decade as far as the whales down your driveway, jumped fences, all sorts of stuff. Amazing. But that was surpassed in the early 80s. My father ran a couple of knitwear companies in Leicester where I left at the time and he employed me one summer holiday to move yarn all around the factories paid me an absolute pittance per hour when I scrimped and saved through that summer holidays and I remember walking in to a shop and buying a ghetto blaster right at the end of 1983. It weighed about 14 tons, but I was able to record the charts and pick up French radio stations I felt like James Bond. So there is my two.

Jess Spiers [00:32:31]

Yes, I love it, Paul. That is absolutely brilliant. I've got a sort of like a Fresh Prince of Bel Air boombox like vision of you, after you saying that.

Paul Fox [00:32:41] I wasn't quite that cool, I'll be fair.

Jess Spiers [00:32:45] Brilliant. Well, thank you everyone, and we hope that everyone listening is enjoyed the podcast. So you can find our podcast on our website, which is www.fscs.org.uk and the usual places you find your other podcasts. We would love to hear what you think. So please do rate and review us, and you can also let us know on our social channels if you just search for @FSCS. And, we've recently launched our Instagram channel so feel free to follow us for tips and guidance on how to make sure your money is protected. Thank you for listening.