

Money Worries

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I have published a new edition of The Account this morning titled 'Money Worries'.

This is available here:

https://www.podbean.com/player-v2/?i=zcr5r-d22f3e-pbblog-playlist&share=1&download=1&rtl=0&fonts=Arial&skin=1&font-color=&logo_link=episode_page&order=episodic&limit=10&filter=all&ss=a713390a017602015775e868a2cf26b0&btn-skin=c73a3a&size=315

This is the transcript (near enough):

I have [written a blog post](#) about the education that I think young people need on money finance. This discusses the tools for living that relate to those issues, including all the things that they're going to come across when they leave home, and about which they have no real awareness before they do.

I asked people on my blog funding the future to comment upon anything that I've missed out of the curriculum that I suggested that young people should address on this issue, covering banking and everything else.

One message came back really loud and clear, and that was that I must emphasise the need for young people to ask for help with regard to money. And the emphasis was actually not just with regard to young people, but that this applies to everyone.

I think that we really underestimate as a society just how much being an adult is associated with worrying about money.

There are, obviously, those who we can imagine don't have a reason to worry about money. The ultra-wealthy, for example. But let me promise you, I've met some ultra-wealthy people and they do really worry about money. In fact, they probably

worry about little else because losing it is what really matters to them.

Whereas for most of us making ends meet is what causes us the stress. That and the fact that we might have made a mistake that is costly. That we do not know how to get out of the mess that we are in is probably one of the biggest causes of stress in life. Well, that and the fact that of course there are so many employers who do not now pay enough to people to make ends meet even an imaginable prospect, and that the government does not pay enough in benefits to make good the shortfall.

So asking for help is, I think, the number one message that I might have to impart to young people if I think about this programme and what is implicit in it, because everyone makes mistakes.

Everyone also gets short of money.

Everyone is stressed about the fact they can't achieve what they want.

No one meets all the criteria of successful financial management. You know, putting money away for savings and pensions when it's impossible because you've got debts to repay, children to feed, rent, to pay and impossible electricity and gas bill demands, and so on.

So, I think that that message 'get help' is vital because being worried about money is absolutely normal. Go to citizens Advice. Ask a friend. Ask a parent. Ask a tutor if you are at university. Ask, if you have the opportunity, an accountant. Or a lawyer if it's that bad. Anyone, or an online service and things are really desperate. And do not forget the Samaritans because they are there to help.

Money can liberate people to do things, but for a great many of us for a lot of the time it is one of the most oppressive things in life.

Let's remember that and put it in context and make sure that people get all the help they need to manage money, which is something that far too few politicians put sufficient emphasis upon.