



UK consumer money attitudes 2025 report



How do people feel about their finances at the moment?



With everyday costs continuing to rise, financial confidence is becoming more and more important for households across the UK. Encouragingly, having surveyed 5000 adults across the nation, Aqua has discovered 46% of Brits now say they feel more confident about their finances than they did this time last year – a hopeful sign of resilience despite economic uncertainty.

However, the findings also show that many continue to feel the impact of poor credit, with 37% saying they currently have, or have had, a bad credit score. This highlights the ongoing importance of understanding how credit works and maintaining healthy financial habits.

To uncover the UK's financial learnings for 2025, Aqua carried out this survey to explore attitudes to money, common financial mistakes and what people have learned along the way. This year's findings reveal a nation that is becoming more self-aware, confident and proactive when it comes to improving their financial wellbeing.



46%

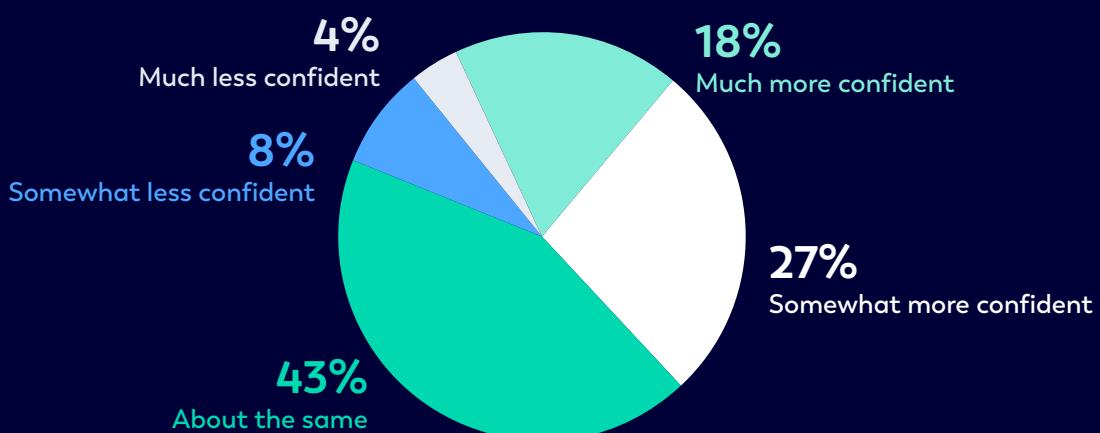
feel more confident about their finances than they did last year



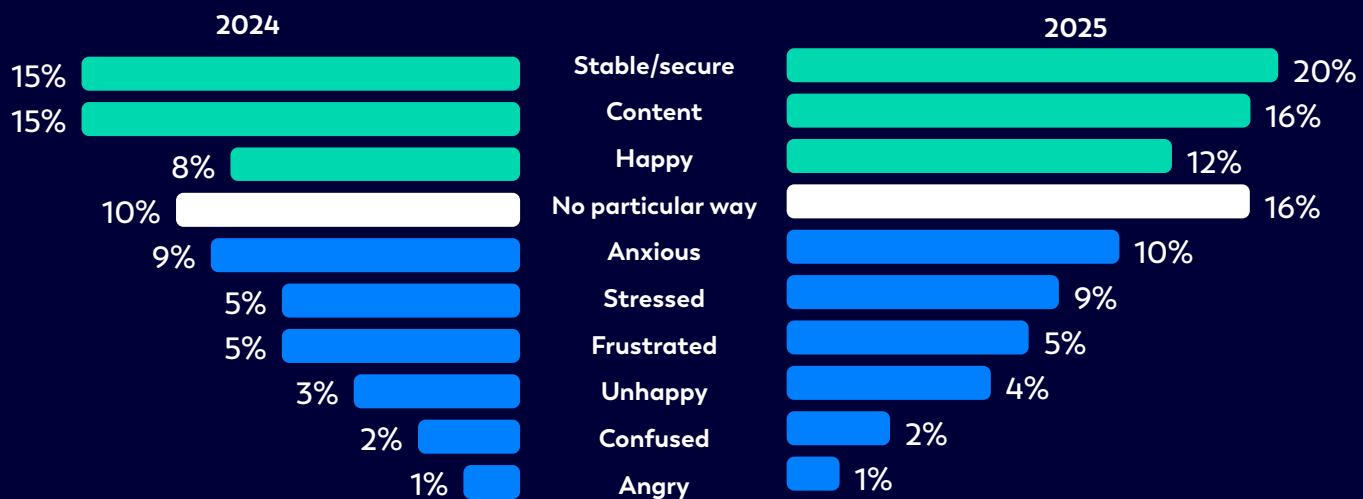
37%

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How people's financial confidence has changed since last year



How people feel about their finances, year on year.



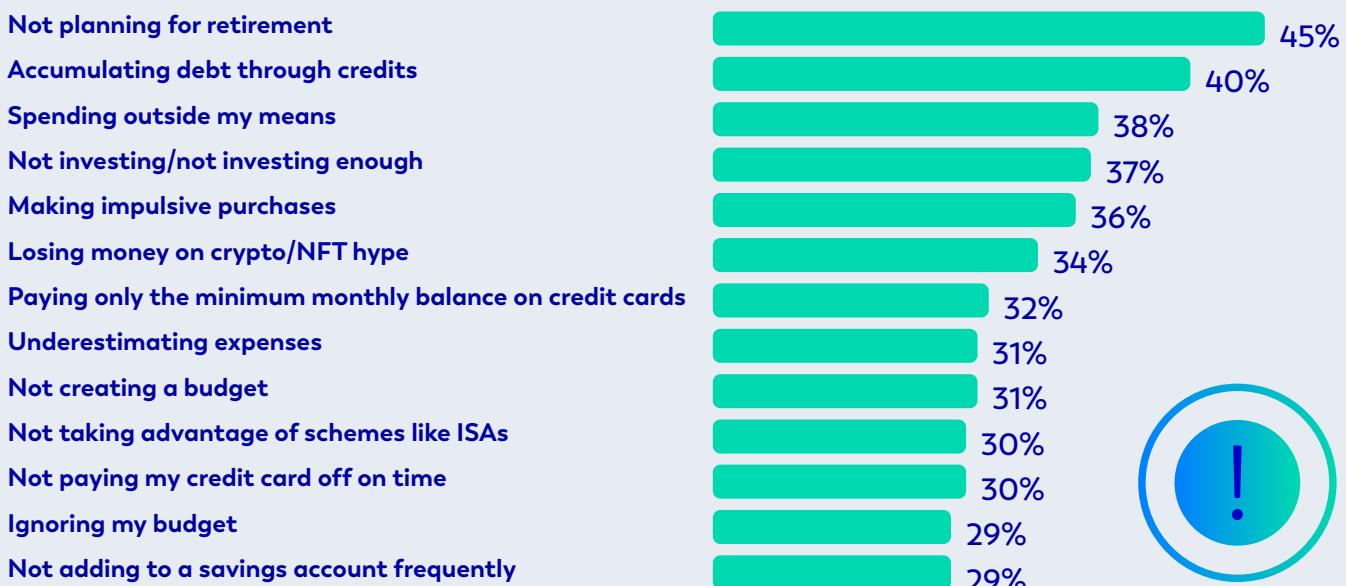
How people feel about their finances

Our latest research shows that many people feel more positive about their financial situation than they did a year ago- a combined 10% increase in positive emotions year on year.

Interestingly, the age groups who feel most secure are older and younger adults. Those aged 55 and over feel the most financially stable, followed closely by 25–34-year-olds, showing that both older adults and young professionals are finding their footing financially.

While not everyone feels as positive, with some people answering they felt stressed and anxious about their current financial situation, fewer people are experiencing negative emotions compared with last year – a sign that financial confidence is slowly improving nationwide.

Top financial mistakes in the UK



Even with improved confidence, financial mistakes remain a reality for many. When asked about their biggest financial errors, Brits revealed a mix of short-term overspending and long-term planning gaps.

Not planning for retirement tops the list, with 35% of Brits saying this is their biggest financial mistake – a concern most commonly expressed by those aged 55 and over. Meanwhile, younger adults (25–34) are more likely to identify overspending as their biggest mistake.

Budgeting remains one of the nation's biggest struggles

This year's survey found that 67% of people overspend on their weekly food shop, while 24% don't set a grocery budget at all. When it comes to total spend, holidays are the biggest problem area, with Brits spending an average of £528 more than planned each year.

Christmas time is also a key contributor to overspending, with Brits admitting to exceeding their budgets by £348 over the festive period.

Top overspending habits in the UK

£ Money overspent

Holidays £528 55%

Groceries £379 67%

Latest tech £360 44%

Car finance £352 35%

Christmas £348 65%

Clothes & fashion £281 61%

Nights out £256 48%

% of people over their budget

Beauty treatments £242 44%

Takeaway & eating out £234 57%

Subscriptions & streaming £211 54%

Gifts £211 54%

How are financial mistakes affecting people?



Whether it's practical consequences like struggling to get credit cards or physical consequences like stress and sleepless nights, people's financial mistakes are affecting them in lots of different ways.

33% of those surveyed said they'd struggled to get accepted for a credit card, 23% reported a decrease in their credit score, while 11% said their romantic relationships had been negatively impacted.



Top tips – Getting a credit card

1. Get a credit-builder credit card

These have a lower qualifying threshold and a lower credit limit, helping you to make smaller, lower-risk purchases. Paying the balance off on time will allow you to build your credit score.

2. Get a secured credit card

This is easier to qualify for. It requires a refundable cash deposit equal to your credit limit, which you'll get back if you close the account in good standing. Using the card responsibly can improve your chances of later qualifying for an unsecured credit card.

3. Research your options

Applying for credit requires a 'hard check' credit report review by the lender – which leaves a record on your credit file. And if you make multiple applications in a short space of time, this can negatively impact your credit score.

Before applying for a credit card check your eligibility through a soft search, which doesn't impact your credit score.

More people are taking control of their credit scores

Reassuringly, fewer people feel stressed about their credit score compared to last year. Only 13% now say they feel stressed about it, down from 26% in 2024.

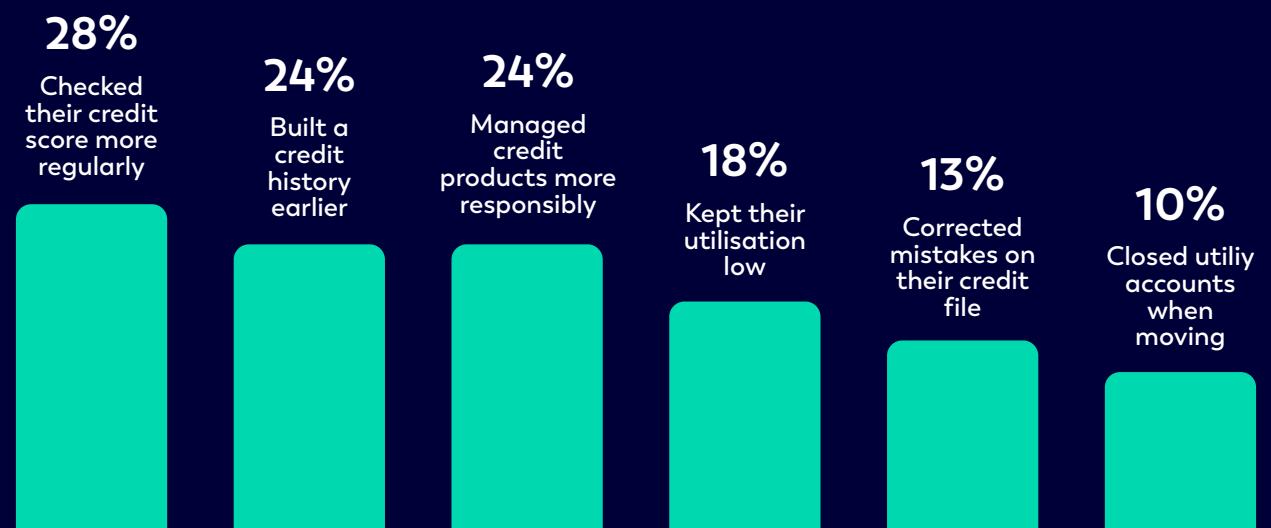
53% of those who know their credit score are actively working to improve it, which has risen by 7% since 2024. And confidence is growing too, with 30% of respondents overall saying they are confident in their credit score, a significant increase from 12 months ago.

How people feel about their credit score year on year



Understanding your credit score is an important part of managing your finances. 28% of Brits wished they'd checked their credit score more often, while 24% wish they had started building it earlier and used credit more responsibly.

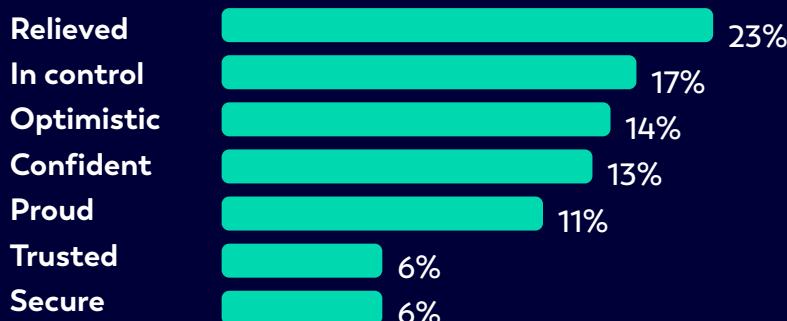
Top things Brits wish they'd done sooner for their credit scores



Improving your credit score reduces stress

Unsurprisingly, when people improve their credit score, they feel much better. Our data shows that after boosting their score 23% of Brits felt relieved and 14% felt more optimistic, showing how better financial health can improve your confidence and outlook on your finances.

How people feel after improving their credit rating



Top tips – building your credit score

- 1. Review your financial history:** start getting your finances in order by checking your credit report. Understanding what might be holding you back allows you to target the areas that need the most attention.
- 2. Pay off existing debts:** lenders take your current debts into account when assessing your application, so it can help to pay down some of your current debt before seeking more credit. Consider mapping out your debts, balances, and upcoming payment dates to stay organised.
- 3. Make your repayments on time:** demonstrating that you can consistently meet your financial commitments is key. Always pay bills and credit card balances on time and stay within your credit limits.
- 4. Register on the electoral roll:** this helps lenders verify your identity and can quickly add several points to your credit score.
- 5. Keep old accounts active:** by keeping open old accounts that are in good standing, you show lenders that you can successfully manage multiple credit accounts over a long period of time.
- 6. Keep your credit utilisation low:** aim to use no more than around 30% of your available credit, as lenders view lower usage more favourably.

The UK's biggest financial learnings

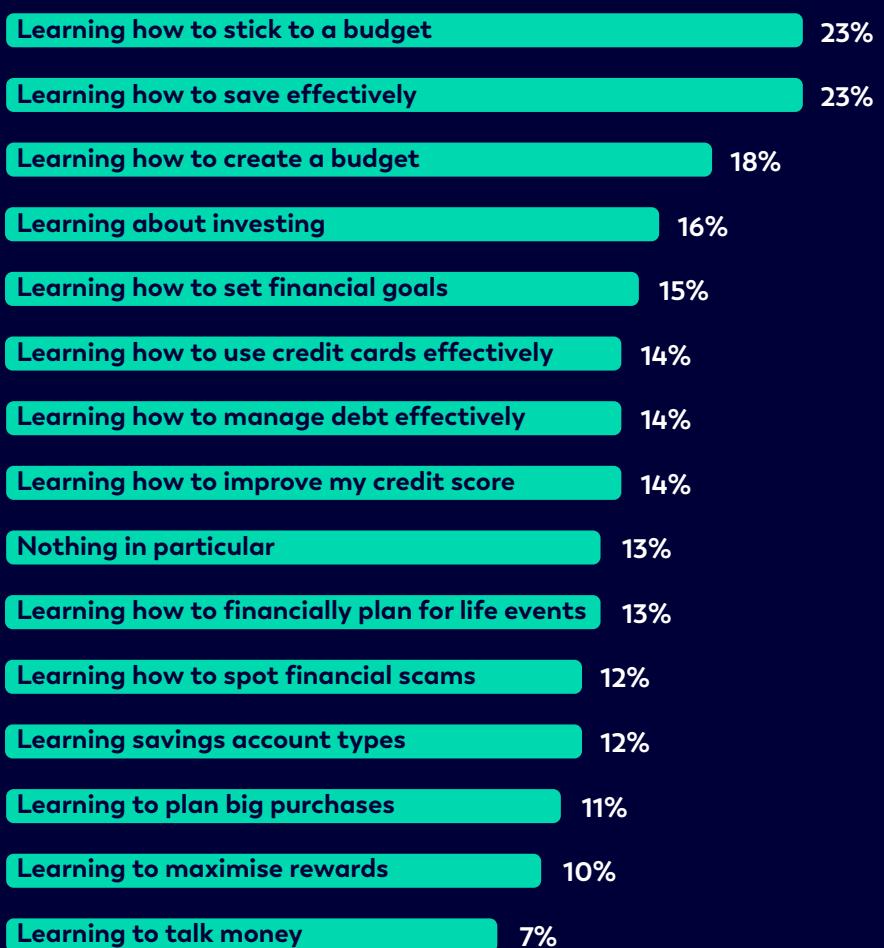


Reflecting on your own financial decisions or seeing the financial mistakes others have made can offer valuable lessons. Our survey also explored the biggest learnings people have taken from their own experiences, and for many, becoming more informed about their money is the first step to managing it more effectively.

Learning to budget and learning to save – the UK's top learnings

Sticking to a budget and saving effectively were the top skills British adults have learned and 18% said that learning to create a budget was one of their most important lessons.

Top financial learnings in the UK





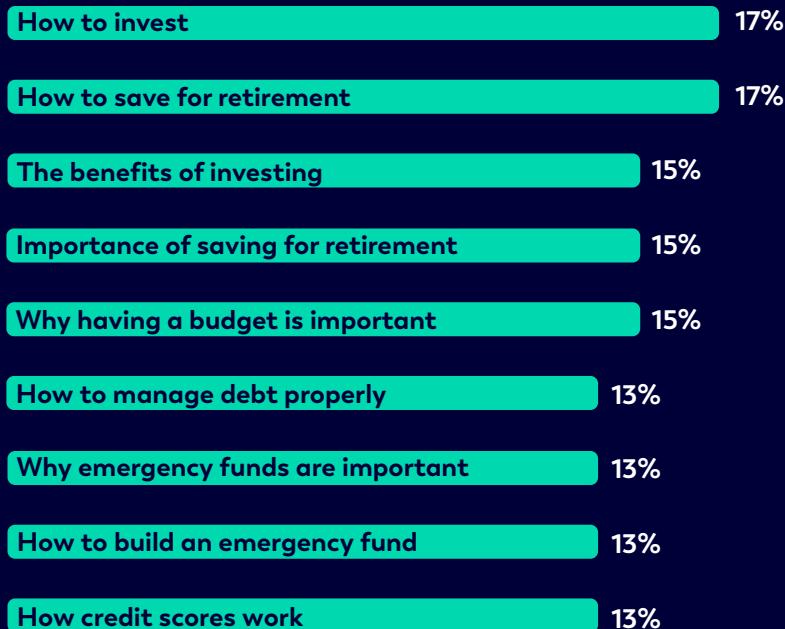
Top tip – Creating a budget

Getting started with a budget can feel daunting, but even a simple plan can make a big difference. Start by gathering your statements and receipts to understand your current monthly outgoings. Then compare that against your monthly income to identify areas where you could reduce non-essential spending, such as eating out. You'll then have a better understanding of how much you can save each month. The hardest part is getting started, but once you get the basics down, you'll find that managing your money is much easier and you'll feel more confident in your finances too.

Most wish they'd learned more about their finances sooner

Financial literacy is an important element of making smart financial decisions. Our survey showed that 82% of UK adults wish they had learned more about their finances sooner. With things like saving and investing, budgeting, and understanding credit scores all making the top things people wish they'd known more about sooner.

Top things people wish they'd known about their finances sooner



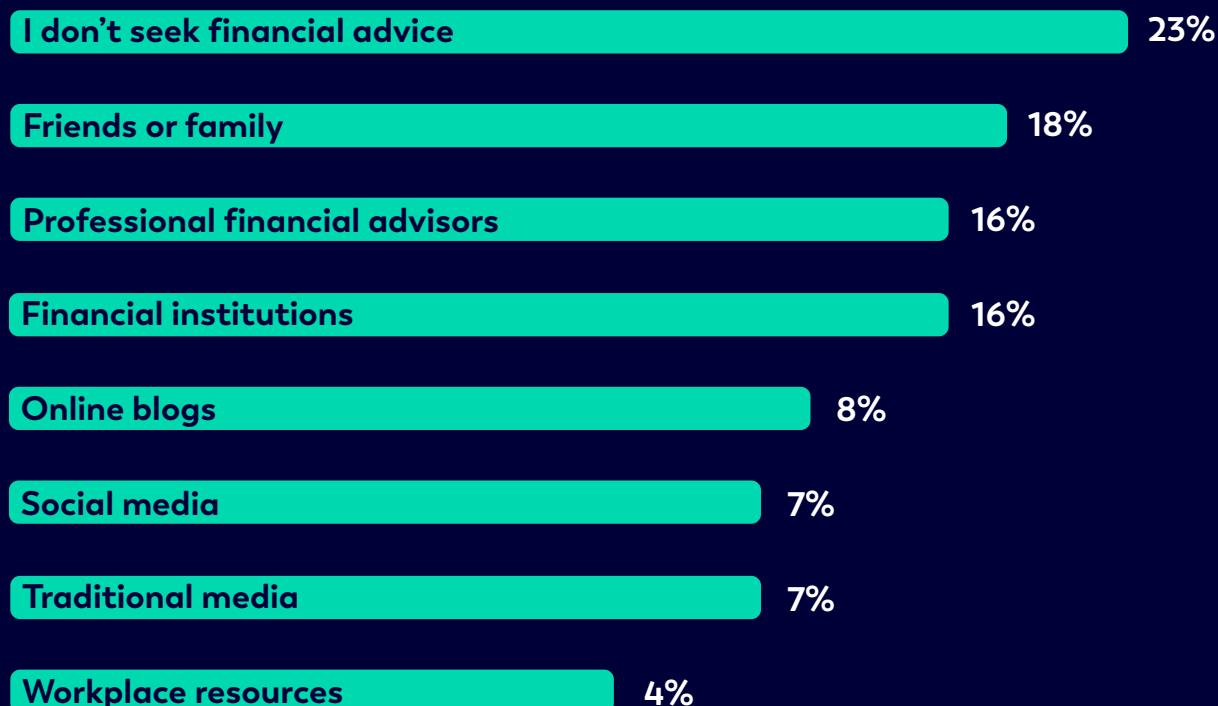
Top things people wish they'd known about their credit score sooner



Brits are turning to social media and AI for advice

There are now many ways for people to access financial resources and education. Our survey showed that 77% of people actively seek financial advice, with friends or family being the most common source. However, social media is playing a growing role, with 22% of 21–24 year olds turning to platforms like TikTok for financial guidance. At the same time, people are increasingly relying on AI tools – with 67% of 25–34 year olds and 53% of 21–24 year olds using ChatGPT and similar platforms to get financial advice.

Where Brits turn for financial advice



Top tip – Check your sources

While social media and AI platforms can provide helpful information, it's important to check any advice given and balance it with trusted, reliable advice, especially when it comes to credit scores and long-term financial decisions. Speaking with a qualified professional remains the most reliable way to make informed choices and avoid making mistakes that could impact your financial wellbeing.

**Hear how real Aqua customers have used
Aqua card to help them along the way**

Meet Caroline

Sutton

As a freelancer, Caroline's financial security has always been important to her. So, it really shook her when she discovered she had a poor credit score. But then she discovered Aqua. Since getting a 'yes' from us, Caroline says Aqua has helped her manage her finances in a positive way.

**'My confidence has gone through the roof.
It's a great feeling, a great place to be.'**



Meet James

Stockport

'I chose the Aqua card because my credit file was bad, causing me a lot of anxiety. Aqua was the only one who gave me that opportunity because everybody else had turned me down. It's the best thing I've done because it's enabled me to have that stability and know that I can control my spending.'



Meet Sam

Isle of Sheppey

'Having no credit history meant I struggled to get a mortgage. It was an advisor who put me in touch with Aqua. It did my credit rating a whole lot of good. I got the mortgage within a year and a half or so of having that Aqua credit card and building up my credit score. To see my credit score go up so much just made me so proud.'



How Aqua can help

Aqua is designed to help people build better credit and feel more confident about their finances. With personalised credit limits, helpful tools like Aqua Coach and free access to your credit score in the app, Aqua gives you the guidance you need to take control of your credit journey.

Representative 39.9% APR (variable)

Credit is available only to UK residents aged 18 and over, subject to status. Terms apply. Credit score could increase with responsible account management.



Methodology

This study was based on a survey of 5000 UK adults aged 21 and over, conducted in August 2025. Questions covered participants' financial confidence, attitudes toward money, experiences with bad credit and the lessons they've learned. Responses were analysed across different age groups, regions and genders to uncover trends in financial behaviour and confidence.



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