HEALTHY MOUTH, WEALTHY FUTURE

The Smile and Savings Checklist

Your teeth, your money and your health follow the same rule. Small daily habits cost little. Neglect costs a fortune. Pin this page up and tick one box in each column every day.

EVERY DAY

Mouth and health

- [ ] Brush for two minutes, morning and night, with fluoride toothpaste.
- [ ] Spit after brushing. Skip the rinse.
- [ ] Clean between your teeth once a day.
- [ ] Keep sugar to mealtimes only.

Money and investment

- [ ] Check your bank balance.
- [ ] Write down every purchase.
- [ ] Move £1 or more into savings.
- [ ] Wait 24 hours before any unplanned buy over £30.

Lifestyle and wellbeing

- [ ] Drink a glass of water when you wake.
- [ ] Walk for 10 minutes or more.
- [ ] Eat five portions of fruit and vegetables.
- [ ] Aim for 7 to 9 hours of sleep.

EVERY WEEK

Mouth and health

- [ ] Swap fizzy drinks for water or milk.
- [ ] Watch for bleeding gums when you brush.
- [ ] Plan tooth-friendly snacks: cheese, nuts, plain yoghurt, vegetables.

Money and investment

- [ ] Compare your spending with your plan.
- [ ] Cancel one subscription you no longer use.
- [ ] Cook at home at least three nights.

Lifestyle and wellbeing

- [ ] Reach 150 minutes of moderate activity.
- [ ] Do strength exercise on two days.
- [ ] Keep two alcohol-free days, and 14 units or fewer.

EVERY MONTH

Mouth and health

- [ ] Check your mouth for chips, sore spots or ulcers.
- [ ] See your dentist about any ulcer lasting more than three weeks.
- [ ] Replace your toothbrush every three months.

Money and investment

- [ ] Pay yourself first on payday.
- [ ] Invest a fixed amount on the same day each month.
- [ ] Pay more than the minimum on your highest-interest debt.

Lifestyle and wellbeing

- [ ] Call or visit a friend or relative.
- [ ] Try one new healthy recipe.
- [ ] Plan one full rest day.

EVERY SIX TO TWELVE MONTHS

Mouth and health

- [ ] Book your dental check-up. Your dentist sets the gap between visits.
- [ ] Book a hygiene visit if your dentist advises one.
- [ ] Take children to the dentist from their first tooth.

Money and investment

- [ ] Review your bills, insurance and energy tariff.
- [ ] Use your ISA allowance to save or invest tax-free.
- [ ] Check your pension and claim any employer match.

Lifestyle and wellbeing

- [ ] Book an eye test.
- [ ] Get your blood pressure checked.
- [ ] Book your free NHS Health Check if you are 40 to 74.

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General education only, not personal dental, medical or financial advice. See your dentist or GP about any health concern.
For personal financial advice, speak to an FCA-authorised adviser. Investments go down as well as up.

HEALTHY MOUTH, WEALTHY FUTURE

The price of neglect

Prevention is the cheapest treatment in dentistry. Here is what a missed problem costs in England.

Toothbrush and fluoride toothpaste	**about £3 a month**
NHS check-up, Band 1	**£27.90**
NHS filling, root canal or extraction, Band 2	**£76.60**
NHS crown, bridge or dentures, Band 3	**£332.10**
Private dental implant, one tooth	**often £2,000 or more**

NHS charges in England from 1 April 2026. Wales, Scotland and Northern Ireland set their own charges. Private fees vary by practice.

Two check-ups a year cost £55.80.
One lost tooth replaced privately costs over thirty times more.

The same maths works for your money and your life

£2 a day
adds up to £730 a year.

£60 a month
invested at 5% a year grows to about £24,600 after 20 years.

30 minutes
of brisk walking, five days a week, meets the NHS activity target and costs nothing.

Illustration only. Returns vary, and investments go down as well as up.

YOUR NEXT STEP

Tick your first three boxes today.

Get five short emails with one habit for your mouth, your money and your life in each. Want live help. Join the mentoring cohort, 10 people at a time, or train as an ambassador and teach this in your community. Both at drisayusuf.com/healthy-mouth-wealthy-future

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