

The Smile and Savings Checklist

Your teeth and your money 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.

Your mouth

Your money

EVERY DAY

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

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

EVERY WEEK

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

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

EVERY MONTH

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

- ☐ Pay yourself first on payday.
- ☐ Check your credit report for free.
- ☐ Pay more than the minimum on your highest-interest debt.

EVERY SIX TO TWELVE MONTHS

- ☐ 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.

- ☐ 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.

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

£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.

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

YOUR NEXT STEP

Tick your first two boxes today.

Get five short emails, one habit for your mouth and one for your money 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