

# talk money<sup>®</sup> week

3-7 November 2025



Money  
Helper

From  
 Money &  
Pensions  
Service

  
HM Government

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# What is Talk Money Week?

3-7 November 2025

**Each November we encourage everyone to come together for Talk Money Week.**

Our aim is to help everyone start the conversation, about anything from pocket money to pensions.

Everyone can take part and get involved with the events and activities - from workplaces to schools, and families to communities.

Research shows that people who talk about money:

- make better and less risky financial decisions
- have stronger personal relationships
- help their children form good money habits for life
- feel less stressed or anxious and more in control.

So, by taking part in Talk Money Week, you and your organisation can play a key role in helping people in the UK towards better financial futures.

# Why Talk Money?

**Talking about money is still a taboo and many people find it difficult to open up about money worries.**

This stigma can prevent people from getting the guidance and support they need. But talking about money makes a difference – it builds financial confidence and helps people take positive action.

It also makes us more resilient to income shocks, life events and whatever else the future throws at us. A financially healthy nation is good for everyone – individuals, communities, businesses and the economy. So, this Talk Money Week, we want organisations and individuals across the UK to **start the conversation**.

**MoneyHelper – free and impartial money guidance** 

MoneyHelper is our consumer-facing money and pensions guidance service. We offer free, impartial information to people all across the UK.

You can use MoneyHelper's information to support the people you serve whether you're an employer, a financial service provider or someone supporting others in your local community.

Money guidance: 0800 138 7777

Pensions guidance: 0800 011 3797

Visit: [moneyhelper.org.uk](https://moneyhelper.org.uk)

# Start the Conversation

**This Talk Money Week we're spreading a simple message:  
Start the Conversation**

We want to get people talking about money openly and with confidence.

Ask your audiences to start a conversation about money this Talk Money Week – perhaps you could even to suggest a topic that's relevant to them.

Whether it's a quick chat about budgeting with a partner, a question for a pension professional, or introducing the concept of savings to a child, "Start the Conversation" offers a first step towards action.

Money conversations don't have to be perfect or polished – they just need to happen.

**Use #StartTheConversation to take part in the campaign**



# How to get involved

Use these ideas and resources to help you design your Talk Money Week activities.

## Talk Money on social media

- Use social media to tell people why you're supporting Talk Money Week, and showcase the support or services you already offer.
- Use the hashtags **#TalkMoney** and **#StartTheConversation** to tell us about how you're getting involved, so we can spread the word.
- Short on time? Download and share our [free Talk Money Week social graphics, overlays and template tweets](#).

## Share resources with the people you support

- Let people know where they can find support by linking to free, impartial and government backed [MoneyHelper guidance](#) on topics such as **savings, pensions, everyday money and homes**.
- Create content such as a blog or podcast to help your audience to manage their money.
- Share our latest [research and insights](#) on financial wellbeing.
- Share or print our [Talk Money poster](#) to help signpost to MoneyHelper services.
- Encourage over 50s to [book a free Pension Wise appointment](#) so they can talk to a pension guider.


## Organise or promote an event

- Host an event where your audience can talk to you about money face-to-face or online, share knowledge and promote financial wellbeing support already available.
- Encourage employees who give money guidance to attend free Money Guiders Talk Money Week workshops.

## Talk Money in your local area

- Engage local, trade or national press with the work you're doing to help people talk about money using our **press release template**.
- Write to local elected representatives to invite them to visit your organisation during Talk Money Week.

### Stay up to date

 **Money and Pensions Service**  
on LinkedIn

 **@MoneyPensionsUK**

 Receive our **monthly newsletter**



# About the Money and Pensions Service

**The Money and Pensions Service is an arm's-length body sponsored by the Department of Work and Pensions.**

Our five core functions:

- Pension guidance
- Debt advice
- Money guidance
- Consumer protection
- Strategy

Our five core functions cover the different ways in which we aim to achieve our vision. We also run MoneyHelper, our consumer-facing website offering free and impartial money guidance.

In 2020, we published the UK Strategy for Financial Wellbeing, a 10-year framework for transforming the nation's financial wellbeing, focused on five national goals:

- 2 million more children and young people getting a meaningful financial education

- 2 million more working age 'struggling' and 'squeezed' people saving regularly
- 2 million fewer people often using credit for food and bills
- 2 million more people accessing debt advice
- 5 million more people understanding enough to plan for later life.

We work with partners from across government, industry and the third sector to coordinate delivery plans for each of the UK nations.

**You too can get involved in MaPS' mission.**

**Contact your closest Partnerships Manager** for tailored support in starting your Talk Money Week journey and discover how to get involved, wherever you are or whatever your organisation.



# → About MoneyHelper

Money  
Helper

## Making your money and pension choices clearer

MoneyHelper is our consumer-facing money and pensions guidance service. We offer free, impartial information to people all across the UK, helping them towards better financial futures. We cover a wide range of topics, including pensions, budgeting, credit and debt.

We also help people who are facing a life event that affects their money and pensions, including buying or renting a home, separation and divorce, job loss, bereavement or having a baby.

You can use our information and guidance to help you support the people you serve whether you're an employer, a financial service provider or someone supporting others in your local community.

Just search for MoneyHelper:  
[moneyhelper.org.uk](https://moneyhelper.org.uk)

# Talk Money in the workplace

**Right now, your employees and their families may be feeling cost-of-living pressures, be worried about their job security or have questions about retirement.**

Talk Money Week is the perfect opportunity to start the conversation on these topics, and to support your workers' financial wellbeing. Here are some ideas to help you get involved:

- **Promote financial wellbeing to your staff** – you could:
  - signpost to our free money guidance via your intranet or in communal areas
  - encourage employees to take a **Money Midlife MOT** to help them assess their current financial situation and plan for the future
  - promote the financial wellbeing support you provide, such as employee assistance programmes, childcare vouchers or cycle to work schemes
- organise a financial wellbeing event to showcase what is available
- invite external providers who deliver financial education to your workplace.
- **Launch new employee financial wellbeing support services** – such as a payroll saving scheme, a partnership with a credit union, payroll-deducted interest free loans or hardship support.
- **Understand how money worries affect your staff** – this could be through working groups or anonymous staff surveys that help you understand their concerns and identify what support may be helpful.

- **Make the case for financial wellbeing** – use Talk Money Week to present the benefits of staff financial wellbeing to key decision makers.

#### **Get support from a partnerships manager**

**Contact your closest Partnerships Manager** for tailored support in starting your Talk Money Week journey and discover how to get involved, wherever you are or whatever your organisation.

# Talk Money in financial services

**As a financial services provider, people expect to talk about money with you. Yet over 24 million UK adults say they lack confidence when making decisions about financial products and services.**

Financially capable customers make better customers – they understand their money, feel more comfortable engaging with financial professionals and get into less financial difficulty as a result.

Talk Money Week is an opportunity to meet customers where they are, and to make it easier for them to start the conversation.

**Here are a few ideas on how to get involved:**

- **Make support visible** - highlight the ways customers can get help if they are worried about money or facing financial difficulties.
- **Use our Money Guiders programme** to support and develop skills for frontline workers and help your team feel more confident in talking to customers about money.
- **Engage with your customers digitally** – organise a webinar or social media Q&A to give guidance to your customers from the comfort of their homes.
- **Share your work** – whether you’ve published new research or insights, or if you’re funding programmes which will help customers with their money management.
- **Promote local partnerships** – anything that can help your customers with their money, supports them in their daily lives or gives back to their communities.
- **Build financial wellbeing into your customer processes** – check in with your customers whenever you make contact and signpost them to appropriate guidance.



#### Four tips for financial advisers

- Find ways to help customers understand the value of seeking regulated advice.
- Offer taster sessions to reach potential customers.
- Promote and showcase your work with corporate clients.
- Engage with local charities or community groups to help people understand the services you provide.

#### Get support from a partnerships manager

**Contact your closest Partnerships Manager** for tailored support in starting your Talk Money Week journey and discover how to get involved, wherever you are or whatever your organisation.


# Talk Money in local government and housing

**Many of your residents may be struggling with bills or worried about their finances. Parents on low incomes who rent privately are particularly likely to be struggling more with the cost-of-living at this time.**

Talking about money with your residents is another way to help people in your community and improve their health and happiness, and strengthen the services you provide.

## **Here are some ideas on how to get involved**

- **Promote Talk Money Week on your channels**  
- use the Start the Conversation campaign to promote the financial wellbeing services you provide.
- **Use our Money Guiders programme** to support and develop skills for frontline workers and help your team feel more confident in talking to customers about money.
- **Attend Talk Money Week workshops** from the Money Guiders team where organisations and individuals will be sharing good practice and knowledge about money guidance.
- **Organise local events** – a financial wellbeing event can showcase what's available to residents, and you could invite local providers you work with such as credit unions to promote their services.

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- **Launch new services** - Talk Money Week is the perfect time to open services that are likely to have a positive impact on your residents' financial wellbeing.
  - **Raise awareness around money safety** - protect your residents by highlighting common money pitfalls such as scams, loan sharks or high-cost credit.

#### **Get support from a partnerships manager**

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# Talk Money in third sector and policy

**With people facing increased cost-of-living pressures, personal finances are right at the top of policymakers' agendas.**

Talking about money should always be factored into new ideas to support people, as financial wellbeing goes much further than simply helping them make better financial decisions.

**Here are some ideas on how to get involved:**

- **Start the conversation** – host a thought leadership event or virtual discussion that brings together stakeholders to discuss financial wellbeing and share best practice.
- **Use our Money Guiders programme** to support and develop skills for frontline workers and help your team feel more confident in talking to customers about money.
- **Publish research or reports** – Talk Money Week is a great hook for your research or reports about improving overall wellbeing.
- **Share your thoughts** – use social media to highlight why talking about money is important to the agendas you care most about.



**Get support from a partnerships manager**

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# Talk Money in education and child, youth and family services

Beginning to talk about money early helps give children and young people the skills they need to build strong financial foundations. Yet, only 47% of 7 to 17-year-olds currently get a meaningful financial education at home or school.

## Our toolkit for schools

Children and young people who say they learned about money at school are more likely to save up frequently and feel confident managing their money.

Financial education can help schools enhance their curriculum, prepare students for the opportunities and responsibilities of later life and build relationships with the local community.

Talk Money Week is a great opportunity to encourage financial education, and we have a dedicated online toolkit for schools.

**View the Talk Money Toolkit for Schools** with information and resources to help deliver quality financial education, during Talk Money Week and beyond.

Many of the activities in our toolkit for schools are accessible and suitable for all settings

## Other ways to get involved

- **Need help knowing what to talk about?** – These **Financial Education Planning Frameworks** highlight what children and young people might need to know at what age.
- **Get quality-assured financial education resources** – such as the Financial Education Quality Mark on Young Money's **Resource Hub**.
- **Invite speakers to your setting** – A new voice talking about financial education can help to inspire the children you work with
- **Use teachable moments** – everyday life can help make the conversation relevant to young people's lives. For example, getting them to budget for a trip out or event.



- 70% of children aged 7 to 17 receive regular pocket money, yet just over half of parents/ carers say they feel confident talking to their children about money (MaPS, 2023)
- 64% of Buy Now Pay Later users are under 40 years of age (MaPS, 2022)
- 52% of children buy things online without parental supervision at least some of the time (MaPS, 2024)



## Help parents to Talk Money

- Help parents and carers to feel confident **talking to children about money** by sharing our guides to talking about money with different age groups.
- Signpost to **Talk Learn Do**, a resource for parents and carers that helps break down important topics into fun activities and bite-sized information.
- Promote **Child Trust Funds** and encourage those who have maturing funds to access and manage them.
- Promote the work of those offering money guidance in your organisation, for example student money advisers.

### Get support from a partnerships manager

**Contact your closest Partnerships Manager** for tailored support in starting your Talk Money Week journey and discover how to get involved, wherever you are or whatever your organisation.

# Talk Money in health and social care

**There are strong links between financial wellbeing and physical and mental health, and research shows that people who talk about money feel less stressed or anxious, and more in control.**

Feeling low can make it tough to manage money. Those with mental health problems often have lower incomes, and cost of living pressures have further highlighted how money issues and mental health problems are interlinked.

## Start the conversation

- **Give your service users a safe space to talk money** – giving them an opportunity to talk about finances can help to prevent money worries building up alongside health concerns.
- **Use resources to help guide your conversations** – such as our **Money in Mind tool** or the **Mental Health & Money Toolkit**, both of which have frameworks and questions to use when talking about money with service users.
- **Use our Money Guiders programme** to support and develop skills for frontline workers and help your team feel more confident in talking to customers about money.
- **Signpost to money guidance** – your service users can get free and impartial guidance on **MoneyHelper**.
- **Promote the benefits of talking money** – this could mean writing an article or creating a video about how financial wellbeing and talking about money can contribute to overall wellbeing.

## Further resources to help

- **Breathing space debt respite scheme** - **Breathing Space** gives eligible people respite from their debts, and has a separate process for those in mental health crisis care.
- **Social prescribing** - Learn **how to include money guidance or social welfare legal advice** within your social prescribing offer.
- **eLearning** - Complete our **bite-sized eLearning module** to gain an overview of financial wellbeing for health and care professionals.

### Get support from a partnerships manager

**Contact your closest Partnerships Manager** for tailored support in starting your Talk Money Week journey and discover how to get involved, wherever you are or whatever your organisation.

- 91% of people who are struggling with their mental health avoid talking about money often through embarrassment, guilt or shame (MaPS, 2022)
- Those who have experienced a mental health problem in the last three years are four times more likely to be behind on priority bills (MaPS, 2022)
- Many members of minoritised communities face a 'double stigma' where it is particularly difficult to discuss either money or mental wellbeing, so discussing the two together may be especially challenging (MaPS, 2022)



# How to keep the conversation going all year round

**Talk Money Week is a great opportunity to engage with your stakeholders and customers about financial wellbeing, but it doesn't need to stop there.**

We need a continued focus to help everyone in the UK towards better financial futures. So how can you help?

- **Build financial wellbeing in** – make it a regular part of your communications plan, both internally and externally.
- **Lead by example** – help break the stigma by continuing to talk money with customers, hosting regular events where audiences can ask questions, and signposting people to guidance such as **MoneyHelper**.
- **Use our support and resources** – we have a **range of downloadable resources** for your communications, and you can **reach out to your regional partnerships manager** for further support.
- **Join the UK Money Guider Networks** – for practitioner-focused groups, events and activities and inspiration to support frontline workers.

**Stay up to date**

 [Money and Pensions Service](#)  
on LinkedIn

 [@MoneyPensionsUK](#)

 Receive our [monthly newsletter](#).

**Get support from a partnerships manager**

[Contact our Partnerships Team](#) to help you benefit from our leading insight, services and tools, as well as design and develop your own good practices that you can share with the wider business community.