talk money week®

It All Counts

Participation pack

Talk Money Week: 2–6 November 2026

Money & Pensions Service

HM Government

Contents

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What is Talk Money Week?

Talk Money Week is our annual campaign encouraging people to have conversations about their finances. This year, it will run from 2–6 November.

In the run up to the week itself, we:

- invite organisations across the country to help their employees, customers, stakeholders and any other people they support to talk about money
- share ideas for activities and events, and provide a collection of supporting resources.

This year's theme is **It All Counts,** focusing on realistic, manageable actions.

Why is talking money important?

Many people across the UK are feeling under pressure when it comes to their finances, often for reasons beyond their control.

But 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.

When it comes to money, even small actions can make a meaningful difference.

Whether it's checking how much you've got in your pension, comparing energy prices to see if a switch could cut costs, or talking about anything from saving to spending – **It All Counts.**

Who takes part?

Talk Money Week is for any organisation that wants to help its staff, stakeholders and customers talk openly about money.

We encourage all employers to get involved, particularly if you:

- deliver financial services
- work in local government and housing
- are a community organisation
- work with children or families
- work in health or social care.

In 2025 there were over 600 Talk Money Week events across the UK, with more than 260 organisations taking part. Here's what just a few of them had to say:

> "Talk Money Week gives us a strong starting point for conversations about financial wellbeing and available support, while still giving us freedom to adapt things locally. Sharing the pack with local partners helps increase the reach of Talk Money Week, particularly to those who might not engage with the council."

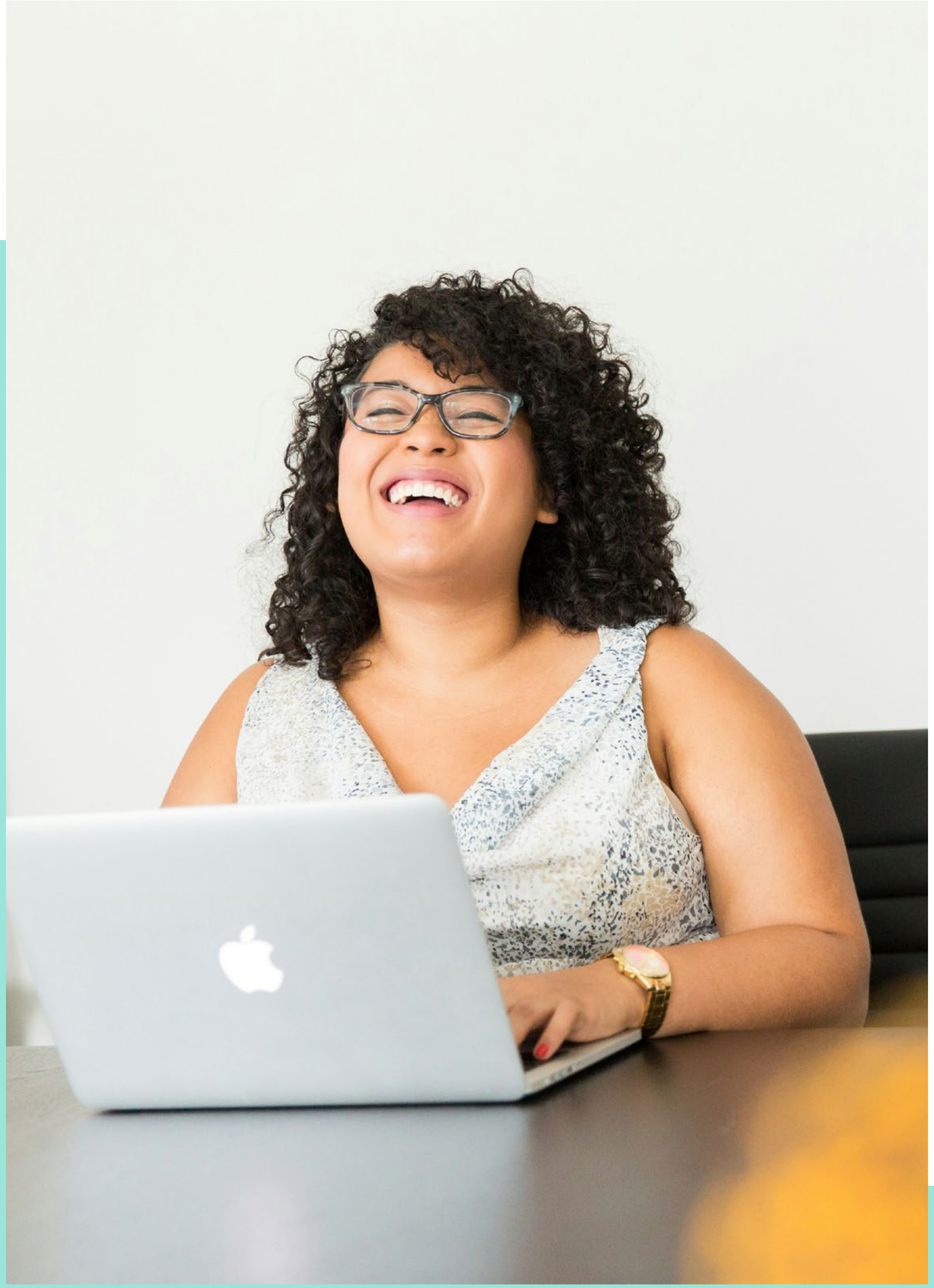
Julie Egan, Financial Inclusion Manager, Sunderland City Council

> "Talk Money Week has become an important part of our annual wellbeing calendar, encouraging staff to reflect on their financial wellbeing."

Julie Ferry, Human Resources, Education Authority NI

> "We always look forward to Talk Money Week as a key moment to reach both our communities and workplace partners. We run events throughout the week, helping people build confidence around saving, safe lending and managing money day to day."

Ian Brewer, EDI Community Development Lead, BDCU



> “For Talk Money Week, the MaPS team delivered a talk on budgeting, money management, entitlements, pensions and planning for the unexpected. Employees found the session informative and easy to understand.”

Natalie Warrington,
Senior HR Business Partner, Sertec Group

> “For the past five years, we have supported Talk Money Week with money-related ‘Click & Connect’ webinars from experts, confidential NHS financial support phonelines and work with payroll partners to build a savings culture. Talk Money Week provides the framework to support our people with key aspects of financial wellbeing.”

Steven Chater,
Staff Wellbeing Lead, Northumbria Healthcare NHS Foundation Trust

How to get involved

We invite organisations to partner with us for Talk Money Week.

Getting involved can be as simple as encouraging money discussions among:

- employees
- customers, stakeholders and people you support.

We have a suite of **Talk Money Week resources** you can use, including social and email banners, posters, Teams backgrounds and more.

Employees

Your employees may have questions about money matters, big and small, and many will be feeling the impact of the rising cost-of-living. Talk Money Week is an opportunity to encourage conversations about these issues and support your employees' financial wellbeing.

Here are some ideas to help you promote financial wellbeing to your staff:

- Highlight the financial wellbeing support you provide, such as employee assistance programmes, childcare vouchers or cycle to work schemes. You could also organise a financial wellbeing event to showcase what is available.
- Invite external financial education experts to do presentations in your workplace.
- Use the week as an opportunity to 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.
- Set up a working group or an anonymous staff survey to help you understand how money worries affect your staff.
- Join our free **Money Guiders** programme to help your team feel more confident in talking to employees about money.

Talk Money Week is also an opportunity to make a business case for the organisational benefits of staff financial wellbeing to key decision makers.

For instance, a **2022 survey** showed that 80% believe financial stress can lower workplace performance, and 61% say that their workplace's ability to support their financial wellbeing affects their decision to stay at a job.

Customers, stakeholders and people you support

Whatever work your organisation does, you have people you engage with and serve. Whether they are customers, users of your service, patients or stakeholders, they all encounter money in their day-to-day lives. And like everyone else, they will be feeling the pressure of rising living costs and many will be finding things hard.

Talk Money Week is a chance to host and encourage conversations about finances with these people. Here are some things you could try:

- Use social media to tell people why you're getting involved with Talk Money Week and showcase the support or services you offer. Use the hashtag **#TalkMoney**, so we can spread the word.
- Use our free **Money Guiders** programme to support and develop skills for frontline workers and help your team feel more confident in talking to customers about money.

- Host an in-person or online event where your audience can talk to you about money, and you can share knowledge and promote financial wellbeing support that's available.
- Create content for your website, such as a blog or podcast, to help your audience to manage their money.
- Engage local, trade and national media with the work you're doing to help people talk about money.
- Write to local elected representatives to invite them to visit your organisation.

Whatever you decide to do, we have a suite of free **Talk Money Week resources here**, including social banners, posters, email banners, Teams backgrounds and more.

More things you can do

Here are some further ideas about what your organisation could do to get involved in Talk Money Week:

- Use your communication channels to:
  - signpost people to **MoneyHelper** for free, impartial and government-backed guidance on topics such as savings, pensions, everyday money and homes
  - highlight common money pitfalls such as scams, loan sharks or high-cost credit.
- Encourage people to carry out a check on their finances using our **Budget planner** or our **Money Midlife MOT**.
- Encourage over 50s to book a free **Pension Wise** appointment with our pension specialists to help them understand their options for taking money from a defined contribution pension.

- Use the week as an opportunity to launch new products or services, or to publish new research and insights.
- Offer free taster sessions or engage with local charities and community groups to help people understand the money support services you provide.
- Use the week to host a thought leadership event or virtual discussion, bringing together stakeholders to share best practice.
- Highlight the work of staff offering money guidance in your organisation, such as student money advisers.
- Promote the benefits of talking money. This could mean writing an article or creating a video about how financial wellbeing and money conversations can contribute to overall wellbeing.

- **If you work in education:**
  - look at our dedicated **online toolkit for schools** to find lesson plans and engaging ways to bring money learning into the classroom
  - use quality-assured financial education resources to start conversations – such as the Financial Education Quality Mark on **Young Enterprise's Resource Hub**
  - promote **Child Trust Funds** and encourage those who have maturing funds to access and manage them.
- **If you work in health and care:**
  - complete our bite-sized **eLearning module** to gain an overview of financial wellbeing for health and care professionals
  - signpost to the **Breathing Space debt respite scheme**, which gives eligible people respite from their debts, and has a separate process for people in mental health crisis care.

Conversation starters

From everyday discussions to those more difficult conversations, here are some ideas about how to get talking money.

Talking to your partner

Use whatever is around you to spark the conversation – bills, a new item of furniture you're still paying off or something you're watching on TV:

- "How much do you think we'll need when we retire?"
- "Are we doing OK with money at the moment?"
- "We should check if we can get our energy bills down."
- "I've been thinking about savings – would we manage if we needed a new washing machine?"

Talking to friends

From being open about debt to chatting pensions over a cuppa, a quick chat with a mate can make you both feel better:

- "My budget is feeling a little stretched at the minute."
- "Does your work have a good pension scheme?"
- "I was reading that there are a lot of online money scams at the moment."
- "Do you use a comparison site when you have to renew your insurance?"

Talking to children

Our money skills begin to develop between three and seven years of age, so talking to children about money early helps build good habits:

- "We can't buy that toy today; we're saving up to go on holiday."
- "What do you think money is for?"
- "See if you can find things on special offer when we're walking around the shop."
- "If you had £5, what would you spend it on?"

Talking money goals

Talking about our goals increases the chance of achieving them – from building up our savings for the future, or budgeting better to feel more in control everyday:

- "I want to understand what I'll get when I retire."
- "I'm going to build a £500 emergency fund."
- "We should rely less on buy now, pay later deals."
- "We're working out what we spend every month, to help us budget."
- "I'm going to do a free benefits calculator check to see if I can get extra support."

Employee meeting ideas

Whether it's a large, organisation-wide meeting or smaller team meet-ups, using a meeting is a great way to introduce the idea of talking more about money to employees, and getting it to stick.

Follow-up on these sessions and give employees the opportunity to provide feedback and ideas on support they would find helpful.

Large meetings

Provide your employees with all the information they need to start talking about money and understand why it is important. Here is an example agenda:

- About Talk Money Week.
- Why talking about money matters.
- Ice breaker – write down your biggest money worry and share it anonymously.
- Money themes and conversation starters.
- Present your own employee financial wellbeing support services.
- Signpost relevant resources outlined in this pack.
- Questions and answers.

Small meetings

Make the most of being a smaller group and encourage discussion around talking money and its benefits. Here is an example agenda:

- Why talking about money matters.
- Discussion, possible questions to ask – is talking about money something you do regularly? Have you felt any benefits from talking money?
- Share tips, stories and concerns.
- Ask each participant to say one small thing that they're going to try.
- Remind or introduce your own employee financial wellbeing support services.
- Signpost relevant resources outlined in this pack.

Get support from us

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

You can:

- visit the **MaPS website** to find your local partnerships manager
- contact the **partnerships team**

Contact your local partnerships team

Click your region below for your partnership manager's details.

1. Scotland
2. Wales
3. Northern Ireland
4. East Midlands
5. West Midlands
6. North East England
7. North West England
8. Yorkshire and the Humber
9. East of England
10. South East England
11. South West England
12. London

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.

We help people across the UK to improve their financial wellbeing and build a better, more confident future. We make sure everyone can access high-quality money and pensions guidance how and when they need it.

We have five core functions:

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

We work with partners from across government, industry and the third sector to coordinate delivery plans for each of the UK nations. We also run MoneyHelper, our consumer-facing website offering free and impartial money guidance.

Visit: **maps.org.uk**

About 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, 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 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.

Phone: 0800 138 7777

Visit: moneyhelper.org.uk

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