Talk Money Talk Pensions Week Participation Pack

The Money and Pensions Service
TalkMoneyTalkPensions@maps.org.uk
Maps.org.uk/TalkMoneyTalkPensions
@MoneyPensionsUK
#TalkMoney #TalkPensions
What is Talk Money
Talk Pensions Week?
What is Talk Money Talk Pensions Week?

• Talk Money Talk Pensions Week is taking place from 18 – 22 November 2019 and is the annual event all about getting the public talking about money and pensions.

• The Week shines a light on the fantastic work thousands of organisations are doing to improve people’s financial wellbeing.

• Throughout the Week, organisations will be engaging with their customers, showcasing their services, and leading the charge to improve financial wellbeing in the UK.

• But it’s not just about organisations. We want to empower the public to Talk Money Talk Pensions and break the stigma around money.

• The Week provides a platform to have a conversation about money – from pocket money to pensions – between families and friends, at work or at school or any other walk of life.

• Our goal is to turn talking about money from one of the UK’s least favourite topics into something commonplace.

Talk Money Talk Pensions Week is all about getting the UK talking about financial wellbeing.

We want to improve financial wellbeing by turning money from one of the UK’s least favourite topics of conversation into something as commonplace as the weather.
Why Talk Money Talk Pensions Week?

- Talking openly about money and pensions is vitally important for our health, wealth and relationships.
- Too many people across the UK are struggling with their finances – facing challenges managing their money day-to-day, in planning and preparing for life events, and for the longer-term including retirement.
- These are complex problems which can lead to widespread impacts on individual health and wellbeing, as well as wider communities and the UK economy.
- Money also remains a taboo topic in society with too many still struggling to have open conversations about finances – over half of UK adults prefer not to talk to their friends and family about financial issues so as not to worry them.
- These issues can’t be solved by one organisation alone, which is why Talk Money Talk Pensions Week calls on all those with a stake in people’s money to get involved and help fix one of the biggest challenges facing our society.

Why Talk Money Talk Pensions?

- Only 38% of 7-17 year olds say they learned about how to manage money at school
- 11.5m adults have less than £100 in savings and investments
- 9m adults often use a credit card, overdraft or borrow money to buy food or pay bills because they have run short of money.
- 22m working-age adults do not feel that they understand enough about pensions to make decisions about saving for retirement.
- 5m older people in retirement are not satisfied with their overall financial circumstances
The theme for Talk Money Talk Pensions Week 2019 is Financial Wellbeing.

Financial wellbeing is about people feeling secure and in control – knowing that not only are they able to manage day-to-day and deal with the unexpected, but that they are also building towards a healthy financial future.

A financially healthy nation is not only good for individuals, but also for communities, business and the economy.

Through the week, we want to encourage more people to take action to improve their own financial wellbeing and the financial wellbeing of those around them – whether through accessing free debt advice, saving regularly, engaging with their pension, seeking out financial education or relying less on credit for everyday spending.
How can you join Talk Money Talk Pensions Week?

Talk Money Talk Pensions Week relies on the input of organisations across the UK. We want everyone to feel empowered to contribute to the week in any way they can, and have set out some ways in which this might happen.
How to get involved?
Join the conversation.

Showcase your financial wellbeing commitment by sharing Talk Money Talk Pensions Week content through your channels.

Follow and share from MaPS on social media: LinkedIn, Twitter, YouTube.

Join the conversation on social media using the hashtags #TalkMoney #TalkPensions

Add a link to our content from your newsletter and intranet.

Write a blog post on how your organisation helps people talk about finances.

Download Talk Money Talk Pensions Week branded graphics
## Get Inspired! Sample copy and ideas

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<tr>
<th>Channel</th>
<th>Suggested activity</th>
<th>Suggested posts</th>
<th>Suggested content</th>
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<tr>
<td>Social media</td>
<td>Follow MaPS on social media, share our posts throughout the week, and post your own content using #TalkMoney #TalkPensions on: • How you support financial wellbeing  • How you facilitate conversations about finances  • MaPS financial wellbeing research  • links to MaPS Talk Money Talk Pensions guides.</td>
<td>11.5 million UK adults - that’s 22% of us - have less than £100 in savings and investments. That’s why we’re supporting #TalkMoney #TalkPensions Week to improve the nation’s financial wellbeing. socsi.in/TMTPW</td>
<td>Nine million adults often use a credit card, overdraft or borrow money to buy food or pay bills because they’re short of money. That’s why we’re supporting #TalkMoney #TalkPensions Week to improve the nation’s financial wellbeing. socsi.in/TMTPW</td>
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<td>Five million people in retirement aren’t satisfied with their overall financial circumstances. That’s why we’re supporting #TalkMoney #TalkPensions Week to improve the nation’s financial wellbeing. socsi.in/TMTPW</td>
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<td>Internal communications</td>
<td>Share on your internal channels: • MaPS research on financial wellbeing in the UK  • Link to Talk Money Talk Pensions page, with support for colleagues to have conversations about finances – <a href="http://www.maps.org.uk/TMTPW">www.maps.org.uk/TMTPW</a>  • How you support colleagues to have a conversation about finances, like your employee support programme, HR team, pensions provider, or local credit union saving scheme.</td>
<td>Lots of us worry about money. Money and Pensions Service research shows that many of us could have better financial wellbeing at each stage in life: • Only 38% of 7-17 year olds say they learned about how to manage money at school  • 11.5 million adults have less than £100 in savings and investments  • Nine million adults often use a credit card, overdraft or borrow money to buy food or pay bills because they have run short of money  • 22 million working-age adults don’t feel that they understand enough about pensions to make decisions about saving for retirement  • Five million people in retirement aren’t satisfied with their overall financial circumstances.</td>
<td>Money also remains taboo to talk about: over half of UK adults prefer not to talk to their friends and family about financial issues so as not to worry them. That’s why we’re supporting Talk Money Talk Pensions Week on 18-22 November: check out Money and Pensions Service guides on how to have money conversations with your friends, family and partner, and access free, impartial debt advice and pensions guidance over the phone or online. <a href="http://www.maps.org.uk/TMTPW">www.maps.org.uk/TMTPW</a></td>
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<td>Blog post/ e-newsletter</td>
<td>Share with your clients how your organisation helps them talk about their finances, and link to our guides.</td>
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<td>• Research: Include our statistics on financial wellbeing in the UK, and why it’s important to talk about finances  • Activities: Showcase your organisation’s Talk Money Talk Pensions Week activities  • Services: Show how your service helps people have conversations about money and pensions  • Case studies: Include examples of how talking about finances has helped your customers  • Link to our resources where your customers can get impartial debt, money and pensions guidance. <a href="http://www.maps.org.uk/TMTPW">www.maps.org.uk/TMTPW</a></td>
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Help to Save rewards savers with an extra 50p for every £1 saved, meaning over 4 years a maximum saving of £2,400 would result in an overall bonus of £1,200. #TalkMoney

Get Inspired! Talk Money Week 2018

Lenny the Loan Shark supports #talkmoneywales week!!

17,962 people across Denton and Reddish are classified as over-indebted. I've been learning about a new debt advice tool from @YourMoneyAdvice.

It’s #TalkMoney Week 2018 – if you’re a Torbay resident, take a look at how we can help you take control of your finances: sanctuary-housing.co.uk/news/lets-talk ...

@Tbayadvicecentre @FinCapStrategy

I’m teaming up with the experts at @YourMoneyAdvice today for #TalkMoney week.

At 1pm we’ll be talking about all kinds of money issues, so if there’s anything you feel the need to talk about then now’s your chance! #AD

Do you talk about money or is it something you avoid? This week it’s Talk Money Week, an event encouraging you to get involved in those conversations about money you’ve been meaning to for ages

#TalkMoney @YourMoneyAdvice

It’s #TalkMoney Week, so at Starling we want to open up conversations and get people talking about their finances.

Read our blog #NoHiddenFigures - When it comes to financial confidence, practical steps and open conversations are the key.

@StarlingBank

No Hidden Figures - Starling Bank
At Starling, we want to start more conversations about money so that it doesn’t remain such a taboo. Read our blog post to find out more.

starlingbank.com
How to get involved?
Host an event.

Showcase your commitment to financial wellbeing and how you support customers.

Engage new and existing customers to Talk Money Talk Pensions.

Bring stakeholders and practitioners together to Talk Money Talk Pensions.
Get Inspired! Talk Money Week 2018

Bobby Seagull gave us his tips for using maths to help manage money.

A panel of experts at City Hall discussing challenges facing young people and improving the delivery of financial education.

Great support for Talk Money Week 2018 at last year’s Conference at the Northern Ireland Assembly.

The APPG on Debt & Personal Finance showing their support for Talk Money Week with Yvonne Fovargue MP.

Rt Hon Nicky Morgan MP showing her support with Caroline Siarkiewicz in Parliament for Talk Money Week 2018.
How to get involved
Engage your employees

Organise an internal Talk Money Talk Pensions Week event for your colleagues to promote financial wellbeing.

Speak to the Money and Pensions Service Partnership Team about our content and ideas.

Signpost to support available, for example Money and Pensions Service guides.
Get Inspired! Get people talking about money

The goal of Talk Money Talk Pensions Week is to encourage everyone to open up about their finances, in turn helping our health, wealth and relationships...

We’ve produced a range of resources to help get people talking about money and pensions – whether with their children, friends, specialists or even themselves! Visit maps.org.uk/TMTPW for more information.

Pension Wise, The Pensions Advisory Service and the Money Advice Service all offer support and guidance for people looking to talk about money and pensions.

How to talk about money

Pension Wise
Pension guidance for over 50s with a personal or workplace pension
pensionwise.gov.uk
0800 138 3944

The Pensions Advisory Service
Free and impartial pensions guidance on workplace and personal pensions for everyone
pensionsadvisoryservice.org.uk
0800 011 3797

Money Advice Service
Money guides, tools and calculators to help improve all your finances
moneyadviseservice.org.uk
0800 138 3944
Get in touch!

Big or small, we’d love to hear about whatever you’re doing during Talk Money Talk Pensions Week 2019.

Contact us using the details below and we’ll do our best to show our support!

By email  
TalkMoneyTalkPensions@maps.org.uk

On Twitter  
Tag  @MoneyPensionsUK  
#TalkMoney #TalkPensions

On LinkedIn  
Tag  Money and Pensions Service

For more info  
Visit  www.maps.org.uk/TalkMoneyTalkPensions