

MONEY TALK

Your monthly financial wellbeing news, tips and updates, brought to you by Lifetime

Reflections and Fresh Financial Focus

Walk In To Autumn Staying Warm, Prepared, and Financially Well



Reassessing the Two-Child Benefit Cap

Changes are expected to be announced in the upcoming Autumn Budget

Halloween is Coming... Are You Ready?

While it's a fun occasion, it can also bring extra pressure on household budgets

Domestic Abuse Awareness Month

A time to shine a light on an issue that affects people across all workplaces and communities

PLUS: Changes ahead for homebuyers: what you need to know



Reflections and Fresh Financial Focus

Walk In To Autumn Staying Warm, Prepared, and Financially Well.

As autumn settles in, the days grow shorter, the evenings cooler and the rhythm of the year changes. For many of us, this season brings a mix of reflection, preparation, and the gentle nudge to get ready for winter. For parents, it can feel like a juggling act, from school events and half-term plans to the early stirrings of the festive season, it's easy to feel stretched.

Household costs can also rise at this time of year. In fact, we are seeing energy bills rising again this October, and even with modest increases, living costs can add up, reminding us to take small, practical steps to manage our money and keep our homes warm.

You're not alone in navigating these pressures. We've gathered simple tips and resources to help you stay warm, safe, and financially comfortable through the colder months, whether it's planning, making small changes at home, or knowing where to turn for guidance.



Keep Your Home Warm and Safe

- **Heat the rooms you use most:** Aim for a cosy temperature in your living room or bedroom, without overdoing it.
- **Seal drafts:** Simple fixes like draft excluders or closing curtains at night help keep the warmth in.
- **Check your heating:** A quick boiler check can help ensure it's ready for when the colder months really set in.

Stay Warm and Healthy

- **Dress in layers:** Multiple light layers are better than one thick layer, cosy socks and a warm jumper can make a big difference.
- **Eat well:** Warm, balanced meals such as soups or stews help keep energy levels up.
- **Move regularly:** Even short walks or stretching indoors help circulation and keep you feeling warm.

Plan Ahead

- **Think ahead for comfort, not emergencies:** Keep essentials like a torch or spare batteries handy and consider checking in on relatives or neighbours who might appreciate a little extra support.

Explore Support if Needed

- **Extra Financial support:** Schemes like the Warm Home Discount or Winter Fuel Payment can help with heating costs if you're eligible, which is useful to know as the colder months approach.

Need a hand with planning?

*If you're unsure how to make the most of your money or household budget, just **chat with a Lifetime coach**. They can point you in the right direction, and in some cases, a financial plan might help make things clearer.*



HALLOWEEN IS COMING!

ARE YOU READY?

As autumn settles in, the days grow shorter, the evenings cooler and the rhythm of the year changes. For many of us, this season brings a mix of reflection, preparation, and the gentle nudge to get ready for winter. For parents, it can feel like a juggling act, from school events and half-term plans to the early stirrings of the festive season, it's easy to feel stretched.

The good news is that a little planning can help you enjoy the season without worry. Taking a moment to think ahead and make small adjustments where you can, will allow you to celebrate while staying in control of your finances.

Set a budget. Decide in advance how much you want to spend on costumes, decorations, and treats.

Get creative: Homemade costumes and decorations can be fun, unique, and much cheaper than store-bought options.

Share the load: If you're hosting a party or office treats, consider splitting costs with friends, family, or colleagues.

Shop smart: Look out for early deals, discounts, or second-hand options for costumes and decorations.

Plan for treats: Buying in bulk or choosing seasonal specials can reduce costs.

Even small adjustments like these can make a big difference, helping you enjoy the festivities while staying in control of your finances.

If you'd like a bit of support, chatting with one of our coaches can help you plan wisely and feel confident about how you manage seasonal spending, this Halloween and beyond.

Book a chat today.

HALLOWEEN WORD JUMBLE

MPUKINP
ADWDNOLO
ISPRC
ALPEP
OFEALG
RASHEVT
CHSNEUTT
CSIPEP

Answers on P6



Domestic Abuse Awareness Month

It's Domestic Abuse Awareness Month, a time to shine a light on an issue that affects people across all workplaces and communities. Recognising the signs and knowing how to respond can make a real difference to someone's safety and wellbeing.

This year, we've partnered with founder and survivor Sharon Livermore to discuss an often hidden form of control and abuse – financial. We have created resources specifically for HR teams and managers. Our **Tough Talk Cards** provide practical guidance on starting sensitive conversations, recognising signs of abuse, and understanding the support available. They're designed to help leaders feel confident in approaching these conversations with care and respect.

If you're an HR professional or manager looking to strengthen your team's support network, **download our Tough Talk Cards** and keep an eye out for the podcast, because creating a safe, supportive workplace starts with knowledge and action.



*Our latest podcast shines a light on domestic abuse in the workplace, and how employers can make a difference. **Watch the full episode now!***



As the year starts to wind down, it's a good time to think about the small but important tasks that can easily pile up, what many people call "life admin." From reviewing bills and checking insurance policies to sorting documents and setting personal goals, getting these tasks under control now can save stress later.

Getting on Top of 'Life Admin' Before the Year Ends

Taking a little time to organise your finances and other responsibilities doesn't have to be overwhelming. Even small steps, like reviewing your subscriptions, checking pension contributions, or making a simple plan for upcoming payments, can make a big difference to your peace of mind.

If you're feeling unsure where to start, chatting with a coach can help you prioritise what matters most and create a plan that works for your circumstances.

You can also log in to your Lifetime Hub to access resources that guide you through common life admin tasks, so you feel more organised and in control heading into the new year.

[Log onto your hub today.](#)

Changes ahead for homebuyers:

What you need to know

Buying a home is exciting, but it can also be stressful, especially for first-time buyers. The government has announced plans to reform the home-buying process, with the aim of making it simpler, faster and fairer for everyone.

Here's what the proposed changes involve:

More upfront information:



Sellers and estate agents would be legally required to provide key information about a property early in the process. This includes the condition of the home, any leasehold costs, and whether the property is part of a chain. The goal is to help buyers make informed decisions from the start, reducing the risk of surprises later.

Earlier binding contract:



Currently, either the buyer or seller can walk away from a deal relatively late in the process. Under the new proposals, contracts could become legally binding sooner, helping to cut down on failed sales. This is expected to give buyers and sellers more confidence as they move through the process.

Seller-arranged surveys:



Sellers may be asked to arrange surveys before the property goes on the market. This means buyers would have all the key information upfront and wouldn't need to commission multiple surveys if a sale falls through.

What this could mean for you:

If introduced, these reforms could save first-time buyers money, reduce delays, and make the home-buying process much smoother. Even those in a chain of sales could see potential savings and fewer frustrations.

A full roadmap for these changes is expected in the new year, as part of the government's wider housing strategy.

How Lifetime can help.

Navigating the property market can be challenging. Our mortgage advisers are here to help you understand what these changes could mean for your plans and provide personalised guidance every step of the way.

Get in touch with a Lifetime mortgage adviser to discuss your next steps and make the most of the opportunities these reforms may bring.

The 2025 Money and Mindset Report is here!



Money worries aren't just stressful; they can affect sleep, focus, and overall wellbeing. In fact, nearly 2 in 5 employees say money worries are impacting their mental health.

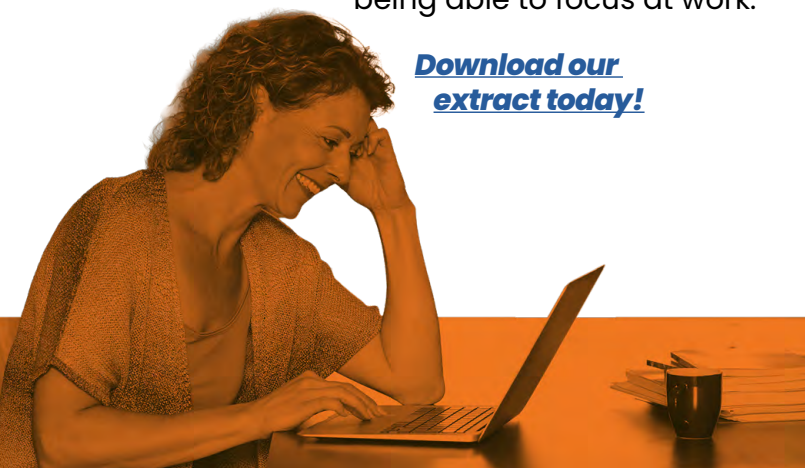
If this sounds familiar, you're not alone. Our survey shows where people are struggling most, and why it's so important to have support in place.

It can help you:

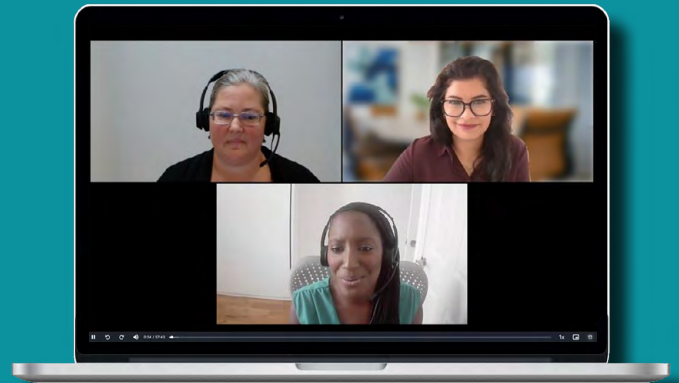
- **Understand the pressures many of us are facing day-to-day**
- **See where people feel unsure or stuck with money**
- **Explore practical ways to get support and feel more in control**

The takeaway? Feeling seen, supported, and understood makes a huge difference, not just to your wellbeing, but to confidence, motivation, and being able to focus at work.

Download our extract today!



How to fill the financial wellbeing gender gap



We recently joined HR Magazine for a Lunchtime Debate with Clarissa and the team at Zest to talk about an important topic: should financial wellbeing strategies have a female focus?

It turns out, they probably should. Our research at Lifetime shows that women are often the most affected by financial worries, which can impact confidence, mental health, and day-to-day life.

During the discussion, we covered things like:

- What good financial wellbeing strategies look like, and the cost of getting it wrong
- How support can be tailored for different groups in the workforce
- Balancing competing wellbeing priorities

Whether you're just starting to think about financial wellbeing, or already using a benefit at work, there's plenty to learn about making support more inclusive and effective for everyone.

Watch the full webinar here.

Your Financial Wellbeing Benefit



Your Lifetime Financial Wellbeing benefit can help you in many ways:

- **Education, tools, access to webinars, videos and other useful content via the Lifetime Financial Wellbeing app.**

Scan the QR code opposite to download it now on the App or Play store.

- **One-to-one chats with a coach.**

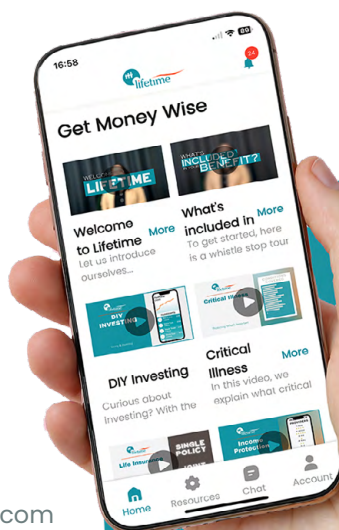
You can send in your money related questions to our coaches or alternatively book a chat with a coach to build your personalised financial plan.

- **Your very own financial plan that reflects your personal goals, circumstances and aspirations for the future.**

If you have had a financial plan created for you over a year ago, you may be able to get a refreshed one that is in tune with your current financial situation.



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