NOV 2025

MONEY TALK

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

BLACK FRIDAY or BRIGHT FRIDAY?

Finding calm in the chaos

What rising unemployment means for you and how to stay prepared

The UK's unemployment rate has risen to 5%, which can bring feelings of uncertainty about the future.

Making Christmas Count: Spending with Intention, Not Pressure

Many people are rethinking what Christmas really means and how much they want, or need, to spend.

BLACK FRIDAY or BRIGHT FRIDAY?

Black Friday seems to start earlier every year and 2025 is no exception. What used to be a single day of deals has become weeks of emails, pop-ups, and endless "unmissable" offers. For some, that's exciting, a chance to finally grab a bargain.

But for many others, it can feel overwhelming, especially when money already feels tight or you're trying to stick to a plan. You're not alone if this season feels like a lot.

The pressure to spend

Research shows that UK shoppers are expected to spend around £3.8 billion over the Black Friday weekend, up almost 27% from last year. And with 63% of people starting their shopping early, the pressure to buy starts long before the sales even begin.

The messaging is everywhere, "last chance," "don't miss out," "save big." It's designed to create urgency, even when we're not sure we need what's on offer. If you're someone who tends to spend on impulse, that pressure can hit even harder.

Small steps to stay in control

You don't have to cut out spending altogether, but you can spend with confidence by pausing before you buy.

Ask yourself:

- Do I really need this, or do I just want it because it's on sale?
- Will this purchase support my goals, or distract from them?
- Can I plan for bigger expenses now, so they don't feel as stressful later?

A little reflection can go a long way, especially as we move towards Christmas, a time when financial pressure often peaks.

Plan ahead

If you're unsure how to approach your spending this season or want support to get back on track, act today.

Open the Lifetime Financial Wellbeing App and start a chat with a coach. Together, you'll create a personal plan, whether that's managing Christmas costs, setting savings goals, or gaining more control over your daily finances.

Start a plan today!

What rising unemployment means for you...

...and how to stay prepared.

You've probably seen the headlines, the UK's unemployment rate has risen to 5%, the highest level since late 2020, according to the Office for National Statistics (ONS). It's a reminder that the job market is shifting, and for many people, that can bring feelings of uncertainty about the future.

Even if your job feels secure, it's natural to worry about what rising unemployment could mean, for your finances, your goals, or even your day-to-day peace of mind. It's always worth planning for these kinds of things, not because you expect the worst, but because preparation brings confidence, no matter what happens next.

What's happening

The ONS reports that:

- The unemployment rate climbed to 5%, up from 4.8% the previous month.
- There was a 32,000 drop in payrolled employment in October.
- Private sector wage growth has slowed to 4.2%, compared with 6.6% in the public sector.

The data points to a weaker jobs market, where people are being more cautious about hiring, and employees are feeling the ripple effects through slower pay growth and rising uncertainty.

Why these matter

When job security feels uncertain, financial stress can quietly build up, even if nothing has changed yet.

It's easy to start asking:

- "Should I be saving more?"
- "Can I still afford the plans I've made for next year?"
- "What would happen if things changed suddenly?"

These thoughts are completely normal, but you don't have to deal with them alone.

How to feel more confident

A little planning now can make a big difference later.

Through the Lifetime Financial Wellbeing App, you can chat directly with a coach to talk through your situation and create a plan that fits you, whether that's:

- Building a buffer to feel more secure
- Adjusting your spending after Christmas
- Setting achievable goals for 2026

Your coach will help you focus on what's in your control and build confidence one small step at a time. Book a chat today!

The Upcoming Autumn Budget

The Autumn Budget was just announced on the 26th of November. In the coming days, we'll be sharing a dedicated update, breaking down what it means for you in simple, practical terms.

Keep an eye out for our Autumn Budget Special update - landing straight onto your hub.

Making Christmas COUNT

Spending with Intention, Not Pressure.

It may be nearly December, but Christmas has already arrived on our TVs, social media, and in our inboxes. The big retailers are rolling out their festive adverts, and this year, they feel a little different.

From ASDA's Grinch learning to love an affordable Christmas to John Lewis's emotional story about connection between father and son, there's a clear shift in tone. The message isn't about extravagance, it's about meaning, care, and relationships. As retail expert Kate Hardcastle put it, "This year, the Christmas adverts are letting real life in."

And that feels right, because while the sparkle and excitement of the season are welcome, many people are rethinking what Christmas really means, and how much they want, or need, to spend.

Spending less, enjoying more

According to Retail Week's survey, 20% of UK consumers expect to spend less this Christmas, particularly on supermarket and household purchases. For some, that's about being careful with budgets after a challenging financial year, while for others, it's a conscious choice to focus on what really matters. Whether you're spending more, less, or somewhere in between, Christmas doesn't have to be defined by the size of your trolley or the number of presents under the tree. It's about the moments you create and the people you share them with.

Making Christmas

COUNT

Small ways to make Christmas feel lighter

Plan your supermarket shop:

Write your list, stick to it, and check what you already have in the cupboard before heading out. It saves both time and money.

Share the celebration:

If you're hosting, ask friends or family to bring a side, dessert, or drinks. It spreads the cost and makes everyone part of the day.

Skip the guilt:

There's no "right" amount to spend. If your focus this year is cutting back, that's okay. If you're able to give a little more, that's okay too. The point is to make choices that work for you.

Focus on connection:

A walk, a board game, or just a chat over leftovers can mean more than the biggest gift on the list.

Plan for calm and confidence

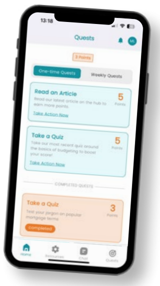
As we head into the busiest (and often priciest) time of year, a little forward planning can go a long way. You can chat directly with a coach to build a plan that fits your goals.

The Lifetime Wellbeing App has had an upgrade

We've refreshed the app from top to bottom to make it even easier for your people to understand and improve their financial wellbeing. With a cleaner design and a range of new tools, the experience is now more intuitive and more supportive than ever. Here's what's new:

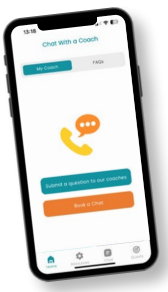
Financial Wellbeing Score:

A simple snapshot of overall financial health. As employees use the app's resources, their score updates in real time, showing the positive impact of their actions over time.



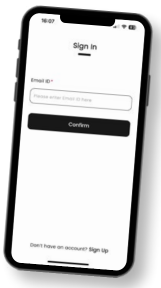
Quizzes and Quests:

New interactive activities designed to help users learn, build positive habits, and boost their financial wellbeing score.



Ask a Coach:

Employees can now message a financial wellbeing coach directly, no forms, no waiting, just quick access to personalised guidance.



Quick Sign-Up:

Getting started takes just a few minutes, so users can begin improving their score from the moment they log in.

If you haven't already, [download the updated app] and explore the new features yourself.

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