

MONEY TALK

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

New Year, *Better Me:*

Starting 2026 Without
the Pressure



Life Admin Season (A Gentle Reset)

Life admin doesn't need to be a full overhaul. Even a small check-in can make things feel more manageable.

Confidence Builders

Our background and life experiences play a huge role in how confident we feel about money, from day-to-day spending to long-term planning.

The Colder Months (And the Reality of Higher Bills)

If rising bills or money worries are on your mind, you don't have to figure it out alone.



New Year, Better Me:

Starting 2026 Without the Pressure

It's 2026, and we've officially settled into the new year. Whether you're someone who sets intentions, writes resolutions or avoids them entirely, consider this a gentle reminder that this year is a journey, not a race. Try not to put too much pressure on yourself from the start.

This year, we're leaving "new year, new me" behind and opting for something far kinder: New year, **better** me.

The truth is you don't need to reinvent yourself every January. A "better me" isn't about overnight transformation or rigid resolutions. It's about small, sustainable improvements that fit into real life.

When it comes to money, that might mean feeling a little more informed, a little less anxious, or simply more in control than you were last year. It could be as simple as checking in on your finances, asking questions you've been putting off, or taking just one step towards feeling more secure.

A better version of yourself doesn't come from guilt or pressure. It comes from understanding, support, and giving yourself permission to grow at your own pace. And that's exactly the energy we're taking into 2026.

If you're reading this having already written down 26 habits you want to quit, hats off to you. Equally, you might still be making your way through the last of the Christmas nibbles, leftover chocolate, or the odd bottle of wine and that's okay too.

This time of year, often brings a lot of post-Christmas feelings, and money guilt can be one of them. Our bank accounts have usually taken a bigger hit than usual, savings may have been dipped into or wiped out entirely, all in the name of making the festive season special. If that's you, take a breath. You haven't done anything wrong. You've simply hit what



New Year, Better Me:

Continued...

many of us experience every January: The all-time money hangover. And you're far from alone.

Resolutions themselves don't always help. In some corners, they've become victims of their own hype, another invented requirement, another stick we use to beat ourselves up for not being "better" fast enough. That's why it's worth approaching this season with a little more compassion, especially when it comes to money. Financial wellbeing isn't about undoing December or punishing yourself for enjoying it. It's about understanding where you are now, giving yourself grace, and taking small, realistic steps forward when you're ready.



We touch on this exact feeling, the guilt, the pressure, and the path forward, in our latest video over on the hub. If any of this sounds familiar, it's well worth a watch.

[Watch here.](#)

New Year, Better Me:

WordSearch

R	R	E	O	K	R	S	E	E	E	T	E	R	T
E	O	G	R	O	U	N	D	E	D	E	Y	H	W
E	G	E	N	T	L	E	R	A	E	N	W	I	R
E	O	B	F	G	B	E	E	H	R	M	E	B	D
T	R	L	E	N	L	E	B	Y	E	B	O	E	B
E	F	R	R	R	U	O	O	S	S	A	N	R	R
O	Y	T	E	E	E	R	O	E	T	L	E	N	E
B	C	E	A	N	M	R	T	R	A	A	W	A	F
B	H	O	R	E	O	R	E	R	R	N	Y	T	R
N	E	Y	T	W	N	E	D	F	T	C	E	I	A
N	C	W	E	E	D	E	S	T	O	E	A	O	M
T	K	N	S	U	A	E	R	U	D	C	R	N	E
N	I	R	E	C	Y	L	Y	E	T	E	U	O	N
N	N	E	R	E	Y	U	O	A	E	W	E	S	S

RESTART
BLUE MONDAY
REFRAME
GROUNDED
REFOCUS
RENEW
REBOOT
GENTLE
BALANCE
RESET
CHECK-IN
HIBERNATION
NEW YEAR

Life Admin Season

(A Gentle Reset)

January has a way of nudging us into life admin mode. Not in a dramatic “fix everything” kind of way, more of a quiet reset. The emails get opened, the post piles up, and we start to take stock.

Life admin doesn't need to be a full overhaul. Even a small check-in can make things feel more manageable.



A gentle January reset might look like:

- Checking your bank balance without judgement or worry
- Reviewing subscriptions, you may no longer need
- Making sure your bills are up-to-date and paid in a way that works for you
- Looking at upcoming costs so there are fewer surprises later.
- Putting one financial “to do” on your list, not ten

This isn't about perfection or productivity points. It's about clearing a little mental space and giving the “future you” a slightly easier ride.

If life admin feels overwhelming, support can make it simpler, and you don't have to do it all at once.

Reach out to our friendly coaches today.

Life admin worksheet for the first three months of this year

(feel free to print and use this)

January		February		March	
Check your bank balance without judgement	Tick	Set yourself one realistic financial goal – whether it is saving £10 or paying off a loan... make it relevant to you		Have you started planning for your summer holidays?	
Review any subscriptions that you don't need		Review any subscriptions and direct debits (don't forget regular card payments)		Review your savings	
Make sure your bills are up to date		Check meter readings to ensure your payments reflect usage		Plan for any price increases or decreases from 1st April	
Look at upcoming costs		Plan for any upcoming one off or unexpected costs in the next month		Check your spending habits over the last quarter, but with no judgement	

Confidence Builders

Imagine two people earning the same salary. One feels calm about their finances, planning ahead, saving what they can, and feeling hopeful about the future. The other lies awake worrying about bills, unsure whether they'll ever feel financially secure.

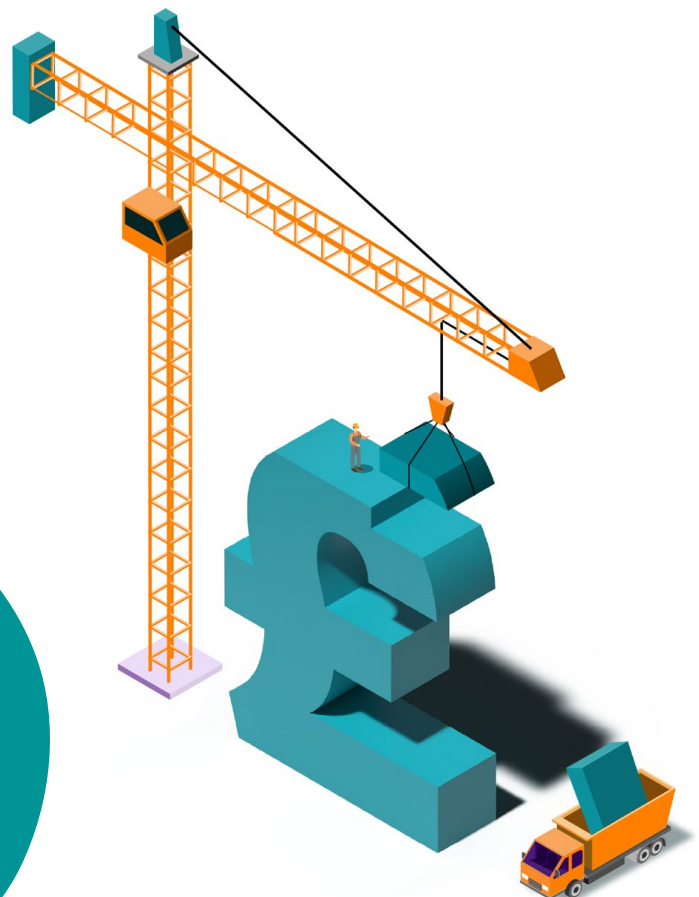
The difference often isn't income. It's confidence.

Research suggests that our background and life experiences play a huge role in how confident we feel about money, from day-to-day spending to long-term planning. Even on the same salary, some people feel in control, while others carry constant financial stress.

That confidence gap shows up everywhere. In how people save, how they make decisions and how much financial worry they carry day to day. And it affects millions. The important thing to know is this – confidence isn't fixed. It's not something you either have or don't have. It's something that can absolutely be built.

Understanding your finances, asking questions, and having access to the right support can make a real difference. Over time, small moments of clarity add up to confidence, and confidence changes everything.

Make the most of your financial wellbeing benefit. Log in to start building confidence today!



The Colder Months

(And the Reality of Higher Bills)

As we move deeper into the colder months, it's only natural to feel a little apprehensive about heating and energy costs. This month, millions of households will see a slight rise in their energy bills as the energy price cap increases.

There is some good news on the horizon. From April 2026, energy bills in England, Scotland and Wales are expected to fall by around £150 a year on average. Most suppliers have confirmed this will apply to both variable tariffs and fixed deals, offering a welcome bit of relief after a long stretch of rising costs.

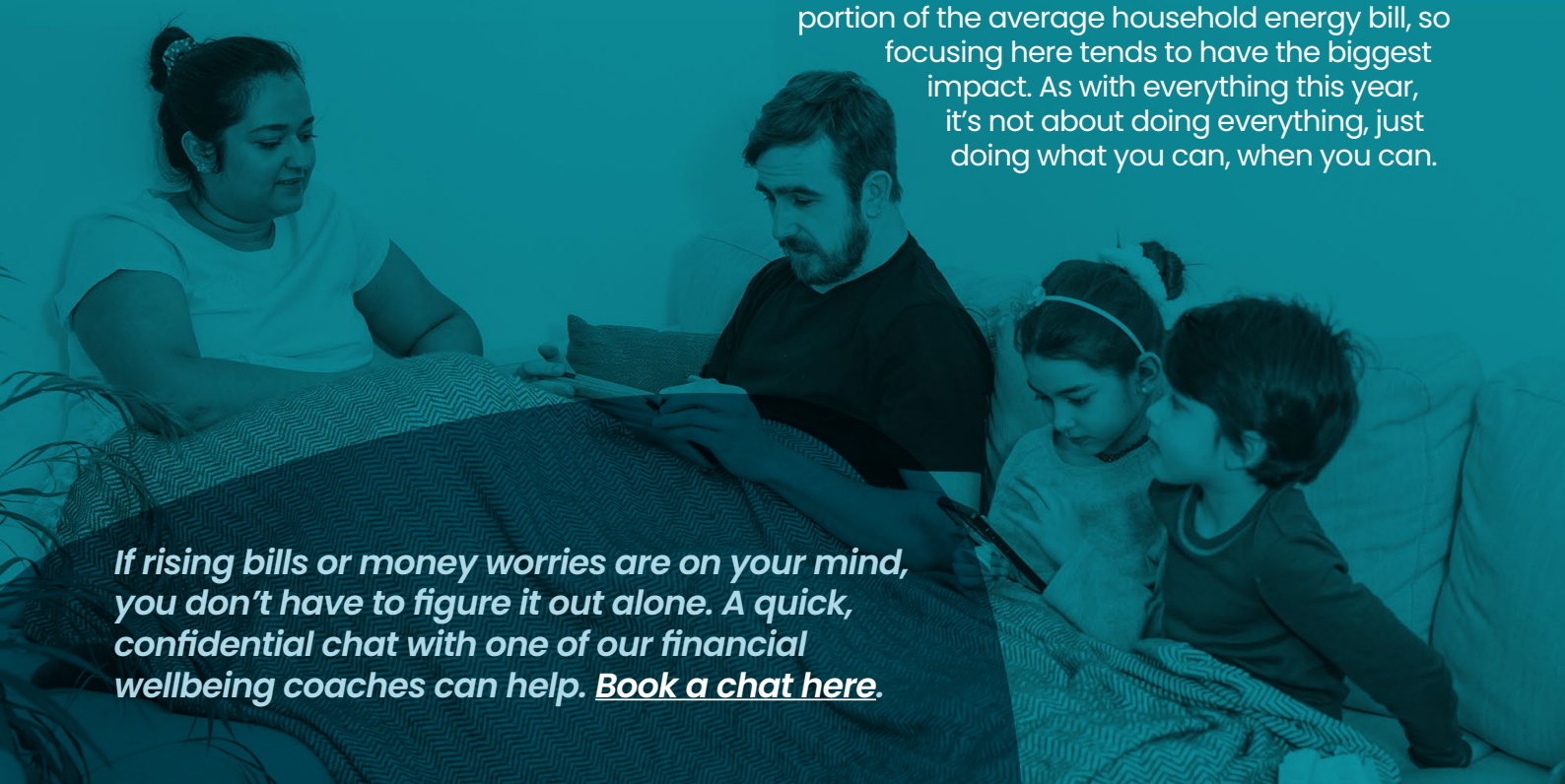
In the meantime, winter is about staying warm and staying mindful. The goal isn't to sit in the cold, but to heat homes more efficiently where possible.

A few small changes that can make a real difference:

- Seal gaps and draughts to keep heat in and cold air out.
- Be smart with boiler settings, especially if you have a combi boiler.
- Heat the rooms you use and rely on your thermostat to control the overall temperature.
- Turn the thermostat down slightly; even one degree can make a difference.
- Look after your boiler with regular servicing and insulation.

Heating and hot water make up the largest portion of the average household energy bill, so focusing here tends to have the biggest impact. As with everything this year, it's not about doing everything, just doing what you can, when you can.

If rising bills or money worries are on your mind, you don't have to figure it out alone. A quick, confidential chat with one of our financial wellbeing coaches can help. [Book a chat here.](#)



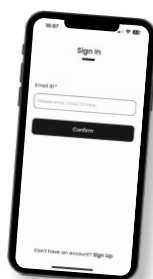
The Lifetime Wellbeing App has had an upgrade

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:



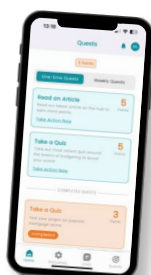
Financial Wellbeing Score:

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.



Quick Sign-Up:

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



Quizzes and Quests:

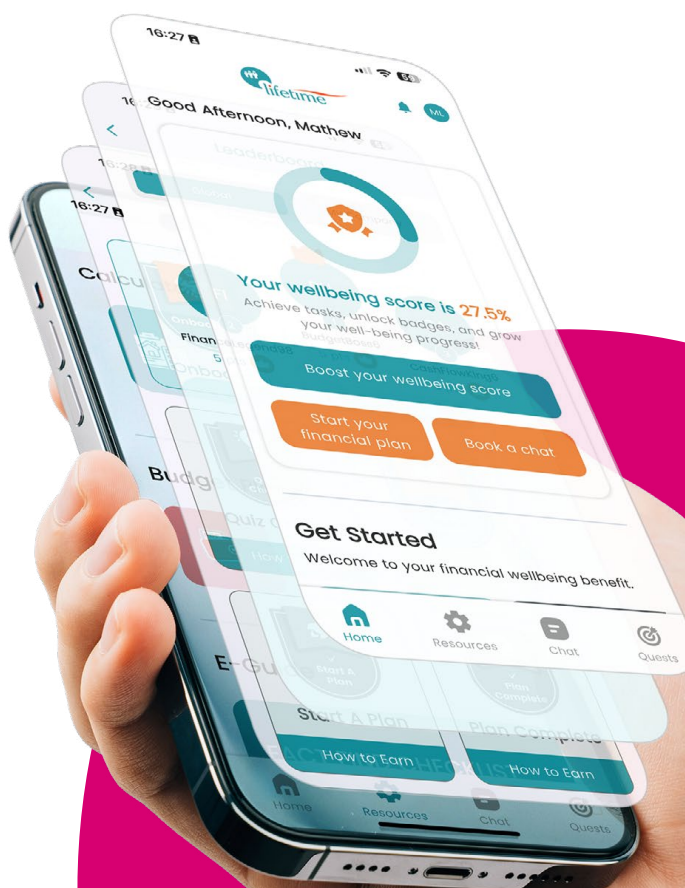
New interactive activities designed to help users learn, build positive habits, and boost their financial wellbeing score.



Ask a Coach:

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

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



lifetime-fm.com

[in. lifetimefm](https://www.instagram.com/lifetimefm)

[f LifetimeFM](https://www.facebook.com/LifetimeFM)

[📺 lifetime_fm](https://www.tiktok.com/@lifetime_fm)