

Welcome to your Latest HR Highlights

We are excited to share new insights and resources to help you cultivate a happier, healthier, and more financially resilient workplace.

In this edition, we focus on National Financial Awareness Day, offering essential tips and tools to promote wellbeing and education. Inside, you'll find insightful blogs, practical guides, and expert tips aimed at empowering your workforce.



Why National Financial Awareness Day matters

National Financial Awareness Day – 14th August 2025

Every year in August, National Financial Awareness Day reminds us of the importance of taking control of our finances, but for employers, it can be much more than just a calendar event. Instead it can opportunity to engage employees with existing benefits and review your financial wellbeing strategy.

As household budgets continue to be stretched, financial worries can be a leading cause of stress among employees. For HR professionals, this day is an opportunity to spark conversation, signpost support, and strengthen your financial wellbeing strategy.

Financial wellbeing doesn't just affect the pounds in someone's pocket it can affect performance, engagement, and overall health. Employees who feel in control of their money are more likely to be productive and present.



Mind: The Big Mental Health Report 2024 found that 52% of employees report that financial worries have negatively affected their work performance.

So how can HR teams use National Financial Awareness Day to make a meaningful difference?

It doesn't always have to be about delivering a complete financial overhaul. It's about checking in and reminding people that help is available, resources exist, and it's never too late to take a small step in the right direction.



Whether you're just starting to shape your financial wellbeing programme or already have tools in place, this awareness day is a valuable opportunity to promote them. It's a chance to nudge employees to engage with what's available, from pension support and budgeting tools to 1:1 financial education or advice services.

By taking part, you're showing your people that you understand money matters and that you're here to support them, no matter where they are on their journey.

Secondsight's National Financial Awareness Day

5 Top Tips for HR Teams

Encourage employees to take small but impactful steps towards improving their financial wellbeing with these practical ideas:



1. Start a money conversation

Use internal comms to open the door, whether that's a quick intranet post, team meeting mention, or email sharing top tips. Sometimes, just hearing that it's OK to talk about money is the permission people need to take action.

2. Share something tangible

Downloadable guides, budgeting templates, pension checklists or anything practical that helps people get started. **Secondsight** has a free **Wellbeing Challenge** you can share, packed with tips to encourage your employees to enhance their wellbeing and financial health



3. Signpost your support

Remind employees what's already available. Do you have an Employee Assistance Programme? Employee benefits hub? Financial wellbeing programme? Make sure people know what's on offer and how to access it.

4. Encourage one small action

Whether it's writing a monthly budget, reviewing their pension, or setting a savings goal, you can suggest one simple thing your employees can do today. Keep it light and achievable.

5. Invite a speaker or run a short session

If possible, offer a drop-in clinic, live webinar or even a pre-recorded video from a financial coach. These low-effort, high-impact events can drive real engagement. **[Check our Financial Fitness Friday videos here.](#)**

Helping employees understand saving vs. investing

Your employees may find financial decision-making stressful, particularly when it comes to choosing between saving and investing. As an employer, providing clear, accessible guidance could help make a difference in helping your team feel more confident about their financial future.

Our latest Smart Money guide features a short article on Saving vs Investing that you might find useful to share with your employees.

Key points covered in the blog:

- Understanding the difference between savings and investments
- Inflation Risk
- Finding the right balance between saving and investing
- The importance of understanding personal risk tolerance.

By sharing this resource with your employees, you can help support your employees in building financial awareness, helping to set realistic goals, and making better informed choices, whether they're preparing for unexpected costs or planning for retirement. It could be a valuable step in boosting overall financial wellbeing across your organisation.



Read this article and more in our Smart Money guide for July/August.

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Why millennials are struggling to save for retirement

Many Millennials, now in their late 20s to early 40s, are finding it increasingly difficult to save for retirement, with short-term financial pressures like childcare, housing costs, and fluctuating incomes taking priority.

This blog featured in our latest Smart Money guide and explores the challenges millennials are facing, including a growing gender savings gap. It also highlights the vital role employers can play in supporting their long-term financial wellbeing.



By sharing this blog with your employees, you could help raise awareness of the issue and encourage proactive steps, such as reviewing pension contributions, making use of workplace benefits, and seeking financial guidance. Even small changes can help make a big difference to their future retirement security.

Read this article and more in our Smart Money for July/August.

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HERE**

In the news



Cycle to Work Day – 7 August

Great for linking to physical wellbeing, green commuting schemes, or spotlighting employee benefits like bike-to-work or travel support.

Every year, Cycle to Work Day gives people the chance to celebrate the potential of cycling for commuters across the UK.

[FIND OUT MORE HERE](#)



Smart Money July/August

In this edition of *Smart Money*, we cover how your employees can keep their pension nominations up to date, take control of their financial planning, and manage their retirement income and legacy with confidence and clarity.

This can be shared with your employees.

[DOWNLOAD YOUR COPY](#)



Free financial planning guide

Our latest guide uses lessons from *Back to the Future* to show how small financial decisions can create big future impacts. From pensions to cashflow planning, it highlights simple ways for your employees take control of their financial future. This guide can be shared with your employees.

[DOWNLOAD YOUR COPY](#)

Stay tuned for next months edition.

If you missed previous editions, you can find archived issues on our HR Highlights page by clicking here.

Contact us at info@second-sight.com

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