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 'Talk Money Week', 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.

Secondsight

The employee benefits people



Talk Money Week

Talk Money Week is an annual campaign led by the Money and Pensions Service (MaPS) to encourage open discussions about their finances. It will run from **2nd-6th November.**

The theme this year is **It All Counts**, focusing on realistic, manageable actions.

The Money and Pensions Service has a number of resources to aid conversations around money. These can be provided to your employees.

- How to talk to partners
- How to talk to children
- How to talk to friends
- Parents and grandparents

Talking about money can help build financial resilience and make facing potential financial problems in the future less daunting.

Why it matters to employers

With the current cost-of-living crisis, many people across the UK are feeling under pressure when it comes to their finances, often for reasons beyond their control.

Employees who struggle financially usually report signs of poor mental health that could affect their ability to function at work, such as loss of sleep, poor concentration, and reduced motivation. Research shows that people who talk about money:

- make better and less risky financial decisions
- have stronger personal relationships
- help their children form good lifetime money habits
- feel less stressed or anxious and more in control

How employers can get involved:

Conversation starters

Encourage employees to have conversations about money at home with partners, family and friends. Here are some conversation starters they could use:

- “How much do you think we’ll need when we retire?”
- “Are we doing OK with money at the moment?”
- “We should check if we can get our energy bills down.”
- “I’ve been thinking about savings – would we manage if we needed a new washing machine?"
- "My budget is feeling a little stretched at the minute.”
- “Does your work have a good pension scheme?”
- “We’re working out what we spend every month, to help us budget.”

Lunch and Learn

Provide your employees with the information they need to start talking about money and understand why it is important. Here is an example agenda:

- About Talk Money Week.
- Why talking about money matters.
- Activity – write down your biggest money worry and share it anonymously.
- Money themes and conversation starters.
- Signpost your own employee financial wellbeing support services.
- Q&A.

Resources

Provide relevant financial wellbeing resources to your employees to support them in their money discussions.

Financial resilience and mental health: What employers can do

Over the past decade, UK employers have increasingly recognised the importance of financial wellbeing. Many have introduced initiatives designed to help employees manage their money, reduce financial stress and make more informed decisions. The potential benefits are clear: financially resilient employees are more likely to feel confident, which can support wider wellbeing, engagement and performance at work.

Yet, despite growing awareness, meaningful and sustained investment in financial wellbeing remains inconsistent.

“In conversations with hundreds of employers, I have rarely encountered anyone who questions the value of supporting employees with their financial wellbeing. The challenge is turning that recognition into a strategy that delivers lasting, measurable impact.” - Darren Laverty, Head of Business Development and Insight

Where employers have taken a more considered and long-term approach, the results can be far more meaningful. However, for many organisations, financial wellbeing is still treated as a collection of

What financial resilience means at work

From a workplace perspective, financial resilience focuses on a smaller number of critical factors in greater depth. A practical definition is: the extent to which employees can manage day-to-day costs, absorb unexpected expenses and recover from financial shocks without a negative impact on their mental health or performance at work.

Put simply, financial wellbeing is how people feel. Financial resilience is how they cope.

This change simplifies the process of intervention. By viewing resilience as a business risk issue rather than merely a wellbeing initiative, it shifts the focus of financial support. It encourages investment in practical, observable problems and establishes a stronger connection to outcomes that HR teams value, such as stress management, absenteeism, presenteeism, retention risks, and employee engagement with benefits.

READ THE FULL BLOG HERE

National Stress Awareness Day

National Stress Awareness Day, 4th November, is dedicated to raising awareness about the impact of stress on mental and physical wellbeing. It encourages individuals, workplaces, and communities to recognise stressors, reduce stigma, and adopt healthier coping strategies.

Stress is defined by the Health and Safety Executive (HSE) as 'the adverse reaction people have to excessive pressures or other types of demand placed on them'. If not properly managed stress can morph into Burnout, and increase the risk of heart disease, digestive conditions, & skin conditions.



Signs of stress

- feeling withdrawn
- losing motivation
- feeling more tearful, sensitive or aggressive
- jumping to conclusions without having all the facts
- finding it hard to see things positively
- making problems feel much bigger than they are
- automatically jumping to the worst-case scenario
- blaming yourself when things go wrong
- avoiding certain tasks
- working longer hours, weekends, or during holidays
- taking more time off work

Life events can have an impact on work-related stress. Remind employees that while they don't have to disclose personal problems, they might be able to get some support if they do. Like counselling services or employee assistance programme (EAP), paid or unpaid time off to attend appointments, a temporary change in duties or working patterns to allow for changes in home life.

How to help employees manage stress at work

If you spot signs of stress in an employee, it can be helpful to have an informal chat. This can help you understand what's going on with the person and what support they need.

Understanding what is causing the stress is the first step to managing it. Questions to ask your employee:

- do you have too much to do?
- do you feel like there isn't enough time?
- is there a lot of change or uncertainty?
- are you finding relationships with colleagues difficult?

Managers could encourage workers to do a 'Wellness Action Plan' to help them narrow down the problem and figure out what adjustments they need.

5 Ways to regulate at work

1. **Breathing** - Open a meeting with a breathing pause before diving into discussion. Inhale 4 seconds, exhale 5, repeat. This slower rhythm helps activate your body's relaxation response.

2. **Moving** - Schedule a midday stretch break or walk anyone can join. Movement helps metabolize stress hormones.

3. **Grounding** - When your mind is racing, use the name five things you see, four you can touch, three you hear, two you smell, and one you taste grounding method. You can do this anywhere, on the train, in a meeting, or while waiting in line.

4. **Tensing** - Stress often hides in the body. Take a moment to asses yourself at your desk. Drop your shoulders, unclench your jaw, adjust your posture. Hands, shoulders, and neck are the places most people carry stress without realizing it.

5. **Boundaries** - If someone adds another task to your already full plate, try phrases like, "I can start this next week," or "I can do A or B today, what's the priority?" Model boundaries by ending meetings on time, taking your full lunch break, and encouraging others to do the same.


News, resources and events

National Pension Tracing Day: Keep the conversation going

National Pension Tracing Day returned on **25th October** with our '*Licence to Trace*' campaign, encouraging people across the UK to reconnect with forgotten workplace pensions and take a closer look at their retirement savings.

While the campaign may have wrapped up, the mission continues!

For HR professionals, it's a great opportunity to keep pension awareness on the workplace agenda. Whether through internal communications, financial wellbeing initiatives or everyday conversations with employees, a simple reminder could encourage someone to track down a pension they'd forgotten about.

Real people, real pensions

This year, we've been sharing real stories to show why pension tracing matters, including **Kevin's story**, which highlights the importance of reconnecting with old pensions.

We'd also love to hear from others. Has someone in your organisation successfully traced a forgotten pension? Encourage them to share their experience through our **Tell Us Your Story** form and help inspire others to start searching.

National Pension Tracing Day: Keep the conversation going



To launch our 2026 campaign, we took the mission to Bluewater Shopping Centre, speaking face to face to people about lost pensions and helping them take the first step towards tracking down their retirement savings.

elp your employees start their search

Our National Pension Tracing Day website remains available, with practical guidance, helpful resources and tools to support anyone looking for an old pension.

Keep the mission alive in your workplace:

- **Read Kevin's story** and share it with your employees.
- **Share your story** through our online submission form.
- **Explore our free resources** and encourage employees to take the first step towards tracing forgotten pensions.

Visit nationalpensiontracingday.co.uk to explore the campaign and access our resources.

Our events and news

Making employee benefits easier with AspireHub

Employees can't engage with benefits they don't know exist. AspireHub helps employers bring benefits, financial wellbeing resources and key workplace information together in one easy-to-use platform, making it simpler for employees to find the support they need, whenever they need it.

Available on desktop and mobile, it's designed to make employee benefits more visible, accessible and engaging.

REGISTER HERE



Autumn Budget

Keep your eyes peeled for the Autumn Budget, we'll be sending it out this week.

Secondsight
The employee benefits people

Stay tuned for next month's 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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