

MONEY TALK

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

Don't Let the Summer of Sport Become a Financial Own Goal

June and July will surely be packed with memorable moments...

...and opportunities to spend money.

Every Team Needs a Game Plan

As we move into the second half of the year, now's the perfect opportunity to review your own financial tactics.

Men's Mental Health Week 2026: Why We Need to Talk About Money Too

We often focus on stress, burnout, anxiety and the importance of reaching out for support, but not enough about money.

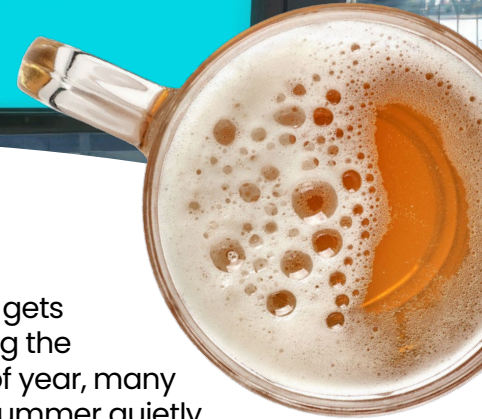
When Work Feels Uncertain, Money Worries Follow

Financial anxiety is very real for a significant number of workers across the UK.



BAR CHECK:

Don't Let the Summer of Sport Become a Financial Own Goal!



For football fans, this summer promises to be a memorable one. With the World Cup taking centre stage alongside holidays, festivals, weddings and the school summer break, June and July are packed with opportunities to make memories. But they're also packed with opportunities to spend money.

While Christmas often gets the reputation for being the most expensive time of year, many households find that summer quietly becomes one of the biggest financial tests of the calendar. The difference is that Christmas spending tends to feel visible and planned for, whereas summer costs have a habit of creeping up gradually, one enjoyable occasion at a time.

From barbecues and days out with the kids to wedding invitations and festival weekends, summer has a way of filling up the calendar and spending faster than you might expect. Add in the energy of a packed sporting calendar, and it's easy to find yourself caught up in the excitement of watching the big games with friends or family, whether that's at the pub or someone's living room.





"Don't Let the Summer of Sport Become a Financial Own Goal" Cont.

Taken individually, none of these moments feel particularly extravagant, but when they start stacking up across the season, the cumulative effect on your finances can be surprisingly significant.

The tricky part is that most of these costs are tied to things you want to do. Cheering on your team, celebrating a friend's big day, or giving the kids a summer to remember are not wasteful choices, they're the moments that matter. Which is exactly why it's worth going in with a plan, so the season stays enjoyable rather than something you're still paying for come autumn.

The Summer Fixture List Adds Up

Unlike regular household bills, summer spending often arrives in waves. One week it might be a wedding that's crept up faster than expected. The next, it's a family day out. Then a holiday payment becomes due, followed by school holiday activities, meals out and a few extra rounds while watching the football.

Before long, spending that felt manageable in isolation starts to have a noticeable impact on your finances.

Add social media into the mix and it can feel as though everyone else is enjoying a perfect summer without a care in the world.

The reality, of course, is often very different.

Many people experience financial pressure during the summer months, even when they're doing their best to stay on top of their money. The good news is that the right preparation can make all the difference.



Every Team Needs a **GAME PLAN**

As we move into the second half of the year, now's the perfect opportunity to review your own financial tactics.

Strong teams don't rely on luck; they rely on having a plan. The same applies to your finances.

Build a Strong Defence

Every successful team starts with a solid defence. Financially, that means having an emergency fund in place.

Unexpected expenses can appear at any time, whether it's a car repair, household bill or last-minute cost during the summer holidays. Having money set aside can help prevent a temporary setback from becoming a bigger challenge.

Control the Midfield

Matches are often won and lost in midfield. The same can be said for budgeting.

Understanding what's coming in, what's going out and where your money is being spent gives you greater control over your finances and helps prevent summer spending from catching you off guard.

Focus Your Attack

Good teams don't just defend. They know where they're heading. Your financial goals are your attack.

Whether you're saving for a house deposit, planning a holiday, building long-term savings or paying down debt, having clear goals can help you keep your financial decisions focused.

Don't Be Afraid to Make Substitutions

Every season brings changes. Relationships change. Families grow. Careers develop. Unexpected challenges arise. Successful football teams adapt when circumstances change, and your financial plan should too. Reviewing your goals and adjusting your approach when needed can help ensure your finances continue to support what's most important to you.

Listen to the Manager

Even the best players benefit from guidance. That's where financial coaching can help.

Sometimes all it takes is a conversation with someone impartial to help you see opportunities, overcome challenges or build confidence in the decisions you're making.

Make the Second Half Count

Summer should be enjoyed. The goal isn't to avoid spending money altogether or sit on the sidelines while everyone else has fun. It's about making informed decisions, understanding your priorities and having a plan that supports both your current lifestyle and your future goals.

If you're a Lifetime member, remember that your benefit is there to help. From financial education and coaching to practical tools and resources, support is available whenever you need it.





2026 INTERNATIONAL
MEN'S HEALTH WEEK
#menshealthweek



Men's Mental Health Week 2026:

Why Men Need to Talk About Money Too

When we talk about men's mental health, we often focus on stress, burnout, anxiety and the importance of reaching out for support. What we don't talk about nearly as often is money.



Yet for many people, financial pressure sits at the heart of all those things. It's what keeps someone awake at 2am when an unexpected bill lands or creates the feeling that they should have everything figured out by now, and while money worries affect everyone, many men still find it difficult to talk about them.

According to the Mental Health Foundation, 91% of UK adults experienced high or extreme levels of pressure or stress over the last year, with financial concerns among the most cited causes.

Our own research reflects that connection between money and wellbeing. We found that 72% of people say money impacts their mood at least sometimes, while 55% feel anxious or overwhelmed about money. Nearly half (46%) say money worries affect their sleep, and 39% say money negatively impacts their mental health.

One of the challenges surrounding men's mental health is that many men are still less likely to seek support when they need it. Mental Health Foundation statistics show that men account for only around 36% of NHS Talking Therapies referrals, despite experiencing significant mental health challenges.

"Why We Need to Talk About Money Too" Cont.

There isn't one simple reason for this. For some, it's the feeling that they should be able to deal with problems on their own. For others, it's a reluctance to burden family and friends. When money is involved, those barriers can become even higher.

Financial struggles are often tied to confidence, identity and self-worth. At the same time, conversations about money and gender often focus on averages. We hear that men typically earn more or are more likely to be high earners. While those trends may be true at a population level, they don't reflect the reality of every individual.

The reality is that financial stress doesn't discriminate. Someone can look successful on the outside while feeling enormous pressure behind closed doors.

Money and mental health also have a complicated relationship because each can affect the other. Financial worries can impact sleep, confidence and decision-making, while poor mental wellbeing can make it harder to engage with finances or ask for help.

This Men's Mental Health Week, it's worth remembering that looking after our mental wellbeing isn't just about recognising when we're struggling. It's also about recognising what's causing the pressure in the first place.

If money worries are affecting your mood, sleep or peace of mind, you're far from alone. More importantly, you don't have to carry that pressure on your own. Sometimes the most important step isn't finding the solution immediately, it's starting the conversation.

Take the first step today. [Log in to your Lifetime app or hub](#) to access financial wellbeing resources, explore practical guidance and speak to a coach if you'd like support.



**2026 INTERNATIONAL
MEN'S HEALTH WEEK**
#menshealthweek



When Work Feels Uncertain, Money Worries Follow

For many people, financial anxiety doesn't exist in isolation. It sits alongside a broader sense of uncertainty about the future and right now that feeling is very real for a significant number of workers across the UK.

Research from Totaljobs has found that more than four in ten UK workers are worried that their skills could become outdated as AI and automation continue to reshape the way we work. This has given rise to what some are calling FOBO, or the fear of becoming obsolete, a quiet but growing anxiety about long-term career relevance that is affecting people across industries and at all levels.

It is playing out against a backdrop of falling job vacancies, which have dropped to a five-year low, adding to the pressure workers feel to stay adaptable and keep building new skills. Meanwhile, many employees are already working beyond their contracted hours and feeling stretched by the demands of their roles, which means that when financial pressures stack up on top of professional ones, the combined effect can feel genuinely overwhelming.

What is worth remembering is that these feelings are widely shared. The anxiety you might be carrying about your finances, your career, or your ability to keep up with a rapidly changing workplace is not a personal failing, it reflects the times. Research also shows that most workers are responding proactively, with the vast majority saying they would feel more secure if their employer invested more in their training and development. That desire for support, and the recognition that individual effort alone is not always enough, is something your employer understands.

That is exactly why this benefit exists. Not just to help you manage day-to-day spending or get through a busy summer, but to give you a resource you can turn to whenever financial pressure is adding to an already full plate. You don't have to be in financial difficulty to make use of it either. Our financial wellbeing benefit is there for everyone, whether you're feeling the pinch right now or simply want to feel more confident and informed about your money.

And while we think technology has a lot to offer when it comes to financial education, we also believe there are times when nothing beats a real conversation. That's why our benefit keeps humans firmly in the loop, giving you access to qualified coaches you can message, speak to over video call, or meet with face to face. Whatever feels right for you.

Take a few minutes to explore what's available to you, you might be surprised how much is there. [Log in here.](#)



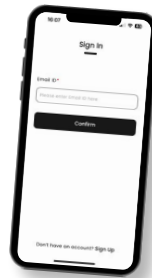
Have you downloaded the Lifetime Wellbeing App?

Our app makes it even easier for your people to understand and improve their financial wellbeing. With a clean design and a range of new tools, it puts control of your financial future in the palm of your hand. Here's what you can expect:



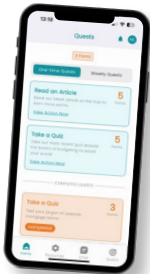
Financial Wellbeing Score:

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.

