

Talk Money Week 2026

2–6 November 2026 | It All Counts

Money can be difficult to talk about, especially when everyday costs feel overwhelming. This Talk Money Week, the Money and Pensions Service and Scotwest Credit Union are encouraging everyone to take realistic, manageable steps. This year's theme, **It All Counts**, is a reminder that a small action or an honest conversation is a worthwhile place to start. You do not need to have everything worked out before asking for support.

Start with a conversation

You do not have to share your salary, bank balance or personal circumstances to talk about money. Choose someone you trust, find a quiet moment and share only what feels comfortable. Try one of these openers:

- "Could we set aside a little time to talk through our household bills?"
- "Can we agree a spending limit for celebrations so there's less pressure on everyone?"
- "I'm finding money difficult at the moment. Could you listen while I work out where to get help?"

If someone opens up to you, listen without judgement. You do not need to solve the problem: asking what support they would find useful and helping them find trusted guidance can be a good start.

Pick one manageable step

There is no one-size-fits-all approach to money, and financial pressures are not always within our control. Rather than trying to tackle everything at once, choose something that fits your circumstances:

- **Get a clearer picture.** Use MoneyHelper's Budget planner to bring together what comes in and what goes out.
- **Explore available support.** Read MoneyHelper's benefits guidance to find out about help you may be entitled to.
- **Ask a pension question.** Make a note of something you do not understand about your pension and seek impartial guidance.
- **Talk about an upcoming cost.** Discuss a realistic budget for a shared expense before anyone commits to spending.
- **Reach out about payments.** If you are worried about a bill or repayment, contact your provider or lender to discuss available support, or seek free debt advice.

Free support, without judgement

Visit MoneyHelper for free, impartial money and pensions guidance backed by the government. Its website offers tools, budgeting information and routes to free, confidential debt advice. You can also access guidance online or over the phone. You do not have to wait for a money worry to become a crisis before asking for help.

For more help getting a conversation started, explore MoneyHelper's talking about money guide.

Make it count beyond the week

During 2–6 November, choose one conversation or action to begin with, then make time to revisit it. If you share a useful resource with others, keep personal financial details private. For campaign ideas and materials, visit the Talk Money Week communications toolkit. Join the wider conversation using **#TalkMoney**.

One conversation. One manageable step. It All Counts.

SCOTWEST

where people count

Join Scotwest Credit Union

Scotwest Credit Union is one of the largest credit unions in the UK, existing to provide ethical, competitive and fair financial services.

Scotwest offers loans, mortgages and savings accounts. These products are similar to those of Banks; however Scotwest is a financial mutual and therefore is member owned.

It's free to join and savings can be made directly from your wage every payday making it simple to get into the habit whether you're putting money away for a rainy day, dream holiday or Christmas.

To find out more visit www.scotwest.co.uk or call 0141 227 2390.

Campaign information: Money and Pensions Service — Talk Money Week 2026. This newsletter provides general information, not personalised financial advice.

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