

FINANCIAL EDUCATION CALENDAR 2019 – UK

NUDGE

WHAT'S HAPPENING

KEY AUDIENCE

WHY IT MATTERS

Q1 KEY EVENTS

ANNUAL TRAIN FARE INCREASES	COMMUTERS	PRICES SET TO INCREASE BY 3.1% - THE IDEAL TIME TO PROMOTE SEASON TICKET LOANS
ONLINE SELF-ASSESSMENT DEADLINE	HIGH & ADDTL EARNERS & GLOBALLY MOBILE	
FREE WILLS MONTH	AGE >55	
NEW 2019 VEHICLE NUMBER PLATES	VEHICLE OWNERS	
BREXIT	EVERYONE	WATCH OUT FOR A SURPRISE ADDITIONAL SPRING BUDGET
AUTOMATIC COMPENSATION FOR POOR SERVICE FROM TELECOMMS PROVIDERS	EVERYONE	COMPENSATION OF £8/DAY IF BROAD-BAND/LINELINE FAULT NOT FIXED & £25 FOR MISSED ENGINEER APPOINTMENT
DEADLINE FOR WINTER FUEL PAYMENT CLAIMS 2018/19	LOW EARNERS	
PREMIUM BONDS AVAILABLE TO GIFT BY ANYONE & LOWERING OF MINIMUM INVESTMENT TO £25	PARENTS & GRANDPARENTS	
NATIONWIDE LAUNCH OF THE 26-30 RAILCARD	AGE 26-30	
INTRODUCTION OF COOLING OFF PERIOD ON SALE OF EXTENDED WARRANTIES	EVERYONE	
BROADBAND PROVIDERS TO OFFER A GUARANTEED MINIMUM SPEED AT POINT OF SALE	EVERYONE	
ENERGY PRICE CAP IN FORCE	EVERYONE	
PENSION COLD CALL BAN	AGE >55	



NEW

Q2 KEY EVENTS

2019 / 2020 TAX YEAR	EVERYONE	NEW TAX RATES & ALLOWANCES INCLUDING: • INCREASE IN PERSONAL ALLOWANCE TO £12,500 • HIGHER RATE THRESHOLD (EXCL. SCOTLAND) TO £50,000
LIFETIME ALLOWANCE RISES TO £1.054M	PENSION SAVERS	
MARRIAGE ALLOWANCE INCREASES	MARRIED COUPLES WHERE ONE EARNS MORE THAN PERSONAL ALLOWANCE	2ND INCREASE TAKING TOTAL CONTRIBUTIONS TO 8% – GREAT OPPORTUNITY TO DRIVE PENSION ENGAGEMENT
AE PENSION CONTRIBUTION INCREASE	AUTO-ENROLLED	
NATIONAL LIVING WAGE INCREASES TO £8.21 PER HOUR	LOW EARNERS AGED +25	
JUNIOR ISA/CTF ALLOWANCE INCREASES TO £4,368	PARENTS & GRANDPARENTS	
BASIC STATE PENSION INCREASES BY 2.6%	AGE>65	
INCREASE IN PROPERTY ALLOWANCE TO £150K PER PERSON FOR INHERITANCE TAX	HIGH EARNERS & THOSE WITH ELDER DEPENDANTS	
FSCS INVESTMENT LIMIT TO BE BROUGHT INTO LINE WITH SAVINGS AT £85,000	HIGH EARNERS	
PROBATE FEES CHANGE	THOSE RECEIVING INHERITANCE IN ENGLAND & WALES	CHANGING FROM A FLAT FEE TO A SLIDING SCALE (DEPENDANT ON SIZE OF ESTATE)
GENDER PAY GAP REPORTING DEADLINE	FEMALES	THE AMOUNT THAT HOUSEHOLDS WITH CHILDREN, & THOSE WITH DISABILITIES, CAN EARN BEFORE THEIR UNIVERSAL CREDIT STARTS TO BE WITHDRAWN INCREASES BY £1,000
UNIVERSAL CREDIT CHANGES	LOW EARNERS	
INTRODUCTION OF PRICE CAP ON RENT-TO-OWN SECTOR	LOW EARNERS	
NEW MEASURES FOR PRIVATE RENTERS INC. SECURITY DEPOSIT CAP	AGE 25 – 35 & LOW INCOME FAMILIES	
LEGAL RIGHT TO PAYSLIPS EXTENDED	CONTRACTORS & FREELANCERS	
FCA TAKES OVER REGULATION OF CLAIMS MANAGEMENT COMPANIES	AGE +45 WITH INCOME OF <£25K	



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NEW

Nudge exists to shine a light on the world of money. Since our inception, we've been empowering our Nudge Community to successfully navigate the choppy seas of personal finance. We're not looking for a short-term fix. We're achieving long-term behavioural change through changing our Community's relationship with & attitude to money.

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A PREDICTIVE VIEW OF FINANCIAL EDUCATION EVENTS BASED ON OUR CURRENT KNOWLEDGE – IN LINE WITH TODAY'S POLITICAL CLIMATE IT MAY BE A MOVABLE FEAST!

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Q3 KEY EVENTS

STUDENT LOAN RATE CHANGES IN LINE WITH MARCH RPI +3%	STUDENTS & GRADUATES	AVERAGE STUDENT DEBT FOR 2016 COHORT IN ENGLAND IS £32,220
DEADLINE FOR 2ND SELF-ASSESSMENT TAX PAYMENTS FOR TAX YEAR 2018 / 2019	HIGH & ADDTL EARNERS & GLOBALLY MOBILE	
NATIONAL CYCLE TO WORK DAY	COMMUTERS	
NAME CHECKS ON BANK PAYMENTS BEGIN	EVERYONE	ADDITIONAL CHECKS WILL REDUCE BANK SCAMS & MISTAKES
WILL RELIEF MONTH SCOTLAND	SCOTLAND RESIDENTS	
NEW 2019 VEHICLE NUMBER PLATES AVAILABLE	VEHICLE OWNERS	
WARM HOME DEPOSIT APPLICATION OPENS	LOW EARNERS	
NEW ACADEMIC YEAR COMMENCES	PARENTS	
MOBILE PROVIDERS TO MAKE SWITCHING EASIER (E.G. BY TEXT)	EVERYONE	
DEADLINE FOR PPI MIS-SELLING CLAIMS	EVERYONE	
LAUNCH OF RAILCARD FOR 16-17 YEAR OLDS	PARENTS	
INTRODUCTION OF TWO-FACTOR AUTHENTICATION FOR ONLINE SHOPPING	EVERYONE	

NEW

Q4 KEY EVENTS

SCOTTISH BUDGET	SCOTLAND RESIDENTS	DEVOLVED GOVERNMENTS CAN DETERMINE ON INCOME TAX THRESHOLDS & HOUSING FOR SCOTTISH & WELSH RESIDENTS
WELSH BUDGET	WELSH RESIDENTS	
NATIONAL STRESS AWARENESS DAY	EVERYONE	
FREE WILLS MONTH	AGE >55	
HELP TO BUY ISA ENDS	FIRST TIME BUYERS	HELP TO BUY (H2B) ISAS CLOSED TO NEW SAVERS. EXISTING H2B ISAS CAN REMAIN OPEN FOR SAVING & BONUS MUST BE CLAIMED BY DEC 2030
FURTHER RISE IN STATE PENSION AGE TO 66	THOSE BORN 6/4/1970 – 5/5/1978	
FINANCIAL CAPABILITY WEEK	EVERYONE	
EARLY CHRISTMAS PAYDAY	EVERYONE	HELP MAKE DECEMBER'S PAY LAST LONGER
PAPER-BASED SELF-ASSESSMENT DEADLINE	HIGH & ADDTL EARNERS & GLOBALLY MOBILE	
WORLD MENTAL HEALTH DAY	EVERYONE	ANNOUNCING PERSONAL FINANCE LEGISLATION FOR THE NEXT 12 MONTHS & BEYOND
GOVERNMENT'S AUTUMN BUDGET	EVERYONE	
DEADLINE TO REGISTER FOR SELF ASSESSMENT	HIGH & ADDTL EARNERS & GLOBALLY MOBILE	
BLACK FRIDAY	EVERYONE	PROTECTING SHOPPERS FROM LATEST SCAMS & HOW TO SHOP SAFELY ONLINE

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