

WHAT'S HAPPENING

KEY AUDIENCE

WHY IT MATTERS

Q1 KEY EVENTS

NEW RULES TO HELP ANNUITY COMPARISONS	AGE >55	NOT SHOPPING AROUND WHEN BUYING AN ANNUITY IS COSTING PENSIONERS ON AVERAGE 6.8% OF RETIREMENT INCOME
CREDIT & DEBIT CARD TRANSACTION FEES BANNED	EVERYONE	
ONLINE SELF-ASSESSMENT DEADLINE	HIGH/ADDTL INCOME, GLOBALLY MOBILE	
CAP ON PRE-PAYMENT METER INSTALLATION COSTS	LOW INCOME & RENTERS	AVAILABLE TO AN ADDITIONAL 1M CONSUMERS BUT ONLY FROM CERTAIN UTILITY PROVIDERS ON APPLICATION
WARM HOME DISCOUNT ELIGIBILITY EXPANDED	LOW EARNERS	
GOVERNMENT'S SPRING STATEMENT	EVERYONE	
FREE WILLS MONTH	AGE >55	SPIKE IN CAR FINANCING FUELING CONCERN ABOUT RECORD LEVELS OF PERSONAL DEBT
NEW 2018 VEHICLE NUMBER PLATES AVAILABLE	VEHICLE OWNERS	
MPC QUARTERLY INFLATION REPORT	EVERYONE	
CREDIT UNION CAPACITY RISE	BORROWERS	



Q2 KEY EVENTS

2018/2019 TAX YEAR	EVERYONE	NEW TAX RATES & ALLOWANCES INCLUDING: • INCREASE IN PERSONAL ALLOWANCE TO £11,850 • HIGHER RATE THRESHOLD TO £46,350
ENERGY CAP FOR THOSE ON WARM HOME DISCOUNT	LOW INCOME	
LIFETIME ISAS ABLE TO ACCEPT HELP TO BUY ISAS	AGE <40	
STUDENT LOAN PAYMENT THRESHOLD INCREASE	GRADUATES £21-£25K EARNINGS	PENSION SCHEMES MUST ENSURE THOSE ACCESSING SAVINGS: • REFERRED TO APPROPRIATE PENSIONS GUIDANCE • EITHER RECEIVED APPROPRIATE GUIDANCE OR OPTED OUT OF RECEIVING IT
SMI BENEFIT BECOMES A REPAYABLE LOAN	STRUGGLING HOMEOWNERS	
NEW GUIDANCE NEEDED WHEN ACCESSING PENSION	AGE >55	
SALARY SACRIFICE GRANDFATHERING ENDS	SALARY SACRIFICERS	1ST PLANNED RISE TO MINIMUM CONTRIBUTIONS IMPACTS EMPLOYEES IN ONE OF TWO WAYS: • INCREASES OPT-OUTS GROWING THE RETIREMENT SAVING GAP • 2% LESS TAKE-HOME PAY FOR THOSE WHO STAY IN
LIFETIME ALLOWANCE RISES TO £1.03M	PENSION SAVERS	
LAND TRANSACTION TAX REPLACES STAMP DUTY	RESIDENTS OF WALES	
AE PENSION CONTRIBUTIONS INCREASE	THE AUTO-ENROLLED	
NATIONAL LIVING WAGE INCREASES TO £7.83	AGE >25 LOWEST EARNERS	
NEW RAILCARD FOR YOUNG PEOPLE	AGE 26-30	
CHILD ISA ALLOWANCE INCREASES TO £4,260	PARENTS	
SAYE PAUSE PERIOD INCREASES TO 12 MTHS	PARENTS ON MAT/PAT LEAVE	
BASIC STATE PENSION INCREASES BY 3%	AGE >55	
BIK SCRAPPED FOR CHARGING CARS AT WORK	COMMUTERS	
MARRIAGE ALLOWANCE CLAIMS FOR DECEASED PARTNERS	BASIC RATE WIDOWS/WIDOWERS	
FUEL BENEFIT CHARGE INCREASES BY RPI	COMPANY CAR OWNERS	
MPC QUARTERLY INFLATION REPORT	EVERYONE	
DIVIDEND TAX ALLOWANCE REDUCED	SELF-EMPLOYED	
INCREASE IN 'MAIN RESIDENCE NIL-RATE BAND' FOR INHERITANCE TAX	HIGH EARNERS & THOSE WITH ELDER DEPENDANTS	
CAPITAL GAINS TAX THRESHOLDS RISE	INVESTORS & THOSE RECEIVING INHERITANCE	
PERSONAL TAX ACCOUNTS ROLL OUT	HIGH/ADDTL INCOME, GLOBALLY MOBILE	
PENSION COLD CALL BAN	AGE >55	
1ST TIME BUYER RELIEF ON LBTT	1ST TIME BUYERS SCOTLAND	



NEW

NEW



FINANCIAL EDUCATION CALENDAR 2018

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Q3 KEY EVENTS

CHILD BENEFIT NO LONGER REPORTABLE TO HMRC	PARENTS	THOSE WHO HAD OPTED OUT OF RECEIVING CHILD BENEFIT SHOULD CONSIDER OPTING BACK IN OR COMPLETING THE CHILD BENEFIT CLAIM FORM TO ENSURE THEY ARE RECEIVING ELIGIBLE STATE PENSION CONTRIBUTION CREDIT
BANKS TO PROVIDE DATA FOR CURRENT ACCOUNT COMPARISONS	EVERYONE	
INCOME TAX & NI REPORTABLE QUARTERLY	LANDLORDS	
UNIVERSITY FEES FROZEN AT £9,250	STUDENTS	
NATIONAL CYCLE TO WORK DAY	COMMUTERS	7 IN 10 PEOPLE DON'T HAVE A WILL WITH MANY STATING COSTS AS THE MAIN BARRIER - EDUCATION AS TO THE IMPLICATIONS OF NOT HAVING A WILL & SIMPLE COST AND PROCESS OF GETTING ONE THEREFORE KEY
WILL RELIEF MONTH IN SCOTLAND	SCOTLAND RESIDENTS	
NEW 2018 VEHICLE NUMBER PLATES AVAILABLE	VEHICLE OWNERS	
WARM HOME DISCOUNT APPLICATION OPENS	LOW EARNERS	WITH 1.9 MILLION VICTIMS OF CYBER FRAUD IN 2016 & 38,000 OF THESE IN RELATION TO BANK 'APP SCAMS' ALONE, EDUCATION NOTIFYING EMPLOYEES OF THE LATEST SCAMS & HOW TO PROTECT THEMSELVES HAS NEVER BEEN MORE NECESSARY
COMPENSATION FOR BANK 'APP SCAM' VICTIMS	EVERYONE	
MPC QUARTERLY INFLATION REPORT	EVERYONE	
PAPER BASED SELF-ASSESSMENT DEADLINE	HIGH/ADDTL INCOME, GLOBALLY MOBILE	
STUDENT LOAN INTEREST RATES CHANGE IN LINE WITH RPI	STUDENTS & GRADUATES	
NEW RULES FOR MANAGEMENT OF CREDIT CARD DEBT	BORROWERS	



Q4 KEY EVENTS

GOVERNMENT'S AUTUMN BUDGET	EVERYONE	THE GOVERNMENT'S ANNUAL UPDATE OF THEIR PLANS FOR THE ECONOMY INCLUDING MANY PERSONAL FINANCE MATTERS - A GREAT OPPORTUNITY TO GET PEOPLE TO UNDERSTAND THEIR ALLOWANCES AND LIABILITIES
FREE WILLS MONTH	AGE >55	
WORLD MENTAL HEALTH DAY	EVERYONE	
REFORMS TO PERSONAL INJURY DAMAGES	EVERYONE	
SCOTTISH BUDGET	SCOTLAND RESIDENTS	
UNIVERSAL CREDIT 2 CHILD LIMIT INTRODUCED	LOW EARNING PARENTS	
NATIONAL STRESS AWARENESS DAY	EVERYONE	
FINANCIAL CAPABILITY WEEK	EVERYONE	
STATE PENSION EQUALISED AT 65 FOR BOTH SEXES	AGE <65	
CHILDCARE VOUCHERS CLOSE TO NEW ENTRANTS	PARENTS	
MPC QUARTERLY INFLATION REPORT	EVERYONE	
HELP TO SAVE LAUNCHES	LOW EARNERS	
ENERGY CAP ON STANDARD VARIABLE TARIFFS	EVERYONE	



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We are Nudge. We make money simpler. Bought by employers on behalf of their employees, we use data, and behavioural psychology to provide personalised and independent Financial Education that improves Financial Wellness.

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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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