



# FINANCIAL EDUCATION IN 2017

Q2



Key Event	Why It's Key	Key Audience	Suggested Education	Other Anticipated Events
Lifetime ISA launches	Flexible saving account for <40 year olds supporting both retirement planning and home ownership	AGE >40	Tax tips for micro-entrepreneurs Avoiding scams Saving a nest egg	ISA limits increase New Childcare Scheme Launched Salary sacrifice scrapped (except pensions, childcare & cycle-to-work schemes) Personal Allowance increases Income Tax bands increase New Probate Fees announced Residence nil-rate band begins Landlord tax relief for mortgages phased out 3rd (or subsequent) Child Tax Credit changes New 3-year Savings Bond launched National Living Wage & National Minimum Wage increases Early exit charges on pension pots capped at 1%
Reduction in Money Purchase Annual Allowance (postponed)	Reduces annual contributions that can be made to a pension after some pension taken	AGE >55	Guide to taking your pension How to choose a Financial Adviser An older persons guide to tax	
Insurance premium tax increases to 12%	2% increase will impact home, motor, travel & pet policies	EVERYONE	Things to look out for when buying insurance How to buy insurance using price comparison websites Reducing your bills	



# FINANCIAL EDUCATION IN 2017

Q3

Key Event	Why It's Key	Key Audience	Suggested Education	Other Anticipated Events
Peak holiday season	Average UK family spends 2 months' salary on a summer holiday	EVERYONE	Travel money Cheap cards to use abroad EHIC cards	Additional 15 funded childcare hours introduced New car registrations driving spike in car financing New academic year commences Ban of pension cold calling expected
National Cycle to Work day	Research shows health benefits for employees & economic benefits for employers of this tax-free, salary sacrifice benefit	EVERYONE	Cycle to Work scheme Guide to salary sacrifice Other ways to save on your travel costs	
Annuity providers to offer price comparison	FCA hopes greater transparency & competition will improve rates & terms available	AGE >55	Options when taking your retirement Checklist for retirement planning Tax implications of taking your pension	

UPDATE  
MAY 2017





# FINANCIAL EDUCATION IN 2017

Q4



Key Event	Why It's Key	Key Audience	Suggested Education	Other Anticipated Events
Free Wills Month	A third of people in UK die without a will	AGE >55	<p>The importance of making a Will</p> <p>What happens if you don't have a Will</p> <p>Options for creating your Will</p>	<p>Financial Capability Week</p> <p>Response to consultation on valuation of Benefits in Kind (BiK) expected</p> <p>Bank of England inflation report due with some forecasters predicting rise to 4%</p> <p>£200k discounted starter homes built</p> <p>Mis-sold annuity compensation</p>
National Stress Awareness day	Focus for 2017 is mental health & promotion of wellbeing in the workplace	EVERYONE	<p>Quick and easy debt health check</p> <p>Financial stress as a result of debt</p> <p>Guide to debt consolidation</p>	
Autumn Budget	First budget to be delivered in the autumn	EVERYONE	<p>Personalised summary based on age, salary, dependants &amp; interests</p> <p>Personalised action plan</p> <p>Guide to Income Tax &amp; your Personal Allowance</p>	