MANNING & COMPANY
Independent Financial Advisers

NOVEMBER 2024

UK AUTUMN BUDGET 2024

Key Takeaways and What It Means for Individuals and Businesses.

Is It Too Soon to Start Preparing for Tax Season?
Starting preparation now can provide a head start for a smoother new year.

Financial Planning for Empty Nesters
This transitional period can be an ideal time to take stock of personal finances.

Navigating Market Volatility in Politically Uncertain Times
It"s crucial to focus on long-term stability and avoid being swayed by short-term shifts.

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WORKING WITH **MANNING & COMPANY**

For over 30 years Manning and Company has been giving clients trustworthy, proven and personal financial advice.

Based in Ivybridge near Plymouth, we're a respected and well-established name in Plymouth and South Devon – but we also work with clients throughout the UK.

We provide financial guidance to individuals and businesses alike. We're completely independent of any financial institutions, and we offer financial products from across the whole of the market – so our clients always get fully-informed, impartial advice. We firmly believe good financial advice should be available to everyone, not just wealthy clients – and all our clients receive the same level of attention and respect.

From a first-time mortgage to a complex investment portfolio, we have the breadth and depth of experience to help.

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UNPACKING THE AUTUMN BUDGET 2024

WHAT IT MEANS FOR INDIVIDUALS AND BUSINESSES

On 30th October 2024, Chancellor Rachel Reeves delivered the first Labour Budget in 14 years, presenting a comprehensive plan that impacts both individuals and businesses alike. Despite not raising income tax, VAT, or employee national insurance contributions— keeping in line with Labour's manifesto commitments— the Budget unveiled a series of changes across the financial landscape. From tax reforms to business rate adjustments, here's a breakdown of the key announcements and their potential implications.

NATIONAL MINIMUM WAGE INCREASE
The National Minimum Wage (NMW) will see a notable rise of 6.7%, bringing the full-time worker rate to £12.21. For those aged 18 to 20, the NMW will increase from £8.60 to £10. This increase is expected to provide a boost for workers, particularly in sectors such as retail and hospitality, where many workers fall within this age brackets.

EMPLOYER'S NATIONAL INSURANCE CONTRIBUTIONS (NIC) CHANGES
A key reform that will affect businesses is the increase in employer's NIC. Starting in April 2025, this rate will rise to 15%, with the secondary threshold being reduced to £5,000. This could have a notable impact on employers, especially those with a significant number of employees. In response, the government has also announced an increase in the Employment Allowance, which will rise to £10,500 from April 2025 to help offset the NIC increase for smaller employers.

CAPITAL GAINS TAX (CGT) ADJUSTMENTS In a bid to generate more tax revenue, the government is increasing CGT rates. The lower rate will rise to 18%, while the higher rate will increase to 24%. However, CGT rates on residential property will remain unchanged. This move aligns with the government's focus on reducing wealth inequality, although it may affect investors and those planning to sell assets in the near future.

Additionally, Business Asset Disposal Relief (BADR) will see the CGT rate increase to 14% in April 2025, and then to 18% by April 2026. These changes could have significant implications for business owners and entrepreneurs looking to sell their businesses or assets.

INHERITANCE TAX REFORMS Another area targeted for reform is Inheritance Tax (IHT). The freeze on the IHT threshold will be extended until 2030, keeping the existing exemption limits in place for the foreseeable future. However, a significant shift is the inclusion of inherited pensions in the IHT net starting in April 2027. Additionally, changes to Agricultural Property Relief and Business Property Relief will be implemented, with a new structure for tax relief on business and agricultural assets. From April 2026, the first £1 million of combined assets in these areas will continue to be exempt from IHT, but assets over £1 million will face tax, albeit at a reduced rate of 20% after a 50% relief.

CHANGES TO BUSINESS RATES AND CORPORATION TAX

For businesses, the 40% relief on business rates for retail, leisure, and hospitality sectors will provide much-needed support for these industries. Additionally, the small business rates multiplier will be frozen. These changes could relieve some financial pressure on businesses operating in these challenging sectors.

Corporation tax will remain capped at 25% for the duration of the current parliament. The capital expenditure scheme will continue, allowing businesses to benefit from investment allowances. This gives businesses some stability in planning and investing for the future.

WINDFALL TAX AND VAT ON PRIVATE SCHOOLS A key measure for the energy sector is the increase in the Windfall Tax on oil and gas profits, which will rise to 38%. This tax, which is set to expire in March 2030, will impact energy companies, but could provide the government with additional funds for infrastructure or other policy initiatives.

Another important announcement was the removal of business rates relief for private schools starting in April 2025, alongside the introduction of 20% VAT on school fees from January 2025. This change marks a significant shift in policy, aiming to raise revenue from the private education sector.

ABOLISHMENT OF THE UK NON-DOMICILE REGIME

In a move aimed at increasing tax fairness, the government announced that the UK's non-domicile regime will be abolished in April 2025. The new residency scheme will replace the current rules, which will have wide-ranging effects on individuals with foreign ties or assets. Those affected will need to plan ahead to mitigate potential tax liabilities under the new scheme.

STAMP DUTY LAND TAX SURCHARGE

From 31 October 2024, the Stamp Duty Land Tax (SDLT) surcharge on second homes will increase by 2%, bringing it to 5%. This change, aimed at cooling the housing market and raising additional funds for public services, could impact property investors and second-home buyers, particularly in popular areas.

The Autumn Budget of 2024 introduces a host of significant changes that will affect a broad range of sectors, from taxation to business reliefs, to changes in the housing market. For individuals, the freeze on income tax thresholds, changes to capital gains tax, and adjustments to inheritance tax could have lasting implications on personal financial planning. For businesses, changes to employer NIC, business rates relief, and corporation tax policies will shape how they plan for the coming years.

Now is an ideal time to consult a financial adviser to understand how these changes could affect your finances. A professional can help you make informed decisions and take advantage of potential tax strategies, ensuring you're well-prepared for the months and years ahead. For tailored advice or to discuss your financial situation in more detail, reach out to us and take the first step in navigating these shifts with confidence.

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IS IT TOO SOON TO START PREPARING FOR TAX SEASON?

As November arrives, so does the annual debate: Is it too soon to put up the Christmas decorations? Some people relish the chance to dive into the festive spirit early, while others prefer to wait until December. This early-or-late approach isn't just limited to Christmas decorations—it applies just as well to preparing for tax season. While some people start gathering their financial documents early, others wait until the new year to get organised. But is it really too soon to start preparing for tax season?

GETTING AHEAD FOR A STRESS-FREE SEASON

Much like putting up your Christmas tree early allows you to soak up the Christmas atmosphere, starting your tax preparation now can provide a head start for a smoother, more organised new year. The UK tax year runs from 6 April to 5 April, meaning you're preparing now for the taxes due for the year ending this past April. For those filing self-assessment tax returns, the deadlines are crucial:

31 October for paper returns (already passed for this tax year).
31 January for online submissions.

Payment is due by 31 January, which includes any remaining balance for the previous tax year and the first payment on account for the current tax year. There's also a second payment on account due by 31 July. Starting your preparation early allows you to gather and organise the information you'll need for filing, reducing stress when these deadlines approach.

STEPS TO BEGIN YOUR TAX PREPARATION

1. Organise Your Documents

One of the first steps is to gather all necessary paperwork. Starting in November gives you time to ensure that you have everything from income statements to allowable expense receipts. Key documents to have on hand include:

- Income records: such as payslips, pension statements, or self-employment income records.
- Expense receipts: for allowable expenses, including business travel, office expenses, and professional fees.
- Investment income details: such as dividends, interest from savings accounts, or capital gains from asset sales.

Having these ready early ensures that you can maximise any deductions or allowances.

2. Review Potential Deductions and Credits

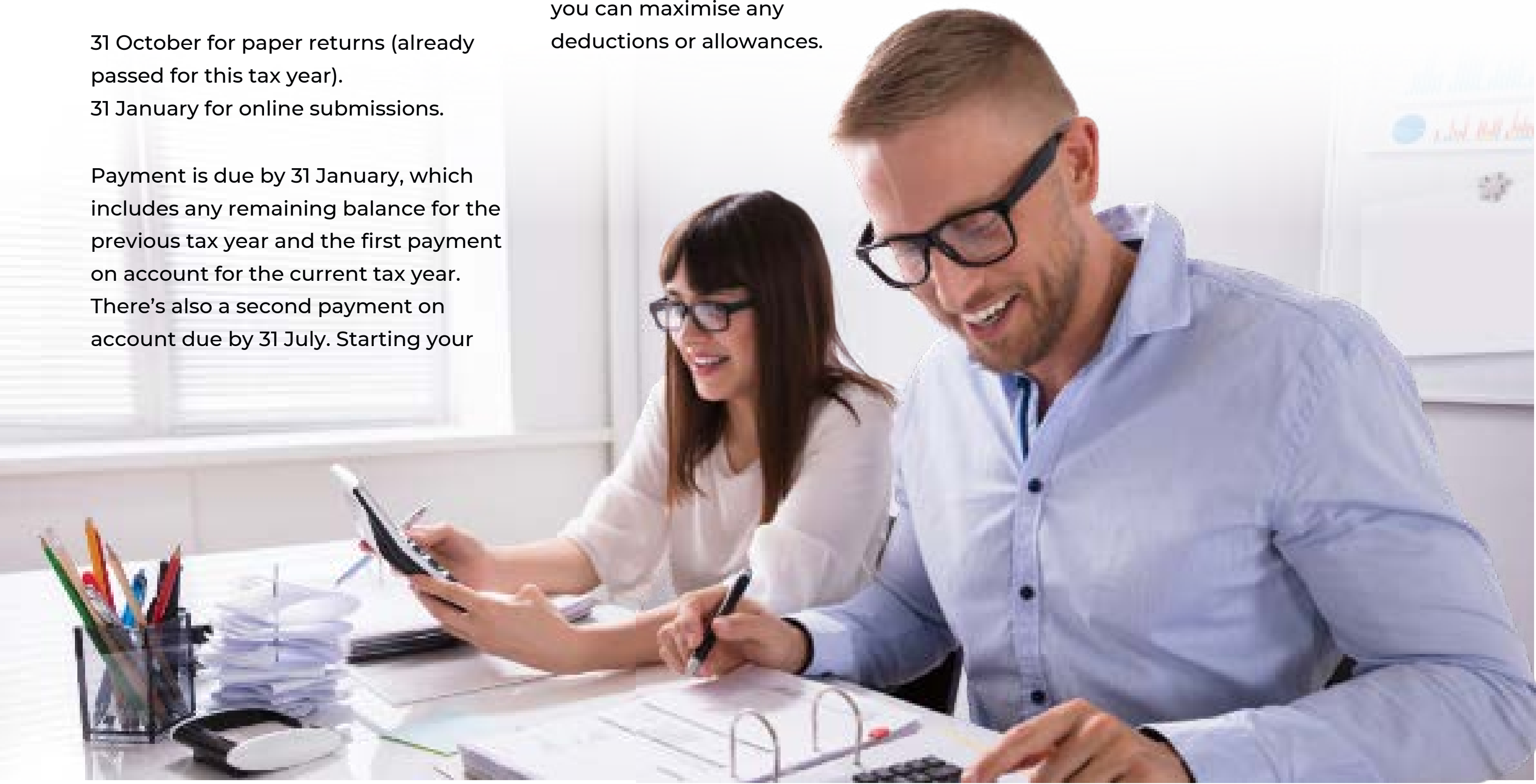
Reviewing your potential deductions and tax credits thoughtfully can make a significant difference. You still have time to make additional contributions or charitable donations that may be deductible within the tax year.

Charitable donations to registered charities may be tax-deductible. Pension contributions to certain schemes can increase tax efficiency. Work-related expenses such as mileage, travel costs, or equipment for self-employed individuals may be deductible.

Taking time to think through these options now can ensure that you don't overlook valuable deductions.

3. Take Stock of Payment Obligations and Options

If you know that you have taxes due, planning early also allows you to assess your cash flow and set aside funds for payment.



The 31 January payment deadline includes the balance owed for the previous year as well as the first “payment on account” for the current tax year. Starting now can help you prepare for any upcoming payments by the January deadline.

AVOIDING THE LAST-MINUTE RUSH

Many people wait until the last minute to submit their returns, leading to stress and sometimes mistakes. Putting up your Christmas tree the day before is certainly an option, but it doesn’t leave much time to enjoy it—and the same can be said for tax returns. Last-minute tax preparation often means higher stress and the risk of overlooked deductions. By starting now, you give yourself plenty of time to:

- Double-check entries for accuracy.
- Verify all documents and ensure nothing is missing.
- Seek professional help if needed, especially for complex tax situations.

BENEFITS OF AN EARLY START

An early start isn’t just about organisation—it’s also about making the most of your tax filing:

1. Reducing Stress and Saving Time

Starting early allows you to avoid the rush and any surprises. You can take a methodical approach, breaking down your preparation into smaller tasks over November, December, and early January. This also allows you to avoid the stress that can come with last-minute filing, and gives you time to ask for help or clarification on anything unclear.

2. Gaining Financial Insight

Starting your tax preparation now provides an opportunity to review your finances in detail. It’s a time to evaluate how the year went, set financial goals, and plan for any adjustments that could improve next year’s outcome. For example, reviewing your income and expenses might reveal ways to better manage cash flow, reduce unnecessary spending, or increase savings. It’s a proactive way to gain financial insight and control for the new year.

3. Maximising Tax Benefits and Reducing Liabilities An early start also ensures you maximise every allowable deduction and tax relief available to you. By identifying potential deductions now, you might even find options to reduce your tax liability for next year. For instance, contributing more to your pension fund can provide tax relief and boost your retirement savings at the same time.

SEEKING PROFESSIONAL ASSISTANCE

For many people, tax preparation is more complex than simply filling out a few forms. Now is a great time to reach out to a financial adviser, as they can help guide you through complex financial matters and offer advice on optimising your return. By booking with a professional early, you avoid the January rush, when advisers are often at their busiest.

IT’S NEVER TOO SOON TO START

Whether or not you’re ready to put up your Christmas tree, the answer to whether it’s too soon to start preparing for tax season is a resounding no. Starting now allows you to take control of the process, avoid unnecessary stress, and potentially save more. It’s an opportunity to prepare your finances thoughtfully, to ensure everything is in place by the time deadlines arrive.

With a little preparation, January’s tax deadline can feel less like a mad dash. So, whether you’re a fan of early Christmas trees or prefer to wait, consider taking the early approach for your tax season preparation—it’s a gift of financial peace of mind.

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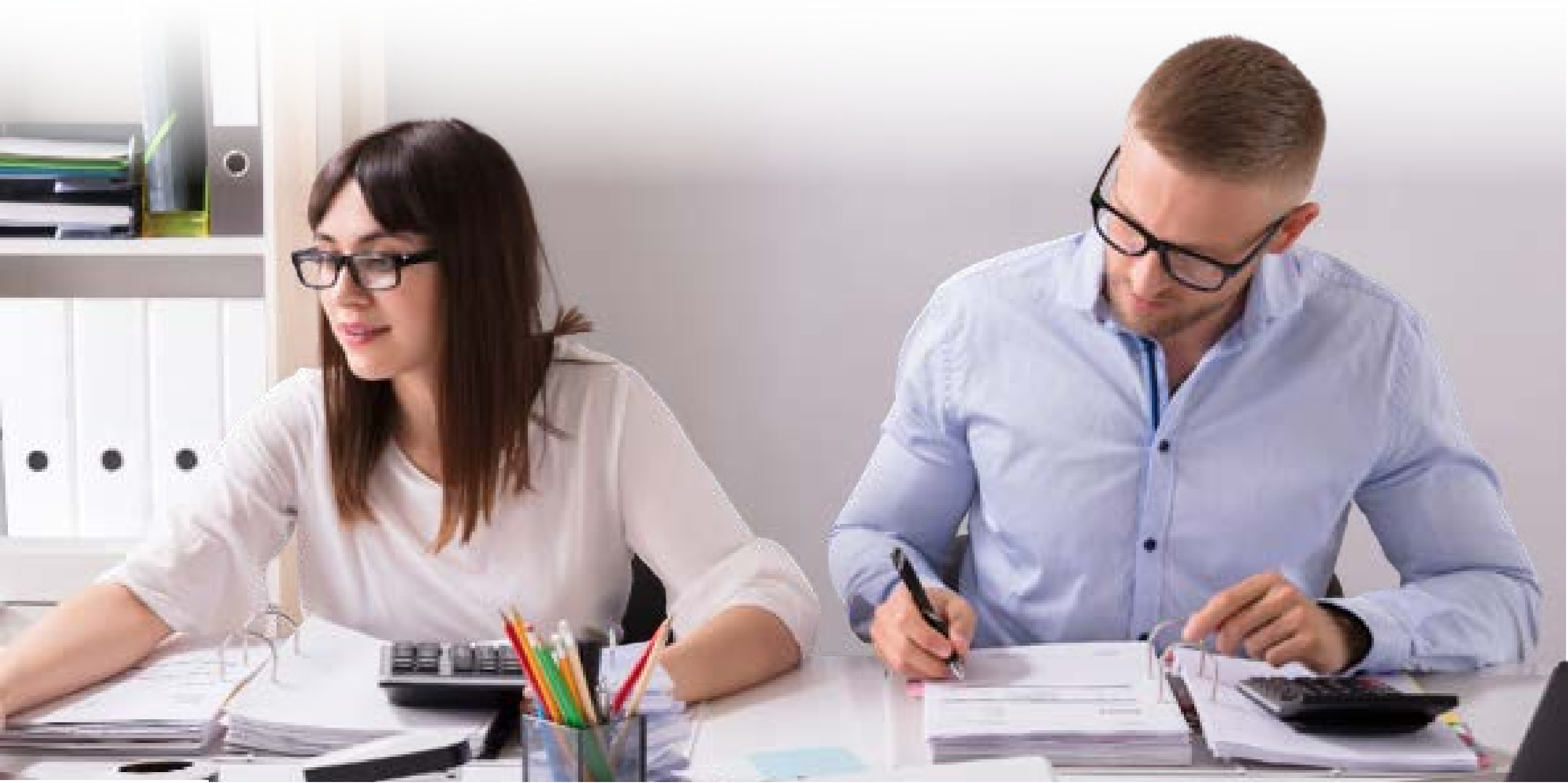

FINANCIAL PLANNING FOR EMPTY NESTERS

NAVIGATING THE NEXT CHAPTER
Becoming an empty nester is a significant life milestone, often accompanied by mixed emotions. As children move out, parents are left with new freedoms and opportunities, and a chance to reevaluate their financial goals. This transitional period can be an ideal time to take stock of personal finances, consider new objectives, and make adjustments that support long-term goals. Here are key financial considerations and opportunities for empty nesters to explore.

ASSESSING AND ADJUSTING YOUR BUDGET With fewer mouths to feed, fewer school fees, and potentially less in terms of daily household expenses, many empty nesters find they have more disposable income. Now is a great time to review and adjust your budget:

- **Reallocate funds: Consider** redirecting funds that previously went toward children's expenses into savings, investments, or paying off debt.
- **Review and update insurance:** With dependents now on their own, you may no longer need the same level of life or health insurance. Reducing or tailoring coverage could free up additional funds.
- **Household expenses:** Empty nesters may see reduced spending on groceries, utilities, and transportation. Take note of these reductions, and consider creating a new budget that reflects current needs.

PAYING DOWN DEBT
With extra disposable income, it may be an opportune time to tackle any outstanding debt. Reducing debt as you approach or enter retirement can greatly enhance financial security. Start with high-interest debts, such as credit card balances, followed by any remaining mortgage or loans:

- **Mortgage:** If paying off the mortgage early is an option, consider doing so. This can provide significant peace of mind and free up funds for other uses.
- **Credit cards and loans:** Redirect funds toward clearing credit card balances or other high-interest loans to reduce the interest you pay over time.

DOWNSIZING YOUR HOME

The family home may have been perfect when children were young, but it might feel too large now. Downsizing to a smaller, more manageable property could offer financial benefits:

- **Freeing up capital:** Selling a larger home and buying a smaller one can free up capital, providing a significant cash influx for savings, investments, or retirement funds.
- **Lower maintenance costs:** Smaller properties often come with lower maintenance costs, reducing utility bills, upkeep expenses, and even property taxes in some cases.

INCREASING RETIREMENT CONTRIBUTIONS

With fewer dependents to support, now is a perfect time to focus on retirement savings. Consider maximising your retirement contributions to benefit from any tax advantages:

- **Max out pension contributions:** UK residents can contribute up to the annual allowance limit to their pension and benefit from tax relief, which can be an effective way to boost retirement savings.
- **Consider catch-up contributions:** Many pension schemes allow for catch-up contributions if you're nearing retirement age, helping you increase the value of your pension fund as you approach this new chapter.
- **Evaluate retirement goals:** Take stock of your current retirement savings and determine if your investments align with your future plans. A financial adviser can provide insights into whether you're on track for the retirement you envision.

EXPLORING NEW INVESTMENT OPPORTUNITIES

With children grown and fewer immediate expenses, some empty nesters explore new investment opportunities, whether for wealth growth, passive income, or simply new challenges:

Investment property: Some empty nesters consider purchasing rental properties for an additional income stream. Though this requires upfront capital, rental income could provide reliable revenue during retirement.

ISAs and other tax-efficient investments: Consider maximising your ISA contributions or exploring stocks and shares ISAs if you're comfortable with market-based investments.

High-yield savings and bonds: Fixed-income products like bonds can be an option for those looking to preserve wealth while still earning interest, which may be ideal for those closer to retirement.

ESTATE PLANNING AND LEGACY GOALS

For many empty nesters, this period brings renewed attention to estate planning. It's a good time to review your plans, making sure they reflect any recent life changes:

- **Update your will:** Ensure your will accurately reflects your wishes for your estate, especially if there have been any family changes such as new grandchildren.
- **Consider setting up trusts:** Trusts can be a useful tool for passing wealth to future generations while managing inheritance tax. They can also protect assets and provide for loved ones according to specific conditions.
- **Gift allowances:** The UK allows tax-free gifting of up to £3,000 per year, which can be a strategic way to reduce inheritance tax liabilities. Consider making small gifts to children or grandchildren if they would benefit from the financial boost.

PURSUING NEW PERSONAL GOALS

For many empty nesters, this stage is an opportunity to reassess personal goals and dreams that may have been set aside while raising children. Whether it's travelling, launching a small business, or engaging in new hobbies, this can be a period of exploration:

Establish a 'dream fund': Set aside funds for things you've always wanted to do—whether it's travelling, learning a new skill, or pursuing a passion project.

Consider semi-retirement or a career change: With fewer financial pressures, some empty nesters choose to transition to part-time work or change careers. This could also be an ideal time to start consulting, freelancing, or even a small business in a field you love.

Review health and wellness investments: Allocating funds for health and wellness—whether through a gym membership, hobby classes, or preventive healthcare—can help support your long-term quality of life.

This new stage in life brings both freedom and unique financial opportunities. Whether you're downsizing, refocusing on retirement, or exploring new goals, smart financial planning can help you make the most of this transition. Take the next step in securing your financial future by consulting a financial adviser, who can provide tailored advice and help you reach your goals with confidence. Embrace this chapter with a clear plan—and start building the life you've been working toward.

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NAVIGATING MARKET VOLATILITY IN POLITICALLY UNCERTAIN TIMES

In times of political change—whether it's a high-profile global event like the US election or a national policy shift like the recent UK budget announcement—markets can experience increased volatility. Political decisions, whether at a global or national level, often lead to fluctuations as investors react to anticipated changes in economic policy, trade, and regulatory environments.

THE NATURE OF MARKET VOLATILITY

Market reactions to political events can be sharp, but short-lived. While it may seem that markets are on a rollercoaster in the immediate aftermath of an election or policy change, history shows us that these reactions often do not predict long-term trends. Volatility is an expected part of investing, and it tends to be more pronounced during politically uncertain times. By recognising this, investors can avoid being shaken by every dip or surge.

Take, for instance, previous election cycles in the US and other major economies—markets may swing wildly immediately following a significant announcement, but they typically find their footing as policies become clearer and investors readjust. Keeping this context in mind can help you avoid impulsive decisions and remain focused on the bigger picture.

AVOID REACTIONARY DECISIONS

One of the most common mistakes investors make during times of uncertainty is allowing emotions to drive investment decisions. When faced with unpredictable headlines and fluctuating markets, it's easy to feel the urge to make rapid changes in your portfolio. However, reacting impulsively can lead to mistakes, often causing investors to sell low and miss the chance to buy back in when the market rebounds.

A helpful approach is to reconnect with your personal financial goals and stick to the investment strategy that aligns with those objectives. Rather than following the news cycle, try to filter out sensationalism that may create unnecessary stress. Financial experts often recommend adopting a "wait and see" attitude, as short-term noise typically fades. Keeping a calm, clear head will prevent you from reacting emotionally and help you stay focused on long-term gains.

THE POWER OF DIVERSIFICATION
Diversification is a fundamental strategy that can provide a buffer against the ups and downs of politically driven market shifts.

A well-balanced portfolio that includes a variety of asset types and sectors can help mitigate risk, as certain sectors may respond differently to policy changes. For example, sectors like technology, defence, and renewable energy may see varying levels of impact depending on political priorities, and having exposure across these can reduce the effect of a downturn in any single area.

Not only is it valuable to diversify across sectors, but it can also be wise to diversify across asset classes—such as equities, bonds, real estate, and even alternative investments like commodities or gold. When one asset class experiences a dip due to political uncertainty, others may remain stable or even appreciate, which helps to balance the overall portfolio. This balanced approach helps prevent overexposure to risk and builds resilience in your investments.

REASSESSING YOUR RISK TOLERANCE
Periods of uncertainty often reveal our true tolerance for risk. While you may have previously felt comfortable with a higher-risk strategy, sudden market swings may prompt a re-evaluation. Assessing your comfort level with volatility can be a useful exercise, especially if you find the current level of risk unsettling. For some, this may mean making slight adjustments to the portfolio by shifting to safer assets, like bonds or more stable stocks, while still maintaining long-term goals.

If you do decide to make adjustments, consider gradual shifts rather than sweeping changes. This way, you're still protecting your portfolio without compromising potential growth. Building a small cash cushion can also offer peace of mind, as it provides liquidity and reduces the pressure to sell investments at a loss if immediate funds are needed. By staying adaptable, you can find a balance that suits your current outlook while preserving the integrity of your long-term plans.

ENGAGING WITH PROFESSIONAL GUIDANCE AND CONTINUOUS LEARNING During times of heightened uncertainty, having a trusted financial adviser can be invaluable. Financial advisers can provide context, helping you make sense of political shifts and their potential impact on your portfolio. An adviser's insights can help you avoid unnecessary anxiety and support you in making decisions that align with your financial goals, even in a volatile environment.

Additionally, staying informed through reliable sources and broadening your financial literacy can boost confidence and reduce the likelihood of reacting out of fear. Instead of focusing on daily headlines, consider reading up on broader trends and understanding how various policy shifts may impact your investments in the long run. This way, you're prepared for the future without being consumed by today's uncer tainties.

THE VALUE OF PATIENCE AND CONSISTENCY
Perhaps the most underrated strategy for managing market volatility is patience. Political cycles are temporary, and even though markets react strongly to immediate events, the stock market has a history of resilience. Staying consistent with a well-planned investment strategy is often the most suitable approach, as frequent trading tends to hurt returns in the long run. Remember, it's not just about timing the market; it's about time in the market.

Celebrating small milestones, like sticking to your investment strategy through turbulent times, can reinforce a positive mindset and remind you of the benefits of resilience. By committing to your long-term plan, you can stay grounded, prepared, and confident no matter what the political landscape brings.

In politically uncertain times, it's natural to feel anxious about your investments. However, by understanding volatility, avoiding emotional decisions, maintaining a diversified portfolio, and staying engaged with knowledgeable advisers, you can navigate these periods with clarity and confidence. In the end, it's your ability to stay grounded and patient that will secure long-term financial success—despite the twists and turns of the political world.

If you're looking for guidance on how to strengthen your investment strategy in today's complex landscape, consider speaking with our team, who can help you stay on course and achieve your financial goals.

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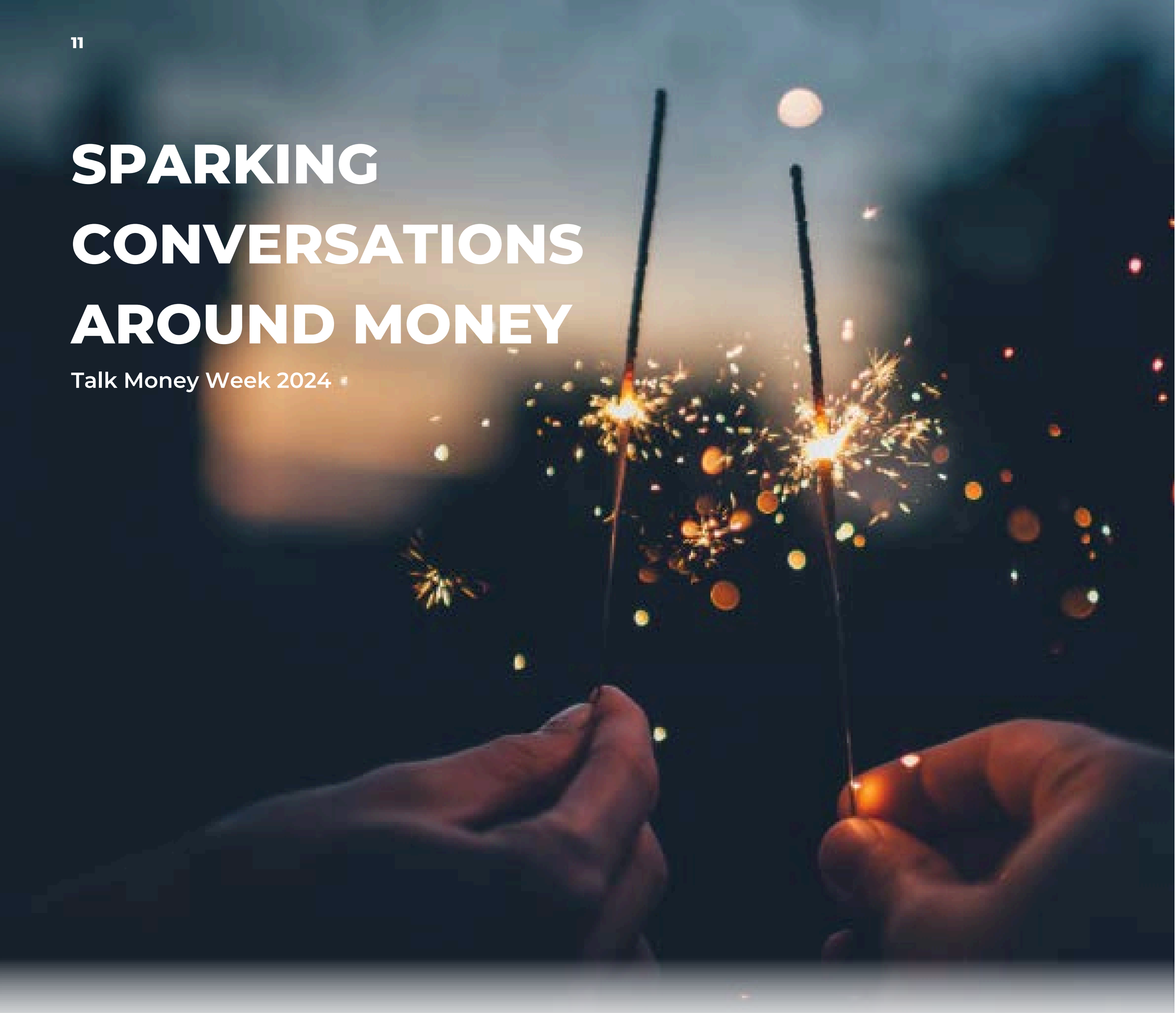

SPARKING CONVERSATIONS AROUND MONEY

Talk Money Week 2024

This month saw the UK partake in 'Talk Money Week' from 4th to 8th November 2024, an initiative designed to foster greater financial transparency across the country. More than just a campaign, Talk Money Week encouraged everyone to engage in events and activities that sparked conversations about money—from pocket money to pensions—and highlighted the importance of continuing these discussions well beyond the week itself.

As we move past the official week, the conversations started during Talk Money Week are more important than ever. Open discussions about finances can empower individuals, improve financial literacy, and encourage better money management across all demographics. Let's explore why these conversations matter and how we can keep them going throughout the year.

THE IMPORTANCE OF FINANCIAL TRANSPARENCY

The benefits of financial transparency extend far beyond simply balancing a budget. Open conversations about money help reduce stress, increase confidence, and enable better financial planning. Yet, for many, discussing money remains a sensitive topic. Financial secrecy can often lead to misunderstanding, conflict, and poor financial decisions.

By fostering a culture of openness, Talk Money Week encourages people to share their financial goals, concerns, and experiences. It serves as a reminder that discussing financial matters can improve personal wellbeing and equip individuals with the tools to take control of their finances. Whether you're saving for a rainy day, planning for retirement, or paying off debt, talking about money can empower you to make informed decisions.

THE ROLE OF FINANCIAL EDUCATION

One of the core objectives of Talk Money Week is to improve financial literacy across the UK. Understanding the fundamentals of money management—from budgeting and saving to understanding loans and pensions—is essential for everyone.

As part of this initiative, numerous educational resources are being made available to the public. Schools, workplaces, and online platforms are all contributing to the movement by offering accessible information and engaging ways to learn about finance. This not only helps individuals understand their financial situation, but also ensures they are better prepared for the future.

For those who may not know where to start, this week offers a great opportunity to access free tools, workshops, and advice that can make a significant difference in long-term financial health.

HOW FINANCIAL CONVERSATIONS BENEFIT EVERYONE

Financial conversations are not just for people struggling with money—they're for anyone who wants to make smarter, more confident financial decisions. From setting savings goals to navigating complex investment choices, talking about finances regularly can make a big difference.

For couples, discussing financial priorities can help align spending habits and create shared goals, whether that's buying a home, saving for a family holiday, or planning for retirement. Parents can use Talk Money Week as an opportunity to teach children about the importance of saving and making smart financial choices.

Employers can also get involved by helping their employees manage work-related finances. Offering salary packaging, pension schemes, or financial wellness programs can improve employee satisfaction and well-being, ultimately benefiting both the business and its workforce.

FOCUS ON KEY DEMOGRAPHICS

Talk Money Week recognises that different groups face unique financial challenges, and tailoring discussions for specific demographics is crucial.

Young People: For the younger generation, this week presents an opportunity to learn about budgeting, student loans, and building a credit history. Schools, universities, and even social media influencers are helping to shape how financial education is presented to younger audiences, ensuring that they have the knowledge to make informed decisions as they enter the workforce.

Retirees: For older adults, Talk Money Week highlights the importance of retirement planning, managing pensions, and accessing support for financial wellbeing in later life. Ensuring older generations have the tools to navigate retirement finances can make a big difference in their quality of life.

Families: Discussions around family finances—whether it's managing household budgets, saving for children's education, or investing for the future—are also integral. Families can take this opportunity to set long-term financial goals and work together to achieve them.

PRACTICAL TIPS FOR STARTING FINANCIAL CONVERSATIONS

While talking about money may not always come naturally, there are simple ways to initiate these important conversations. Here are some practical tips:

- **Ask Open-Ended Questions:** Instead of asking, "Do we have enough money for this?" try, "How can we make sure we're saving enough for our goals?" This opens the door to more comprehensive discussions about priorities.
- **Use Tools and Resources:** Leverage financial apps or tools to track spending and savings. Using a visual aid can make the discussion less abstract and more engaging.
- **Start Small:** If the idea of discussing big financial topics is overwhelming, begin by talking about small, everyday matters like pocket money, or how to manage household bills more efficiently.
- **Get the Experts Involved:** If you're looking for more in-depth financial advice, consider talking to a financial adviser. This could be the right time to schedule that first meeting or seek guidance on a specific financial goal.

THE LONG-TERM IMPACT OF FINANCIAL CONVERSATIONS

While Talk Money Week is a fantastic opportunity to start conversations, its true value lies in sustaining those discussions. Continuing to talk about finances on a regular basis can help ensure that you're on track to meet your financial goals and avoid costly mistakes.

Whether through annual reviews with financial advisers, regular family check-ins, or simply setting aside time each month to review your finances, maintaining an ongoing dialogue ensures that you remain financially aware and prepared. It can also give you the confidence to make adjustments as life circumstances change, whether that's through job changes, starting a family, or preparing for retirement.

Talk Money Week is a reminder of the importance of financial transparency, and it encourages people from all walks of life to engage in conversations about their finances. Whether you're just starting your financial journey or are a seasoned expert, the important thing is to keep the conversation going. By breaking down the barriers and tackling financial topics head-on, we can work together to create a more financially aware and secure society. So, take this opportunity to join the conversation, share your financial goals, and help build a future where financial transparency is the norm.

READY TO TAKE CONTROL OF YOUR FINANCIAL FUTURE?

At Manning and Company, we excel at providing expert guidance and support to our clients in navigating their complex financial landscape, regardless of how unique their situation may be. Allow us to assist you in reviewing your portfolio and exploring a wide range of options tailored to your specific needs. Get in touch with us today, and let's embark on a journey towards financial success together.

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