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November is Financial Literacy Month, a timely opportunity to shine a light on an issue that impacts both personal and workplace well-being. Financial stress remains one of the top contributors to mental health challenges, absenteeism, and reduced productivity among employees. For HR leaders, supporting financial literacy isn't just about helping employees manage their money; it's also about promoting overall stability, resilience, and engagement. This month's newsletter will focus on empowering employees with practical knowledge and tools to make confident financial decisions, reduce money-related stress, and build healthier financial habits for the future.

2026 Content Calendars

In case you missed it in last month's newsletter, we are excited to share the first look at our 2026 content planning and webinar calendars. Click the links below to view and download them now.

DOWNLOAD: 2026 CONTENT CALENDAR >

DOWNLOAD: 2026 *ASK AN EXPERT* WEBINAR CALENDAR >

"Ask an Expert" Events

Every month, we host an "Ask an Expert" event on a pressing health and well-being topic. Encourage your employees to attend so they can gain valuable insights on the topic of the month.

Financial Literacy

“The rising cost of living is really taking a toll on my life and finances. I’ve been trying to live within my means and manage my debt, but instead, I just seem to be digging a deeper and deeper hole. What can I do to get back on track?”

These are the registration pages for the event on **November 12th**. Share the links to these pages in employee communications.

REGISTER EN >

[ENREGISTREMENT FR >]

Webinar Recording: Mindfulness-Based Stress Reduction

In our October *Ask an Expert* webinar, we focused on how evidence-based mindfulness practices can help you better manage stress and improve your overall mental health.

If you missed the event, watch the video here.

BONUS WEBINAR RECORDING

The Mental Load: Invisible Stress, Emotional Labour, and the Weight We Carry

Last month, we also hosted a bonus *Ask an Expert* webinar in honour of World Mental Health Day, which focused on the concept of the “mental load”. Our experts unpacked what this looks like at work and at home, why it’s so often overlooked, and practical strategies to help lighten the often-invisible burden.

[If you missed the event, watch the video here.]

November: Financial Literacy

Trusted, expert-approved content to share with your employees through your newsletters, intranets,
e-mails, and more. We offer this content in a copy/paste format so you can easily share it across your internal channels.

If Money Talks, Why Aren't We Talking About Money?

If your finances are keeping you up at night, you’re not alone. Recent surveys suggest that nearly half of Canadians are losing sleep over money concerns and nearly 70% of Americans are feeling depressed and anxious because of financial uncertainty.

It seems that money really does talk. And when it does, for many of us, it tells stories about tossing and turning until the small hours, biting our nails to the quick, and doing constant, exhausting, demoralizing mental math. Coffee and eggs? Scrap the kids’ extracurriculars or cross your fingers about the washing machine leak? Pay the hydro bill in full or make the minimum payment on the credit card? Can you chance another winter with those increasingly wonky snow tires?

Despite how common this kind of financial stress is – and how much money talks – many of us still aren't talking about money.

Why We Don't Talk About Money

Like it or not, money is an inescapable part of our modern lives. It's part of the foundation our well-being rests on. We need it to keep a roof over our heads, put food on the table, access opportunities, take care of our loved ones, and meet many of our basic physical, emotional, and social needs.

Maybe that's part of why it can be so hard to talk about – it gets at so many of the fundamentals of our lives. There are also other reasons money can feel so taboo to talk about:

- **It's often treated as a private matter.** Many of us were raised to believe that talking about money is impolite or even shameful. Talking about it openly can feel like we're violating an unspoken rule.
- **It gets wrapped up with our self-esteem and social status.** In our evolutionary history, securing more resources translated into safety, survival, and desirability. Today, talking about money – especially financial stress – can feel like a risk, like we're opening ourselves up for judgment. This is especially true in the age of social media, where there's ready access to constant comparisons and the pressure to look financially successful can be particularly strong.
- **It's often tied to strong emotions (like shame, guilt, or fear).** Depending on the things we've learned and the beliefs we hold about money and our ability to manage it, we may be less comfortable talking about our financial situations, even with those closest to us.
- **It's woven into our cultural norms and social scripts.** In some cultures, it might be considered boastful or rude to talk finances. Men may experience more pressure to appear financially competent whereas women are often socialized to avoid money conversations altogether.

Unsurprisingly, we're often hesitant to have the financial conversations we should be having.

Why We Should Talk About Money

Why should we have conversations that run the risk of being awkward, uncomfortable, or open us up to potential judgement, anxiety, or conflict?

Research suggests that not talking about our finances can contribute to poor financial management, which in turn can contribute to conflict in our relationships. It can also increase our financial stress, which in turn negatively affects our wellbeing. We may not be talking about money, but chances are we're thinking about it and it's impacting us.

Conversely, talking about our finances can build our financial confidence and literacy, help us make better financial decisions, and improve how we manage our money. It can increase our sense of control, reduce financial anxiety, and make us feel less alone. Open conversations about money can also help reduce stigma and even contribute to addressing systemic inequities through things like pay transparency and better access to financial education.

How We Can Talk About Money

Whether you're hoping to get on the same financial page with your family, navigating income inequalities or differences in spending habits with friends, or trying to figure out how to communicate with colleagues about expenses, here are a few things to keep in mind.

In your personal life:

- **Reflect on what money means to you.** Before broaching conversations about finances, know where you stand. What does money mean for you? Is it about security, self-esteem, freedom, status? What feelings does it bring up? What are your financial habits? These kinds of money scripts can affect how we show up and react in conversations about money.
- **Recognize that money means different things to different people.** Remember that we all have different money scripts. Start with empathy and the understanding that there isn't necessarily a "right way" to handle money – it depends on your beliefs and priorities.
- **Pick the time and place thoughtfully.** Because they can hit nerves for most of us, be mindful of picking calm, quiet moments for financial conversations – especially if they're high-stakes. Heat-of-the-moment, high-stress moments aren't likely to lead to constructive conversations.
- **Set up regular check-ins.** If you want to get on the same page as a family or as partners, schedule monthly or quarterly check-ins to go over your plans and goals together.
- **Be open about discomfort.** If you feel awkward or anxious talking about finances, say that! Naming the elephant in the room often shrinks it. It also paves the way for a more open, honest conversation.
- **A note on children:** Model appropriate openness and honesty about finances for your children. Talk to them about things like what money can and can't do, how to budget, and the benefits and risks of things like credit cards. But be careful not to talk constantly about money (e.g., how expensive things are, how much everything costs, how wealthy – or broke- you are) or to over-share about your own financial stress or anxiety. The goal is to inform and empower, not burden, alarm, or over-emphasize the importance of money.

In your professional life:

- **Normalize financial transparency where you can.** Where appropriate, be open about finances and advocate for clearer pay structures in your workplace. Transparency benefits everyone, especially those in under-represented groups.
- **Be open but professional.** Financial openness matters, but it's also important to be mindful of the context and workplace norms. Share what's

relevant. For example, if your team is chipping in for a gift that's outside your budget, all you need to say is: "That's outside my budget. Could we look at other options?"

- **Do your homework and stick to the facts.** If you're negotiating your salary or discussing benefits, know your rights and responsibilities. Come prepared with market research and standards. Stick to the facts – results, data, the impact of your work and the value it adds – rather than focusing on your feelings or needs.

And finally, if budget sheets are showing up in your nightmares or you're looking for support to help manage your finances or financial anxiety, don't hesitate to reach out through your EFAP to speak to a financial advisor or therapist.

Dr. Kayleigh-Ann Clegg is a Clinical Psychologist and Clinical Content Specialist.

FR

Si l'argent parlait, pourquoi ne parlons-nous pas d'argent ?

Si vos finances vous empêchent de dormir, vous n'êtes pas seul. Près de la moitié des Canadiens perdent le sommeil à cause de préoccupations financières, et presque 70 % des Américains se sentent anxieux ou déprimés à cause de l'incertitude financière.

L'argent parle vraiment. Et quand il le fait, pour beaucoup d'entre nous, il raconte des nuits à tourner et retourner dans son lit, des doigts rongés jusqu'au sang, et des calculs mentaux constants, épuisants et démoralisants. Café et œufs ? Supprimer les activités extrascolaires des enfants ou espérer que la fuite de la machine à laver ne s'aggrave pas ? Payer la facture d'électricité en entier ou se contenter du minimum sur la carte de crédit ? Prendre le risque d'un autre hiver avec ces pneus neige de plus en plus capricieux ?

Malgré la fréquence de ce type de stress – et le fait que l'argent parle – beaucoup d'entre nous ne parlons toujours pas d'argent.

Pourquoi nous n'en parlons pas d'argent

Que nous le voulions ou non, l'argent fait partie intégrante de nos vies. Il constitue une base essentielle pour notre bien-être. Nous en avons besoin pour avoir un toit, mettre de la nourriture sur la table, accéder à des opportunités, prendre soin de nos proches et satisfaire de nombreux besoins physiques, émotionnels et sociaux.

C'est peut-être pour cela qu'il peut être si difficile d'en parler : il touche aux fondements mêmes de nos vies. D'autres raisons expliquent pourquoi parler d'argent peut sembler tabou :

- **C'est souvent considéré comme une affaire privée.** Beaucoup d'entre nous ont été élevés à croire que parler d'argent est impoli, voire honteux. En parler ouvertement peut sembler violer une règle implicite.
- **L'argent est lié à notre estime de soi et à notre statut social.** Dans notre histoire évolutive, obtenir plus de ressources signifiait sécurité, survie et attractivité. Aujourd'hui, parler d'argent – surtout du stress financier – peut sembler risqué, comme s'exposer au jugement des autres. Sur les réseaux sociaux, cette pression peut être encore plus forte.
- **C'est associé à des émotions fortes (honte, culpabilité, peur).** Selon ce que nous avons appris et nos croyances sur l'argent et notre capacité à le gérer, nous pouvons être mal à l'aise pour en parler, même avec nos proches.
- **C'est ancré dans nos normes culturelles et sociales.** Dans certaines cultures, parler d'argent peut être considéré comme vantard ou impoli. Les hommes ressentent souvent plus de pression pour montrer leur compétence financière, tandis que les femmes sont souvent socialisées pour éviter ces conversations.

Sans surprise, nous hésitons à avoir les conversations financières importantes.

Pourquoi en parler est essentiel

Pourquoi risquer des échanges gênants ou inconfortables, ou s'exposer à un jugement, de l'anxiété ou un conflit ?

Ne pas parler de finances peut nuire à la gestion financière et provoquer des conflits relationnels. Cela augmente aussi le stress financier, qui affecte notre bien-être. Même si nous n'en parlons pas, l'argent influence nos pensées et nos émotions.

À l'inverse, parler de finances renforce la confiance et la culture financière, aide à prendre de meilleures décisions, et améliore la gestion de l'argent. Cela accroît le contrôle sur sa vie, réduit l'anxiété et fait sentir moins seul. Les conversations ouvertes contribuent aussi à réduire la stigmatisation et à traiter des inégalités systémiques, par exemple grâce à la transparence salariale et l'accès à l'éducation financière.

Comment aborder le sujet

Que vous souhaitiez vous aligner avec votre famille, gérer les inégalités de revenus ou différences de dépenses avec des amis, ou communiquer avec vos collègues sur les frais, voici quelques conseils.

Dans la vie personnelle :

- **Réfléchissez à ce que l'argent signifie pour vous.** Avant d'aborder le sujet, identifiez vos valeurs : sécurité, liberté, statut, estime de soi ? Quelles émotions cela suscite-t-il ? Quelles sont vos habitudes financières ? Ces « scripts » influencent nos réactions lors des conversations.
- **Reconnaissez que l'argent a des significations différentes selon chacun.** Commencez par l'empathie et acceptez qu'il n'y ait pas de « bonne manière » de gérer l'argent.

- **Choisissez soigneusement le moment et le lieu.** Les conversations financières sont sensibles : privilégiez calme et tranquillité. Les moments stressants ne favorisent pas de dialogue constructif.
- **Prévoyez des points de suivi réguliers.** Pour aligner vos finances avec votre famille ou votre partenaire, planifiez des rendez-vous mensuels ou trimestriels pour revoir vos objectifs.
- **Soyez honnête sur l'inconfort.** Dire que l'on se sent anxieux ou gêné aide à ouvrir la conversation.
- **Pour les enfants :** Montrez un exemple d'ouverture et d'honnêteté. Expliquez ce que l'argent peut et ne peut pas faire, comment budgéter, les avantages et risques liés aux cartes de crédit. Évitez de parler constamment d'argent ou de partager excessivement votre stress financier. L'objectif est d'informer et d'autonomiser.

Dans la vie professionnelle :

- **Normalisez la transparence financière lorsque c'est possible.** Soyez ouvert et soutenez des structures salariales claires. Cela profite à tous, surtout aux groupes sous-représentés.
- **Soyez ouvert mais professionnel.** Partagez ce qui est pertinent et respectez le contexte. Par exemple : « Cela dépasse mon budget. Pouvons-nous envisager d'autres options ? »
- **Faites vos recherches et restez factuel.** Pour négocier salaire ou avantages, connaissez vos droits et normes du marché. Concentrez-vous sur les faits : résultats, données, impact de votre travail et valeur ajoutée, plutôt que sur vos sentiments.

Enfin, si vos feuilles de budget hantent vos nuits ou si vous cherchez du soutien pour gérer votre anxiété financière, contactez votre PAEF pour parler à un conseiller financier ou à un thérapeute.

La Dre Kayleigh-Ann Clegg, psychologue clinicienne et spécialiste du contenu clinique.

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2025 Webinar Calendar

Click here to download our full webinar calendar for 2025, which also includes recordings from the 2025 webinars that have passed. We encourage you to register yourself and share with your employees to encourage them to participate in these insightful sessions.

2025 Content Calendar

Click here to download our content calendar for 2025. Please note this calendar is designed to support you with your internal communications and planning; it is not intended for distribution.

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