



Digital Round-up

February 2023

Welcome to February's digital round-up.

This month, two experts from HL, Sarah Coles, Personal Finance Analyst, and Clare Stinton, Financial Wellbeing Analyst will be exploring the highs and lows coming down the track for household budgets.

Personal finances are in the spotlight, the webinar will explore how budgets are being stretched through energy prices, interest rate hikes and tax changes.

The information in this email and the upcoming webinar will provide information to help you make your own informed decisions. But it's not personal advice. If you're not sure, please seek [advice](#).

Webinar - **Brick by brick: household budgets and building financial resilience**

Thursday 16 February, 1pm to 2pm

Monday 20 February, 3pm to 4pm



Sarah Coles

Hargreaves Lansdown

Clare Stinton

Hargreaves Lansdown

After looking at the economic outlook for household budgets, our experts will look at ways you can boost both your short-term and long-term financial resilience. The webinar will cover:

- **Tax changes from April and energy prices**
- **Interest rates - what it means for mortgages**
- **Financial resilience - controlling debt, saving a penny and planning for later life**

Register for the webinar



Podcast: **Financial Resilience in 2023**

In the latest podcast, HL's hosts are focusing on financial resilience in 2023 and what the new resilience barometer can tell you about the nation's financial resilience.

[Listen to the latest episode](#)



Article: **What falling house prices mean for your finances – and your retirement**

With house prices descending from dizzying highs, HL's Personal Finance Analyst Sarah Coles take a closer look at what this could mean for your finances.

[Read the article](#)



Nick Clough
Hargreaves Lansdown

Video: **What's Moving Markets?**

If you weren't able to attend the session in January, the recording is now available. HL's Nick Clough looks at changes in the investment markets over the last 6 months and explores how the political and economic landscapes have impacted the financial markets.

[Watch the recording](#)

Important notes

All investments can go down as well as up in value. You could get back less than you put in. Past performance isn't a guide future returns.

Help and support

If you have any questions about your workplace pension, or want more information about saving and investing, contact HL's Pensions Helpdesk.

Monday to Friday: 8am to 5pm

Saturday: 9:30am to 12:30pm



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