

# MHW Education Suite User Guide



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# YOUR GUIDE TO MHW EDUCATION SUITE

## Introduction:

Financial concerns don't stay at home when you start your working day — they come with you. It can affect how you focus, how you feel, and how confident you are in the decisions you make. Your employer understands that. That's why they've given you access to the MHW Education Suite. They have made this available because they want to support you — not just at work, but in your wider life. Because when you feel more in control of your finances, it's easier to focus, plan ahead, and move forward with confidence.

### It's here to help you:

- Feel more in control of your finances through greater knowledge
- Build confidence in your financial decisions
- Take practical steps towards the life you want

Available whenever you need it, the Education Suite brings together clear, practical guidance to support you at every stage of life. Because no two financial journeys are the same.

You might be trying to better understand your payslip, get a handle on your monthly spending, or start planning for something bigger — like buying a home or managing childcare costs. Whatever your situation, you'll find straightforward, jargon-free guidance that helps you take the next step with confidence. And it's designed to fit around your life.

If you prefer to learn on the go, you can explore short videos and podcasts — perfect for a commute, a lunch break, or a quiet moment at home. These bite-sized insights help you build your understanding gradually, without adding pressure.

When you're ready to take things further, you'll find practical tools that help turn knowledge into action. From budgeting and cashflow planning to exploring your future retirement options, these tools allow you to test ideas, explore different paths, and start making decisions with greater confidence.

As your life evolves, the support evolves with you. Whether you're thinking ahead to retirement or navigating the challenges of supporting loved ones later in life, the Education Suite is there to help you feel more prepared — even when decisions feel complex or uncertain.

This isn't about becoming a financial expert. It's about giving you the confidence to take control, one step at a time. Because small steps today can make a real difference tomorrow — helping you feel more secure, more confident, and better equipped to live your life, your way.



# HOW DO I GET STARTED?



## Basecamp

When it comes to your finances, knowing where to begin can be the hardest part.

The MHW Education Suite is here to make that easier. You don't need to understand everything today.



### IF I'M WANTING TO HAVE A GENERAL BROWSE, WHERE DO I START?

At Basecamp you will find all the tabs for every section of the site. You can access all the content either by:



Explore topics in the main sections such as Money Basics

Start with your Life Stage and explore relevant topics



Tiles for easy access. This carousel of links appears on the footer of every page



### HOW DO I USE THE SEARCH FUNCTION?

You can search all this content using the search bar that appears on every page. Searching is easy because you can do this wherever you are on the website. Type in a word/phrase or topic and you will be taken to the most relevant place.



### WHAT WILL I FIND IN THE DIFFERENT TABS AND SECTIONS?

All the sections provide everyday guidance for real life *(Decide on what you want to know)*

**Money Basics** – These are simple guides to get you started from banking essentials to staying safe on-line. These straightforward articles provide the building blocks for building your knowledge and your confidence.

**Useful Financial Guides** – Here we offer a bit more depth on practical topics like tax planning or what to do when someone dies.

**Finance Deep Dive** – For those looking for more specialist information you can look in

**Deep Dive or Specialist Help** – such as tax and inheritance planning.

This is where most people might start.

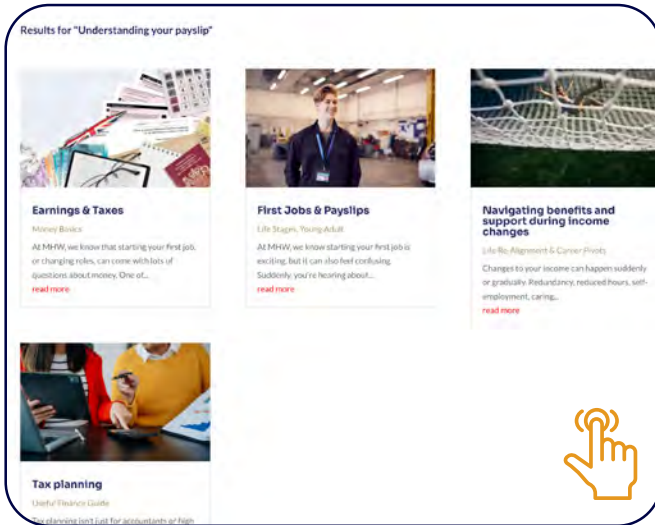
You'll find support for things like:

- Understanding your payslip
- Managing monthly spending
- Planning for big life moments like buying a home or childcare
- Planning retirement

## IF I'M LOOKING FOR A SPECIFIC TOPIC, HOW DO I FIND IT?

Try this: 

Start searching using the search bar on any page of the site. For example, try **'Understanding your payslip'** or a topic that reflects where you are today like **'buying my first home'**. Take a look at what's on offer...



## Life Stages

Planning for the future. (As your life changes, your financial priorities change too).

You'll find guidance on:

- Retirement planning
- Supporting family members
- Longer-term decisions that can feel complex or overwhelming

Many articles come with real life stories that can help you to understand that everyone has different needs and wants when it comes to money.

Try this: 

If it's something you've been putting off, spend 10 minutes exploring your **Retirement** position. You don't need all the answers — just a starting point.

Or try: 

Go to **Young Couples** and explore the costs of child-care

## Finance Terms

If you are a bit unsure about what things means then our A-Z finance terms is the place to head to.

Try this: 

Do you know what OTP stands for? Or a SIPP?

Go to Finance Terms and find the answer to these and many more finance terms – simply explained.

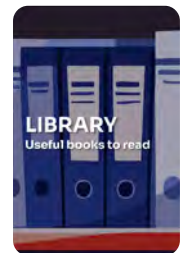
## Library & Useful Links

(Extending your knowledge)

If we have you hooked and you want to further your financial knowledge then take a look at our suggested reading list or other helpful websites.

Try this 

Perhaps you are keen to know more about your personality impacts your financial decisions. Go to the **Library** section (from the carousel) and maybe pick a book you might like to explore further.



## IF I'D LIKE TO RUN SOME FIGURES, ARE THERE ANY TOOLS TO HELP ME DO THIS?

**Calculators** – Practical tools (where things click)

We have gathered together some really useful calculator tools (from the carousel) to help you to think about an to plan your finances. From calculating mortgage interest to budgeting for your first child – you can find them here. This is where knowledge turns into action.



**In Calculators, you'll find tools to help you:**

- Track your spending

<https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>

- Explore future scenarios like buying your first home

<https://www.moneyhelper.org.uk/en/homes/buying-a-home/mortgage-affordability-calculator>

- Plan for longer-term goals like retirement

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pensions-basics/pension-calculator>



Use a budgeting or cashflow tool to see where your money is going right now.

**IF I WANT A VIDEO/PODCAST, WHERE DO I GO?**

**Videos & podcasts** (quick wins)

If you don't feel like reading — you don't have to. Our podcast and videos are great for those who prefer to learn by listening and we cover a range of topics with many more being added over the coming months.

Short videos and podcasts help you learn in a way that fits your day:

- On your commute
- Over lunch
- At home



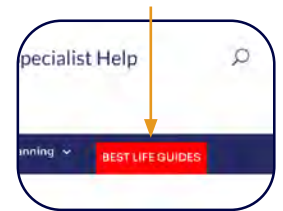
Go to the Video or Podcast tiles or click the links where they appear in article pages and watch one short video today. Just one!

**BEST LIFE GUIDES!**

We like to share those things that help people to live their best life. Here are some guides to whet your appetite that may help you to plan your finances to achieve some of your life goals.



Explore Best Life Guides and see if there is something there for you to help you to focus on your next life goal.



**What this leads to**

This isn't just about information.

It's about how you feel:

- More confident
- More in control
- Less uncertain about what comes next

And that has an impact far MHW your finances.

**HOW TO GET THE MOST OUT OF IT**

You don't need to do everything at once.

In fact, it works better if you don't.

A simple approach:

- Start small
- Focus on what's relevant now
- Come back regularly

Even 10 minutes a week can make a real difference over time.

**WHAT DO I DO IF I WANT SOME HELP FROM AN ADVISER, CAN I GET FURTHER HELP?**

Managing finances is like planning a journey together. You need a shared map, a steady pace, and the flexibility to adjust when the route changes.

At MHW, we combine expert advice with down-to-earth support, so you can feel confident now while steadily moving towards the life you want.

Click on the Get Advice Today tab anywhere on the site.

