



“
**TOUGH
TALK**”
CARDS

**International
Women's
Day 2025
Add-on**

To mark International Women's Day, we've created a special edition of our Tough Talk Cards, designed to help managers navigate important conversations around menopause, maternity, career impact and long-term financial wellbeing with confidence and care.

Women are significantly more likely than men to step away from work during key life stages such as maternity, caring responsibilities and menopause. These career pauses can have lasting financial consequences, from reduced earnings to pension gaps.

With the right tools and support, workplaces can turn awareness into meaningful action and change that trajectory.

hello@lifetime-fm.com

lifetime-fm.com

in. lifetimefm

X LifetimeFM

f LifetimeFM

📷 lifetime_fm

© Lifetime 2026

The Maternity Leave Money Gap

“ I know maternity leave comes with lots of practical planning. Would it be helpful to talk about it? ”

How to start the chat:

- Choose a calm, private moment
- Focus on support, not assumptions
- Ask open-ended questions like: “Have you had a chance to think about the financial side of leave?”

Many women experience a significant drop in income during maternity leave. On top of that, reduced pension contributions and career pauses can widen the gender pension gap over time. Conversations before leave make all the difference.

Signposting and Support:

- Before you sit down to talk, take a read through your HR policy on maternity pay and benefits as well as any guidance on your company’s pension contribution
- Take note of any employee financial wellbeing benefits (including ours) and mention seeking independent financial advice if available



The Cost of Returning to Work

“ As you’re preparing to return, how are you feeling about balancing work and everything else? ”

What Helps:

- Frame it as a wellbeing check-in
- Avoid judgement or assumptions, let them talk first
- Be clear that flexibility conversations are welcome

Returning to work often means childcare costs, reduced flexibility, and confidence challenges. Many women question whether returning “makes financial sense” once childcare is considered. Supportive conversations can prevent talented employees from feeling forced out.

Signposting and Support:

- Flexible working policies
- Childcare support schemes
- Employee Assistance Programme (EAP)
- Financial wellbeing tools or budget planners (available on the Lifetime app and website)



The Gender Pay & Confidence Gap

“ I want to make sure we’re having open conversations about progression and pay. Is there anything you’d like clarity on around growth, salary bands or next steps? ”

Women are statistically less likely to negotiate pay increases and more likely to underestimate their market value. This compounds over time, contributing to long-term income inequality.

Tips for Starting the Chat:

- Anchor it around career development
- Share objective criteria
- Invite questions about progression pathways

Signposting and Support:

- Make sure you bring information about any pay band frameworks, professional development funding and mentoring programmes
- If there’s any criteria documents relating to promotions, it’d be a good idea to bring these too



Menopause & Financial Impact

“ We’re working to create a supportive environment around menopause. If there’s ever anything impacting your work that you’d like to talk about, I’m here. ”

Menopause symptoms can affect confidence, concentration and attendance. Some women reduce hours or step back from senior roles as a result, impacting long-term earnings and pension savings.

Signposting and Helplines:

- Keep it optional, never force disclosure
- Use neutral, inclusive language
- Focus on adjustments, not personal details

Signposting and Support:

- Bring a copy of your menopause workplace policy (and make sure to give it a read-through beforehand)
- Be prepared to discuss reasonable, flexible adjustments

