

NatWest Talk, Learn, Do Evaluation Materials

Money and Pensions Service

July 2022



Contents

1	Facilitator training survey	3
2	Stakeholder discussion guide	8
3	Facilitator discussion guide	15
4	Parent pre-survey	24
5	Parent three-month survey	39
6	Parent discussion guide	57
7	Training observation guide	68
8	Child pre-survey	71
9	Child three-month survey	84

1 Facilitator training survey

S Intro screen

SHOW ALL

S1 Welcome to the NatWest Group's Talk, Learn Do facilitator feedback survey

IFF Research is conducting a short survey of those who completed the facilitator training for Talk Learn Do workshops, under NatWest Group's MoneySense educational programme. The survey forms part of our evaluation of the Money and Pensions Service's Talk, Learn, Do programme, delivered in partnership with NatWest Group. This will help us understand how facilitators feel about delivering the programme, how it can be improved and used to help make decisions about any future roll-out of the programme. The survey will take no longer than 5-10 minutes to complete.

Confidentiality: The information you provide will be treated in accordance with the Data Protection Act and GDPR. Your answers to the survey will be anonymised and will not be reported in any way that can identify you or your branch.

IFF Research is an independent market research company, operating under the strict guidelines of the Market Research Society's Code of Conduct. If you'd like a copy of your data, to change your data, for your data to be deleted or to lodge a complaint, then please follow the process outlined on our webpage: www.iffresearch.com/gdpr/

When completing the survey: Please only use the 'next' button at the bottom of the page rather than the 'back' and 'forward' buttons in your browser. If you are ready to begin, please start by clicking 'next' below.

A Perceptions of skills and confidence to teach / importance of money management

ASK ALL

- A1 **To what extent has the Talk Learn Do financial capability training had on your understanding of the following?**

SINGLE CODE PER ROW

	Not at all	To a little extent	To some extent	To a great extent	Don't Know
_1 The role parents play in teaching their children about money	1	2	3	4	5
_2 How parents can increase their children's knowledge about using money	1	2	3	4	5
_3 How parents can give their children opportunities to manage money	1	2	3	4	5

B Experience of practitioner training course(s)

ASK ALL

- B1 **Thinking about the training you have received to deliver the Talk, Learn, Do programme, how would you rate each of the following aspects of the training?**

SINGLE CODE PER ROW

	Very poor	Poor	Average	Good	Very good	Don't know
_1 Information you received before the training	1	2	3	4	5	6
_2 The way the training was facilitated	1	2	3	4	5	6
_3 The content of the training	1	2	3	4	5	6
_4 The resources made available for you to use	1	2	3	4	5	6

ASK ALL

- B2 **Still thinking about the training sessions you have attended, how much do you agree or disagree with the following?**

SINGLE CODE PER ROW

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't Know
_1 The training has prepared me to run the Talk, Learn, Do session	1	2	3	4	5	6
_2 The training helped me understand the objectives of the Talk, Learn, Do session	1	2	3	4	5	6
_3 I would recommend this training to others in roles like mine	1	2	3	4	5	6
_4 The content of the training was delivered well using the digital platform	1	2	3	4	5	6
_5 The technology used for the digital delivery of the training worked well	1	2	3	4	5	6

ASK ALL

B3 Having completed the training sessions, how much do you agree or disagree with the following?

SINGLE CODE PER ROW

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't Know
_1 I think Talk, Learn, Do will be relevant to parents/carers	1	2	3	4	5	6
_2 I think Talk, Learn, Do will be straightforward to deliver to parents/carers	1	2	3	4	5	6
_3 I have the resources I need to deliver the Talk Learn Do session	1	2	3	4	5	6

ASK ALL

B4 Would you say the training...?

SINGLE CODE

Was below your expectation	1	
Met your expectation	2	
Exceeded your expectation	3	
Don't know	4	

ASK ALL

B5 How would you rate the training overall?

SINGLE CODE

Very poor	1	
Poor	2	
Average	3	
Good	4	
Very good	5	
Don't know	6	

ASK ALL

B6 Thank you for taking the time to complete the survey.

We would like to invite you to take part in a follow-up telephone discussion in a few months' time, after you have delivered the Talk, Learn, Do sessions to parents. The aim of the follow-up discussion is to explore in greater depth your experience of delivering the programme, which areas you have found to work particularly well, and which areas you think could be improved.

Please be assured that only IFF Research will be able to access this information and it won't be shared with anyone else.

IFF Research will remove your name and any other details that could identify you from the data, so your answers will be anonymous.

Please could you fill out your details below? These will only be used to provide you with information about the follow-up discussion, and to invite you to take part.

Name:	
Branch:	
Email address:	

Thank you very much for contributing to the NatWest Talk, Learn, Do Evaluation.

2 Stakeholder discussion guide

Introduction

- **Interviewer and IFF introductions:** IFF Research has been commissioned by the Money and Pensions Service to carry out an evaluation of the financial capability module – Talk, Learn, Do that you at NatWest Group are implementing. We'd like to speak to you all today about your experiences of delivering / incorporating Talk, Learn, Do into NatWest's provision.
- The discussion should take 1 hour 30 minutes.
- **MRS Code of Conduct and Confidentiality:** IFF Research is an independent market research company, operating under the strict guidelines of the Market Research Society's Code of Conduct. This means that anything you tell us will be treated in the strictest confidence, and none of your answers will be attributed to you unless you give explicit permission for us to do so.
- **GDPR:** Any personal data you provide to us in this interview will be kept until the end of the project, which may run up to January 2022, and then it will be destroyed. You have the right to have a copy of your data, change your data, or withdraw from the research. If you would like to change the information you have provided or withdraw your information you will need to contact Zainab Hazel (Zainab.Hazel@iffresearch.com) before the end of September 2021. You can find out more information about your rights under the new data protection regulations by going to iffresearch.com/gdpr. We can also email this to you if you'd like.
- **Permission to record**
- **Aim of the research:** We're keen to find out from those involved in design and delivery of the Talk, Learn Do module to find out how they feel it is going so far. The purpose of these discussions is to get an overall understanding of:
 - The rationale for the taking part in the delivery of Talk, Learn, Do and how the delivery has been designed;
 - The Talk, Learn Do module's overall objectives;
 - What has been working well and not so well so that improvements can be made in the future if needed;
 - How you might envisage Talk, Learn, Do delivery long term.

Role and involvement in Talk, Learn, Do (5 minutes)

I'd like to start by talking about your roles within NatWest and your involvement of the Talk, Learn, Do programme.

Moderator to go round the group and get each stakeholder to introduce themselves covering the following:

- Their role at NatWest Group
- Briefly summarise their involvement in Talk, Learn, Do delivery (and how much of their role involves working on TLD)

Getting involved in TLD (15 minutes)

I'd now like to move on to talk more specifically about Talk, Learn, Do within NatWest and how you got involved.

How did NatWest become aware of Talk, Learn, Do? Who was the first to involve each of you in Talk, Learn Do?

How would you say your role relates to Talk, Learn, Do?

- Why you initially got involved? Prompt for how their role before Talk, Learn, Do related.
- To what extent did it 'fit' with what you were already doing?

How did each of you feel about getting involved? What was attractive to you about Talk, Learn, Do?

- What initially grabbed your attention?
- Any other aspects that drew your attention?

Why did you feel it could be of benefit to NatWest Group parents and customers?

- Any parents specifically? Why?

Are you aware of any existing (provision / programme / sessions) that you feel are similar to Talk, Learn, Do?

- What are these?
- In what ways are they similar?
- Is your NatWest involved in any delivery of these?

Talk, Learn, Do objectives (10 minutes)

What do you think the objectives of the Talk, Learn, Do session are?

Now thinking about how Talk, Learn, Do fits into NatWest Group and their provision to parents and goals, how do you feel Talk, Learn, Do helps Natwest achieve these goals?

- Are there any areas that fit particularly well? E.g. Moneysense
- To what extent is supporting parents to talk to their children about money already a strategic priority for Natwest?

Has NatWest previously worked with parents in a way that aims to support them?

- Please can you tell me a bit more about this?
- How does this compare to Talk, Learn, Do?
 - Prompt for: Approach to delivery, content, uptake

We'll talk a bit more about the specifics in a moment but in your view, can you briefly tell me how you think delivery of Talk, Learn Do has gone overall so far?

- What worked well? Not so well?
- Why do you say this?
- Do you have any particular concerns about the process that should be monitored?

Talk, Learn, Do delivery (15 mins)

The next section I'd like to cover is how Talk, Learn, Do is being delivered within the NatWest Group.

For some context, please can one of you briefly summarise how NatWest Group is delivering Talk, Learn, Do to parents?

- Why did you do it this way?
- Was this the approach you wanted to use or would you have preferred to implement another way?
- How confident were you that this would be successful?
- And how successful has delivery been?
- What elements have been easier to implement?
- What have been the challenges, if any?
- Where in the NatWest Group does this currently sit?

How did you decide which facilitators in the NatWest Group would be trained?

- Who did you ask to go on training?
- Why did you decide to go for this approach?
- Are you planning on training anymore facilitators? How many?

Thinking about what we've discussed, did you have to adapt / change your approach at all?

- What did you have to change? Why?
- At what point did each of these changes need making?
- Are there any lessons you'll take forward?
- Any examples of best practice?

Recruitment / attendance / Reception from parents (15 mins)

The following questions are about the take up and attendance of the Talk, Learn, Do sessions delivered to date.

How are parents targeted for the Talk, Learn, Do session?

- How are they recruited?
- Why did you choose this approach?
- Ahead of recruitment, what did you know about the target audience / customers? Did this feed into your recruitment approach? How?
- What sorts of people have signed up?
- What sort of marketing material is used to advertise the Talk, Learn, Do session? What are the messages and what tone does it use?
- INTERVIEWER: Prompt with methods / marketing used:
 - Which methods / approaches / routes were more successful?
- Is the Talk, Learn, Do session succeeding in attracting its targeted audience?
 - How does this impact, if at all, the delivery of the session?

Why do you think parents sign up to attend the Talk, Learn, Do session?

- How straightforward or difficult is it getting people signed up?
- How easy or difficult is it to fill places on the sessions?
 - How committed are parents after signing up? How much drop-off do you experience?

INTERVIEWER NOTE: Include a discussion on whether numbers enrolling match anticipated numbers and reasons why.

- How much variation in attendance do you get from different sessions? Have there been any Talk, Learn Do sessions that have proved to be more popular than others?
- What is attendance like for the session in comparison to other sessions NatWest Group delivers?

Reception from parents

- **As far as you are aware, how well has the Talk, Learn, Do session been received by parents overall?**
- **What do you think of the materials parents are provided with as part of the Talk, Learn, Do session?**

Longevity / scaling up of Talk, Learn, Do delivery (20 mins)

I'd now like to ask you a few questions about the possibilities for continuing Talk, Learn, Do delivery this year.

- **Firstly, thinking about when you were providing Talk, Learn, Do, how much importance was placed upon TLD in the rest of the organisation?**
 - Why do you think this was?
 - How did it compare with other provision / offers?
- **Are NatWest Group planning on continuing delivery of Talk, Learn, Do this year?**
 - Why / why not?
 - How long for?
 - How would you do this?
 - How would you raise awareness of the importance of this delivery within the organisation?
- **And thinking more long term, how do you see Talk, Learn, Do fitting into NatWest Group delivery?**
 - *MODERATOR NOTE: Probe fully to understand exactly how this could work long term.*
 - Would it sit alongside any of your existing provision?
 - Who would you offer this to?
 - How would parents be targeted?
- **Where will this longer term delivery sit within NatWest Group?**
 - Which teams / who would drive this forward?
 - Would responsibility sit across various teams?
 - Could this change over time?
 - Why do you think this is where it will sit best?

- **IF NOT YET COVERED: Thinking about longer term delivery following the Coronavirus pandemic, how do you think this will look?**
 - How much will you keep to virtual delivery?
 - How much will you move to face-to-face? What would this face-to-face delivery look like?
 - Who will run this delivery? Where in NatWest will this sit?
 - How will this fit with other sessions / courses you deliver?
- **How confident are you that longer term integration of Talk, Learn, Do will be successful within Natwest?**
 - What makes you say this?
- **What challenges do you think you might encounter?**
 - How likely do you think it is you'll encounter each of these challenges?
 - How do you think you'll overcome these?
- **In an ideal world, would you integrate Talk, Learn, Do delivery into NatWest Group delivery the way you have just described? Or is there another way you would prefer?**
 - *If there is another way they would prefer to integrate:* Why do you now think you'll integrate it this way? What is preventing you from integrating another way?
- **Which parents do you think could benefit most? How could Talk, Learn, Do reach these audiences for longer term delivery?**
- **Are there any other key methods of delivery that you think would work for Talk, Learn, Do either within NatWest or at a wider level?**
 - Prompts: delivery in schools, incorporation into parenting programmes etc – any other ideas?
 - What do you think the benefits are to NatWest Group delivering in these settings?
 - PROMPT FOR: Benefits for NatWest, Parents, anyone else?

Cost of delivery (5 mins)

My final questions are about the cost of delivering the Talk, Learn, Do sessions.

- **What resource implications has the Talk, Learn, Do session had for you or NatWest Group in terms of planning / management?**
 - Were there any particular challenges faced?
 - How were these overcome?

- **What do you think the cost of delivering this longer term would be? Will this be a challenge? How might you overcome this?**

Wrap up (5 mins)

Before we finish, I have a couple of final questions I'd like to go round and ask each of you.

- **If there was one thing you could change about the Talk, Learn, Do session delivery to date, what would it be, if anything?**

- **What do you think are the biggest lessons are moving forward?**

Is there anything else that you would like to discuss about the Talk, Learn, Do sessions that we haven't covered?

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

Interviewer signature:

Date:

Finish time:

Interview Length

Mins

3 Facilitator discussion guide

A Introduction (3 minutes)

- **Interviewer and IFF introductions:** My name is [NAME] and I work for IFF Research, an independent research agency. We have been commissioned by the Money and Pensions Service (MaPS) to carry out an evaluation of the Talk, Learn, Do sessions that you have been delivering.
- **Aim of the research:** The discussion will cover your experiences of delivering Talk, Learn, Do including your views on what has worked well, and what can be improved for the future.
- The discussion should take 45 minutes – 1 hour depending on how much you have to say.
- **MRS Code of Conduct and Confidentiality:** IFF Research is an independent market research company, operating under the strict guidelines of the Market Research Society's Code of Conduct. This means that anything you tell us will be treated in the strictest confidence, and none of your answers will be attributed to you unless you give explicit permission for us to do so. We'll be keeping your personal data for up to 12 months after the interview. If you'd like a copy of your data, to change your data, for your data to be deleted or to lodge a complaint, then please follow the process outlined on our webpage: www.iffresearch.com/gdpr/
- **Check permission to record** –I would like to record our discussion just so I don't have to rely solely on taking notes and have a more accurate record of the conversation. The recording will be stored on an encrypted area of our server at IFF and only IFF researchers will have access to it.

B Role in NatWest Group and involvement with Talk, Learn, Do (10 minutes)

B1 To start, please can you tell me a bit about your role in NatWest?

- Specific role in organisation
- What kinds of communities do you work with? Probe for age and background and what experience they have with parents
- How do you typically work with these communities (prior to Covid-19)? And how have you been working with them during the lockdown periods?
- *Probe for facilitator's experience in carrying out digital interventions / interacting digitally with the communities they serve*
- IF HAVE EXPERIENCE WITH PARENTS: Thinking generally about the parents you have worked with previously, how confident do you think they are in communicating digitally, for example using video calls and video conferencing platforms such as Zoom and Teams?

B2 What involvement have you had with Talk, Learn, Do to date?

- How did you get involved with TLD – did you volunteer to take part? If yes, why? Were you put forward by a manager or colleague? If yes, why did you agree to take part?
- Have you had any previous experience of carrying out any other sessions, workshops, programmes, or training to parents? IF YES: briefly can you describe the subject matter, type of parents that took part, and how it was delivered?

B3 How many Talk, Learn, Do sessions have you delivered to date?

IF NEEDED: The main event dates were: 23rd March, 25th March, 22nd April, 27th April

[RECORD ANSWER]

B4 IF NOT ALREADY COVERED: Have you delivered any additional sessions beyond the original dates so far?

IF DELIVERED ADDITIONAL SESSIONS

- How many additional sessions did you deliver? [RECORD ANSWER]
- When did you deliver these sessions?

IF DELIVERED ADDITIONAL SESSIONS

B5 How were parents recruited to the additional sessions– what type of parents were recruited? Probe for participant's role in recruiting parents

- How many participants attended each additional session? How did attendance at the sessions compare to the numbers who initially signed up? Probe for drop-out rate
- How much did you know about the parents attending?
- Were there any differences in the parents who attended these additional sessions compared to one of the 'main event' sessions? If yes: what were these differences?

IF DELIVERED ADDITIONAL SESSIONS

B6 How many participants attended each additional session?

- How did attendance at the sessions compare to the numbers who initially signed up?
- Probe for drop-out rate
- Probe for any differences in attendance between the main event sessions and additional sessions. Why do you think this might be?

IF DELIVERED ADDITIONAL SESSIONS

B7 How were the additional sessions delivered? For example, through Zoom with/with breakout groups, or some other means?

- If different delivery used: what impact did it have on delivery, compared to the Zoom method used in the additional session(s)?

IF DELIVERED ADDITIONAL SESSIONS

B8 Did you make any changes to the content or order of the Talk, Learn, Do additional session(s) beyond following the 'main event' session(s) you carried out?

- What changes did you make and why?
- What effect did they have on the type of parents participating and their engagement with the session?
- What effect did these changes have on the delivery of the session?

IF DELIVERED 'MAIN EVENT' SESSIONS IN BOTH APRIL AND MARCH

B9 You said that you delivered 'Main Event' sessions in both March and April. Did you notice any differences in how these sessions ran?

- What was it that made this difference?
- What effect, if any, did this have on parents' engagement with the session? Why do you say that?

C Views on delivering Talk, Learn, Do (20 mins)

C1 I'm now going to ask you about your experience of delivering the Talk, Learn, Do session(s). A few of these questions will be asked on a scale, which I will read out in advance.

INTERVIEWER NOTE POTENTIAL PROBES TO USE BELOW: Explore each aspect in turn probing, where relevant on:

- How well did this go / is this going?
- What challenges were / are being faced?
- Positive aspects / successes?
- Have any approaches changed / developed?
- Lessons to take forward?
- Any examples of best practice?

Overall reflections

C2 We'll talk in detail about the specific elements of delivery in a moment but in your view, can you briefly tell me how you think Talk, Learn, Do has gone so far? Why do you say this?

C3 And before we go onto discuss delivery in more detail, now you have delivered the session, to what extent to you agree that:

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't Know
_1 Talk, Learn, Do is relevant to parents/carers	1	2	3	4	5	6
_2 Talk, Learn, Do is straightforward to deliver to parents/carers	1	2	3	4	5	6
_3 I have the resources I need to deliver the Talk Learn Do session	1	2	3	4	5	6

Parent engagement

C4 Did the number of parents who attended your session(s) match your expectations? Did this have a positive or negative impact on your delivery of the session(s)? Why do you say that?

C5 You said that you [AGREE/DISAGREE FROM C3_1] Talk, Learn, Do is relevant to parents / carers? Why do you say that?

- Did you think the session would work well for the group(s) of parents that signed up? Why / why not?
- IF CARRIED OUT MULTIPLE SESSIONS: Did you find that Talk, Learn, Do was more or less relevant for some of the groups of parents you delivered to, compared to the other groups? Why was that? *Probe for whether these differences were between a main and additional event.*

C6 How much do you think parents were engaged with the Talk, Learn Do session(s) that you delivered?

- Why do you say that? How much of this [perception of parents' engagement] is due to the programme being delivered digitally? Why do you say that?
- If did multiple sessions: do you think engagement varied between sessions? Why do you think this was?

C7 What kinds of questions were participants asking when you delivered the session(s)?

- How well do you think you were able to answer these questions?
- Was there any information you would have liked to be able to better answer these questions?

C8 What could be done to further encourage parents to engage with the Talk, Learn, Do session or content?

C9 You said that you [AGREE/DISAGREE FROM C3_2] Talk, Learn, Do is straightforward to deliver to parents / carers? Why do you say that?

Views on materials

C10 Earlier you said you [AGREE/ DISAGREE AT C3_3] that you have the resources you need to deliver the TLD sessions - why do you say this?

C11 What did you think of the materials/slide content provided as part of Talk, Learn Do?

PROBE FOR PARTICULAR ACTIVITIES (see cribsheet)

- Was there anything that you found particularly effective, and why? And anything that was not as effective, and why?
- How did the parents in your session(s) in particular react to the various activities/slide content?
- Did you feel that there were any additional materials that participants would have benefitted from? If so, what?
- And was there anything in the materials/slide content that felt less effective or appropriate for parents? Why do you say that?

Digital delivery

C12 How did you find delivering Talk, Learn, Do digitally?

- How easy/difficult did you find it to deliver the programme over Zoom?
- How confident were you in delivering over zoom? Why do you say that?

C13 How do you think parents found engaging with Talk, Learn, Do in a digital format?

Practitioner confidence in delivering Talk, Learn, Do

C14 Overall, how confident did you feel in delivering Talk, Learn, Do after the training you received? Why do you say that?

- Was there anything that you felt less confident in delivering? What could have helped?

C15 How much do you agree or disagree with the following statements?

Please answer using the following scale, strongly disagree, disagree, neither agree nor disagree, agree, strongly agree.

[INTERVIEWER RECORD ANSWER FOR EACH]

	Strongly disagree					Strongly agree	DK
_1 I have the skills I need to help parents/carers teach their children about money	1	2	3	4	5	6	
_2 I feel confident helping parents/carers teach their children about money	1	2	3	4	5	6	
_3 I believe children need to develop money skills from a young age to ensure they can make informed money management decisions in adulthood	1	2	3	4	5	6	

IF STRONGLY DISAGREE/DISAGREE SELECTED, FOR EACH PROBE WITH:

C16 You said that you [strongly disagreed/disagreed] that [statement]. Why did you say this?

C17 IF DISAGREE WITH C15_1 OR _2: How could your skills / confidence be improved?

C18 Do you think there is any need for any follow-up support after the initial training and was any provided?

- What specifically would you have found useful?

D Perception of Talk, Learn, Do aims and outcomes (10 mins)

For these next few questions I'd like to ask about your views on the outcomes of Talk, Learn, Do.

D1 What do you think are the key messages that the Talk, Learn, Do sessions are trying to deliver? *PROBE:*

- How 'new' do you think these messages were to parents?
- How achievable did the messages of the Talk, Learn, Do sessions feel to participants?

D2 **And please can you tell me the extent to which you agree with the following:**

	Strongly disagree				Strongly agree	DK
_1 I am confident that the Talk, Learn, Do session will raise awareness among parents of the role they play in influencing their child(ren)'s financial capability	1	2	3	4	5	6
_2 I am confident that the Talk, Learn, Do session will achieve its aim of improved financial capability for children and young people	1	2	3	4	5	6

D3 **Why do you say this?**

PROBE FOR FULL REASONS

D4 **Which parts of Talk, Learn, Do do you think are more effective in delivering these aims?***
And what parts of Talk, Learn, Do do you think are less effective Why do you say that?

** raise awareness among parents of the role they play in influencing their child(ren)'s financial capability*

** improving financial capability for children and young people*

D5 **What do you think have been the immediate outcomes, if any, for parents as a result of taking part in Talk, Learn, Do? What makes you say that?**

- During the course of the session(s) that you have delivered, did you see any immediate achievements from the participants? Probe for what it was they noticed and whether this differed by sessions delivered (and why this might be)
- Did participants tell you they were going to take any actions/do things differently as a result of taking part in Talk, Learn, Do? If yes, what were these actions?
- Do you anticipate any future benefits?

D6 **Is there anything that needs changing to the current model (for reference: content, delivery, time) to better help Talk, Learn, Do to achieve its aims?**

- Why?
- What would be the impact of this?

E Potential for scaling up the programme (5 mins)

I'd now like to ask you a few questions about any plans for future delivery of Talk, Learn, Do.

E1 Are you planning on continuing to deliver Talk, Learn, Do beyond this Autumn or next year?

- How do you envisage these sessions will be recruited?
- When do you plan to deliver these sessions?
- In what format do you plan to deliver these sessions? E.g. on Zoom / other online, or face to face? If face to face – where, and when?
 - Why / why not?
 - How long for?
 - How would you do this?

E2 Do you have any plans to train other NatWest staff to deliver Talk, Learn, Do?

Probe for which staff plan to be trained (i.e. role)

E3 In what other settings do you think Talk, Learn, Do could be delivered to parents? Are these settings feasible for you to deliver within your role at NatWest?

E4 Which types / groups of parents do you think would benefit most from Talk, Learn, Do? Why do you say that?

- How do you think these parents can be reached – what marketing messages or channels would be most effective? Why?

F Wrap up (2 mins)

Before we finish, I have a few final questions about your experiences.

- F1 If there was one thing you could change about Talk, Learn, Do to date, what would it be, if anything?
- F2 What do you think are the biggest lessons that should be considered when delivering future NatWest Talk, Learn, Do sessions?
- F3 Is there anything else that you would like to discuss about Talk, Learn, Do that we haven't covered?

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.		
Interviewer signature:		Date:
Finish time:	Interview Length	Mins

4 Parent pre-survey

S Your Family's Approach to Managing Money

SHOW ALL

S1 What is this?

This questionnaire asks you about how your family talks about money. The research is being conducted by IFF Research and the Money and Pensions Service (MaPS) who designed the material that you will see in this session. It will help the Money and Pensions Service find out how families talk and teach children about money and what children do and don't understand about money.

There are no right or wrong answers and if there are any questions you don't want to answer, please leave them blank and move on to the next question. The survey will take 5-10 minutes to complete.

What happens to my answers?

IFF Research will remove your name and any other details that could identify you from the data, so your answers will be anonymous. This means that it will not be possible to tell who the information is from or about.

Where can I get more information about this research?

Please contact Zainab Hazel from IFF Research via email: kidsandmoney@iffresearch.com. If you would like to contact MaPS to find out more, you can email Rachael Emmett at Rachael.Emmett@maps.org.uk. Alternatively, you can contact the Talk, Learn Do team at NatWest: TalkLearnDo@natwest.com.

If you would like to confirm that the research is genuine, you can contact the Market Research Society (MRS) on 0500 39 69 99.

When completing the survey: Please only use the 'next' button at the bottom of the page rather than the 'back' and 'forward' buttons in your browser. If you are ready to begin please start by clicking 'next' below.

A Your family

ASK ALL

A1 We would like to know how many adults and children live in your home. Please fill in the table below with the number of people in your household in each of the categories listed.

If there are '0', you can leave the box blank.

DS - SHOW THE BELOW AS TABLE IN THE SURVEY AS WELL. MAKE BOXES WRITE-IN AND ONLY ALLOW NUMBERS 0-99. ALLOW SOME BOXES TO BE LEFT BLANK.

	Male	Female
Adults (parents)	(0-99)	(0-99)
Adults (children 18+)	(0-99)	(0-99)
Teenagers (12-17)	(0-99)	(0-99)
Older children (7-11)	(0-99)	(0-99)
Young children (3-6)	(0-99)	(0-99)
Toddlers & babies (0-2)	(0-99)	(0-99)
Adults (Grandparents)	(0-99)	(0-99)
Other adults	(0-99)	(0-99)

B Teaching children about money

ASK ALL

- B1 Here are some things other parents and carers have said about teaching children about managing money. How much do you agree or disagree with these things?**

SINGLE CODE PER ROW.

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't Know
_1 I don't know how to talk to my child / children about money	1	2	3	4	5	6
_2 I feel comfortable discussing money and spending with my child / children	1	2	3	4	5	6
_3 Children should be protected from understanding how money works	1	2	3	4	5	6
_4 My parents never talked to me about money	1	2	3	4	5	6
_5 I am hiding the reality of our family finances from my child / children	1	2	3	4	5	6
_6 I know what age I should start talking to my child / children about how money works	1	2	3	4	5	6
_7 Children grow up to be like their parents / carers are with their money	1	2	3	4	5	6

ASK ALL

B2 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up?

SINGLE CODE PER ROW.

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
_1 Talk about how money is used in the family, e.g. paying for heating	1	2	3	4	5	6	7
_2 Explain the difference between price and the value of things	1	2	3	4	5	6	7
_3 Teach the importance of saving	1	2	3	4	5	6	7
_4 Give them their own spending money / allowance	1	2	3	4	5	6	7
_5 Involve them in basic family spending <u>discussions</u> e.g. the cost of days out	1	2	3	4	5	6	7
_6 Involve them in basic family spending <u>decisions</u> e.g. food shopping	1	2	3	4	5	6	7
_7 Let them manage their own day-to-day money without supervision	1	2	3	4	5	6	7
_8 Give them responsibility for saving up for something they want	1	2	3	4	5	6	7
_9 Encourage them to think about what to do with their money	1	2	3	4	5	6	7

C Questions about your child

SHOW ALL

Please answer the following questions about your child.

If you have more than one child, please answer about your youngest child that is closest to 3 years old (but not any younger)..

For example, if you have a 5 year old and a 1 year old, please answer about the 5 year old, and if you have a 4 year old and a 7 year old, please answer about the 4 year old.

DS - DS PLEASE MAKE C1 AND C2 APPEAR ON THE SAME PAGE.

ASK ALL

C1 Please write in the age of this child:

WRITE IN. ALLOW 1-18

ASK ALL

C2 And is your child...

A boy	1	
A girl	2	
Another gender identity (please specify)	3	Write in
Refused	4	

ASK ALL

C3 Do you share the parenting duties for this child with another adult not living in your home?

SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK ALL

C4 In which of the following ways does this child get money of their own?

MULTI CODE

Regular pocket money	1	
In return for good behaviour or helping out at home / chores	2	
Now and again on special days out or holidays	3	
Birthdays / Christmas / Other celebrations	4	
When they see Grandparents or other close family friends / relatives	5	
Irregularly or when we have some money to spare	6	
None – My child doesn't have any money of their own	7	
Other (please state)	8	
Don't know	9	

ASK ALL

C5 Does your child have any money saved up right now?

SINGLE CODE.

Yes	1	
No	2	
Don't know	3	

ASK ALL

C6 Who is mainly responsible for deciding how your child's day-to-day money is spent?

SINGLE CODE.

I am	1	
Another family member or carer is	2	
I share responsibility with another parent / carer	3	
My child is	4	
My child is not given any money	5	

ASK ALL

C7 How well do you think this child understands the following about money?

SINGLE CODE PER ROW.

	Not at all well	Not very well	Quite well	Very well	Don't Know
_1 That money has a value	1	2	3	4	5
_2 Where your day to day money comes from	1	2	3	4	5
_3 That you have to make choices when you spend your money	1	2	3	4	5
_4 That you do not have an endless amount of money	1	2	3	4	5
_5 That adverts and some TV programmes are trying to sell them things	1	2	3	4	5

ASK IF CHILD HAS MONEY OF THEIR OWN (C4=NOT 7)

C8 Is this child able to do any of the following?

SINGLE CODE PER ROW.

	No	Yes – some of the time	Yes – all of the time	Don't know	N/A (my child doesn't have their own money)
_1 Save up for a short period of time to buy something they want	1	2	3	4	5
_2 Understand why you are saying “no” to buying something	1	2	3	4	5
_3 Manage their own day-to-day money or allowance	1	2	3	4	5
_4 Explain the choices they make when they spend their money	1	2	3	4	5
_5 Able to recognise the difference between something they want (e.g. sweets), and something they need (e.g. food)	1	2	3	4	5

ASK ALL

C9 How often do you talk to this child about...?

SINGLE CODE PER ROW

	Never	Rarely	Sometimes	Often	Don't Know
_1 Where the money your household has comes from	1	2	3	4	5
_2 The choices you make when spending your money	1	2	3	4	5
_3 How to save up for things they want	1	2	3	4	5
_4 That companies try to sell them things in adverts and some TV programmes	1	2	3	4	5

ASK ALL

C10 How often do you involve your child in household spending decisions?

SINGLE CODE

Often	1	
Sometimes	2	
Rarely	3	
Never	4	
Don't know	5	

D You and your finances

SHOW ALL

This next section is about you and your finances

ASK ALL

D1 To what extent would you say the following statement applies to you personally?

Please answer on a scale of 0 to 10, where 0 means it doesn't sound like you at all and 10 means it sounds a lot like you.

SINGLE CODE.

	Doesn't sound like me at all											Sounds a lot like me	Don't know
_1 “I feel under pressure to spend money on my children even when I can't afford it”	0	1	2	3	4	5	6	7	8	9	10	11	

ASK ALL

D2 **Which of these best describes how often you save money?**

SINGLE CODE.

Every month	1	
Most months	2	
Some months but not others	3	
Rarely / never	4	
Prefer not to say	5	
Don't know	6	

ASK ALL

D3 **To what extent do you feel that keeping up with your bills and credit commitments is a burden?**

SINGLE CODE

It is not a burden at all	1	
It is somewhat of a burden	2	
It is a heavy burden	3	
Prefer not to say	4	
Don't know	5	

ASK ALL

- D4 **In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't necessarily have to be consecutive months.**

SINGLE CODE

Yes	1	
No	2	
Don't know	3	
Prefer not to say	4	

E Contact details for follow-up survey

ASK ALL

- E1a **How did you find out about the session today?**

SINGLE CODE

From my local bank branch (either face to face, over the phone or via email)	1	CODE TO COMMUNITY BANKERS
From my local bank Twitter account	2	
Through an email from MoneySense Schools	3	CODE TO MONEYSENSE
Through my child's school	4	
Through work / my employer	5	CODE TO CORPORATE CLIENTS
Other (please specify)	6	
Don't know	7	

ASK ALL

E1b **Are you currently an employee of NatWest Group?**

SINGLE CODE

Yes	1	
No	2	
Prefer not to say	3	

SHOW TO ALL

We'd like to email you to ask for your opinions in around 3 months' time. To thank you for taking part, we are offering all participants who take part in this short follow up online survey a £10 Amazon Voucher.

ASK ALL

E2 **Can IFF Research email you to take part in this follow-up survey in around 3 months' time?. Your help will inform decision making around similar programmes like this for other parents like you to benefit from.**

Yes	1	
No	2	

ASK IF YES AT E1

E3 **Please write in your name and email address (and at least one contact number if you are happy to do so).**

Please be assured that only IFF Research will be able to access this information and it won't be shared with anyone else. IFF Research will remove your name and any other details that could identify you from the data, so your answers will be anonymous.

Contact name	Write in	
Email address	Write in	Add auto-check to make sure it's email address
Mobile telephone number	Write in	Only allow numbers
Alternative/other contact number	Write in	Only allow numbers DS: ALLOW TO BE LEFT BLANK

ASK IF HAVE A CHILD IN HOUSEHOLD AGED 7-11 (A1_4>0)

- E4 There is another important part of this project that IFF Research would like your help with to help us understand whether children think about money and how they feel about it. With your permission, we would like to invite your child/ren between 7 and 11 years old to take part in a short online survey. We would email this to the address you've provided in the next few weeks for you to forward to your child.**

Would you be happy for us to send you a link to the survey [IF A1 OLDER CHILDREN >1: for each of your children aged 7-11 years]?

If you agree and your child takes part, as a thank you, we will send you a £10 Amazon voucher.

Yes	1	
No	2	
I do not have a child between 7 and 11	3	

ASK IF E3=1 1 'YES' BUT HAVE NOT PROVIDED EMAIL ADDRESS AT E2

Please write in your name and email address below for us to send the survey for your child/ren to. Contact name	Write in	
Email address	Write in	Add auto-check to make sure it's email address

Thank you for answering these questions. Please click next for the final questions, which are about you and will help IFF Research to understand your answers better.

F About you section

ASK ALL

- F1 The final few questions are about gender and ethnicity. This will us help put your answers into context, but no information you provide will allow you to be identified. All responses will be anonymous.**

Would you be happy to be asked these questions?

SINGLE CODE.

Yes	1	
No	2	

ASK IF F1=1 'YES'

F2 What is your gender...?

SINGLE CODE.

Male	1	
Female	2	
Prefer to self-describe	3	WRITE IN
Prefer not to say	4	

ASK ALL

F3 Which of the following best describes your ethnic background?

SINGLE CODE.

White:

British	1	
Irish	2	
European	3	

Asian or Asian British:

Indian	4	
Pakistani	5	
Bangladeshi	6	
Chinese	7	
Any other Asian background	8	

Black or Black British:

African	9	
Caribbean	10	
Any other Black background	11	

Other (please state)	12	WRITE IN
Prefer not to say	13	

SHOW ALL

Thank you very much for taking part in this survey.

5 Parent three-month survey

S Welcome!

S1 Hello - you may remember completing an online survey around 3 months ago at a session you took part in about how your family feels and talks about money, delivered by NatWest Group. At this point, you kindly said that you were happy to be contacted about taking part in some follow-up research online. Thank you for your help so far with this research study which IFF Research are conducting on behalf of the Money and Pensions Service (MaPS).

This survey will ask some more questions about your family and money, there are no right or wrong answers and as a thank you for your time, you will receive a £10 Amazon voucher. The survey will take no longer than 10 minutes to complete, you can pause the survey at any time and click on the link in the email again to pick up where you left off.

The results will help the Money and Pensions Service find out how families talk and teach children about money and what children do and don't understand about money and inform future delivery of sessions like this.

All answers you give will be kept confidential and will not be reported in a way that will allow you to be identified. IFF follow government and research rules which mean they have to keep your information securely and delete it as soon as the project is over. Your name and details will not be passed on to anyone without asking you first. IFF also operate strictly under the General Data Protection Regulations (GDPR), you can find out more information on their website: www.iffresearch.com/iff-research-gdpr-policy/

If you have any questions about this research you can contact Zainab Hazel at IFF Research on 0207 250 3035 or email kidsandmoney@iffresearch.com. Alternatively you can contact the Talk, Learn Do team at NatWest: TalkLearnDo@natwest.com. If you would like to contact MaPS to find out more, you can email Rachael Emmett at Rachael.Emmett@maps.org.uk.

Please click on 'next' below to start the survey.

I'm happy to take part in the survey now	1	CONTINUE
I don't want to take part at all	2	CLOSE

ASK ALL

- S2 **Firstly, do you remember if you took part in a session that was about talking to your children about money?**

DO NOT READ OUT. SINGLE CODE.

Yes, I did attend	1	
No, I didn't attend	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE

ASK ALL

- S3 **Have you been to any other sessions or workshops, either digitally or in person, about money since the Talk, Learn, Do session(s) you went to 3 months ago?**

Yes	1	
No	2	
Don't know	3	

ASK ALL THAT HAVE BEEN TO ANOTHER PROGRAMME (S3=1)

- S4 **What was the other session about money that you attended and where was it held?**

Please write as much information about the session as you can here.

WRITE IN		
Refused	1	

SHOW FOR ALL WHO CAN'T REMEMBER MONEY SESSION (S2=2-3)

- S5 **Thank you very much for your interest in taking part in the survey, however it's important that you took part in the session about your family and money to be able to then take part.**

ASK ALL WHERE CHILD AGE IS MISSING (NO CHILD AGE ON SAMPLE)

- S6 **To start, how many children are living in your household and how old are they? Later in the survey you will be asked some questions about children of a particular age.**

Please could you fill in age of your children starting from oldest to youngest.

	Age (years)	Refused
_1 First child	WRITE IN	X
_2 Second child	WRITE IN	X
_3 Third child	WRITE IN	X
_4 Fourth child	WRITE IN	X
_5 Fifth child	WRITE IN	X

IF S6= X THANK AND CLOSE: **Thank you for your response. Unfortunately, we can only include parents in this research where we know the age of their children.**

IF S6=under 1: **Thank you for taking the time to answer the question. Unfortunately, we can only interview parents of children aged over one for this survey.**

CHILDAGE DUMMY VARIABLE, DO NOT ASK

DS: Please select the child age older than 3 years old (but closest to 3 years old) at S6 and populate variable with number.

E.g. if they have a 5 year old and a 1 year old, please ask about the 5 year old, and if they have a 4 year old and a 7 year old, please ask about the 4 year old.

ASK ALL WHERE CHILD AGE IS MISSING (NO CHILD AGE ON SAMPLE)

- S7 **Thank you, later in the survey you will be asked some questions about your [CHILDAGE] year old. Is this child...?**
SINGLE CODE

Girl	1
Boy	2
Has another gender identity (please write in)	3
Don't know	4

A Teaching children about managing money

ASK ALL

- A1 The following statements are some things that other parents and carers have said about teaching children about managing money. Please select how much you agree or disagree with each one.

DS: ROTATE LIST

SINGLE CODE PER ROW

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
_1 I don't know how to talk to my child / children about money	1	2	3	4	5	6
_2 I feel comfortable discussing money and spending with my child / children	1	2	3	4	5	6
_3 Children should be protected from understanding how money works	1	2	3	4	5	6
_4 I am hiding the reality of our family finances from my child / children	1	2	3	4	5	6
_5 I know what age I should start talking to my child / children about how money works	1	2	3	4	5	6
_6 Children grow up to be like their parents / carers are with their money	1	2	3	4	5	6

ASK ALL

A2 **From what age group do you think parents and carers should start doing the following with children to help them become good with money when they grow up?**

SINGLE CODE PER ROW

DS: ROTATE LIST

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
_1 Talk about how money is used in the family, e.g. paying for heating	1	2	3	4	5	6	7
_2 Explain the difference between price and the value of things	1	2	3	4	5	6	7
_3 Teach the importance of saving	1	2	3	4	5	6	7
_4 Give them their own spending money / allowance	1	2	3	4	5	6	7
_5 Involve them in basic family spending <u>discussions</u> e.g. the cost of days out	1	2	3	4	5	6	7
_6 Involve them in basic family spending <u>decisions</u> e.g. food shopping	1	2	3	4	5	6	7
_7 Let them manage their own day-to-day money without supervision	1	2	3	4	5	6	7
_8 Give them responsibility for saving up for something they want	1	2	3	4	5	6	7
_9 Encourage them to think about what to do with their money	1	2	3	4	5	6	7

B Questions about your child

The next few questions are about your children and money.

ASK ALL THAT PROVIDED CHILD AGE IN PRE-SURVEY (CHILD AGE AVAILABLE ON SAMPLE)

- B1 When you filled in the first survey, you told us you have a [INSERT FROM SAMPLE: daughter / son] aged [INSERT FROM SAMPLE: AGE]. Please can you enter the first name of this child?**

This is only being asked so we can use your child name's within questions to make the wording more straightforward – this will not be included in any data that is shared or findings that will be reported.

WRITE IN		
Refused	1	

ASK ALL THAT PROVIDED CHILD AGE IN PRE-SURVEY (CHILD AGE AVAILABLE ON SAMPLE)

- B1a Is this child still [INSERT FROM SAMPLE] years old?**

IF NO, WRITE IN		
Yes	1	
Refused	2	

DS: IF AGE THE SAME PLEASE COPY OVER TO NEW VARIABLE CHILDAge. IF AGE IS DIFFERENT, PLEASE POPULATE CHILDAge WITH ANSWER AT B1A.

[IF B1 = 1]: Please answer the following questions in relation to [CHILDNAME].

[IF B1 = REFUSED]: Please answer the following questions in relation to your [INSERT FROM Q3: AGE] year old.

ASK ALL THAT PROVIDED CHILD AGE AT S5 (S5 ≠ X)

- B1b Earlier you mentioned that you have a [CHILDAGE] year old. Please can you write in the first name of this child?**

This is only being asked so we can use your child name's within questions to make the wording more straightforward – this will not be included in any data that is shared or findings that will be reported.

WRITE IN		
Refused	1	

[IF B1b = NAME]: Please answer the following questions in relation to [CHILDNAME].

[IF B1b = REFUSED]: Please answer the following questions in relation to your [INSERT FROM CHILDAGE] year old.

DS: Please populate new variable CHILDNAME with text from either B1 or B1b

ASK ALL

- B2 In which of the following ways does [CHILDNAME/your CHILDAGE year old] get money of their own?**

READ OUT. CODE ALL THAT APPLY.

Regular pocket money	1	
In return for good behaviour or helping out at home from you or another parent/carer	2	
Now and again on special days out or holidays	3	
Birthdays / Christmas / Other celebrations	4	
When they see Grandparents or other close family friends / relatives, not including regular pocket money	5	
Irregularly or when we have some money to spare	6	
None – My child doesn't have any money of their own	7	
Other (please state)	8	
Don't know	9	

ASK ALL

B3 Does your child have any money saved up right now?

SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK ALL

B4 How well do you think [CHILDNAME/your CHILDAge year old] understands the following about money?

SINGLE CODE PER ROW

	Not at all well	Not very well	Quite well	Very well	Don't know
_1 That money has a value	1	2	3	4	5
_2 Where your day-to-day money comes from	1	2	3	4	5
_3 That you have to make choices when you spend your money	1	2	3	4	5
_4 That you do not have an endless amount of money	1	2	3	4	5
_5 That adverts and some TV programmes are trying to sell them things	1	2	3	4	5

IF CHILD HAS MONEY OF THEIR OWN (B2#7)

B5 Is [CHILDNAME/your CHILDAge year old] able to do any of the following?

READ OUT. SINGLE CODE PER ROW

	No	Yes – some of the time	Yes – all of the time	Don't know	N/A (my child doesn't have their own money)
_1 Save up for a short period of time to buy something they want	1	2	3	4	5
_2 Understand why you are saying “no” to buying something	1	2	3	4	5
_3 Manage their own day-to-day money or allowance	1	2	3	4	5
_4 Explain the choices they make when they spend their money	1	2	3	4	5
_5 Able to recognise the difference between something they want (e.g. sweets), and something they need (e.g. food)	1	2	3	4	5

ASK ALL

B6 How often do you talk to [CHILDNAME/your CHILDAge year old] about...

READ OUT. SINGLE CODE PER ROW

	Never	Rarely	Some- times	Often	Don't know
_1 Where the money your household has comes from	1	2	3	4	5
_2 The choices you make when spending your money	1	2	3	4	5
_3 How to save up for things they want	1	2	3	4	5
_4 That companies try to sell them things in adverts and some TV programmes	1	2	3	4	5

ASK ALL

B7 How often do you involve [CHILDNAME/your CHILDAge year old] in household spending decisions?

SINGLE CODE.

Often	1	
Sometimes	2	
Rarely	3	
Never	4	
Don't know	5	

C You and your finances

The next section is about you and your finances.

ASK ALL

C1 To what extent would you say the following statement applies to you personally?

“I feel under pressure to spend money on my children even when I can’t afford it.”

Please answer on a scale of 0 to 10, where 0 means it doesn’t sound like you at all and 10 means it sounds a lot like you.

SINGLE CODE.

Doesn't sound like me at all										Sounds a lot like me	DK	Prefer not to say
0	1	2	3	4	5	6	7	8	9	10	11	12

ASK ALL

C2 Which of these best describes how often you save money?

SINGLE CODE.

Every month	1
Most months	2
Some months but not others	3
Rarely / never	4
Don't know	5
Refused	6

ASK ALL

- C3 To what extent do you feel that keeping up with your bills and credit commitments is a burden?**

SINGLE CODE.

It is not a burden at all	1
It is somewhat of a burden	2
It is a heavy burden	3
Don't know	4
Prefer not to say	5

ASK ALL

- C4 In the last 6 months, have you fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't have to be consecutive months.**

SINGLE CODE.

Yes	1
No	2
Don't know	3
Prefer not to say	4

ASK ALL

C5 **Please select the occupational group of the person in your household with the highest wage.**

SINGLE CODE

Skilled manual worker e.g. <i>Skilled Bricklayer, Carpenter, Bus/ Ambulance Driver, Plumber etc</i>	1	
Semi or unskilled manual worker e.g. <i>Manual workers, all apprentices to be skilled trades, care worker, shop assistant, etc</i>	2	
Casual worker e.g. <i>Non-permanent worker, zero hours contract worker, etc</i>	3	
Unemployed with state benefits e.g. <i>Job seekers allowance, income support, disability living allowance, etc</i>	4	
Retired and living on state pension	5	
Housewife / Homemaker	6	
Full-time carer of other household member	7	
Student	8	
Supervisory or clerical/ junior managerial/ professional/ administrative e.g. <i>Office worker, Nurse, Foreman with 25+ employees, salesperson, etc.</i>	9	
Intermediate managerial / professional / administrative e.g. <i>Solicitor, Board director small organisation, middle manager in large organisation, principle officer in civil service/local government</i>	10	
Higher managerial / professional / administrative e.g. <i>Solicitor, Board Director in a large organisation (200+ employees, top level civil servant/public service employee</i>	11	
Don't know	12	
Refused	13	

ASK ALL

C6 What is your current employment status?

SINGLE CODE

Full-time employed (30 hours or more per week)	1
Part-time employed (less than 30 hours per week)	2
Self-employed	3
Not in paid work, including retired or unable to work	4
Prefer not to say	5

ASK ALL

C7 Do you receive any benefits?

SINGLE CODE

Yes	1	
No	2	
Prefer not to say	3	

ASK ALL

C7a The next question asks you about your annual income, would you like to answer weekly, monthly or annually?

SINGLE CODE

Weekly		1
Monthly		2
Annually		3
Prefer not to answer		4

C7b Could you estimate into which the following ranges your annual household income before tax comes? Please do not include any bonuses, tax credits or benefits.

SINGLE CODE

	WEEKLY	MONTHLY	ANNUAL
1	Less than £200	Less than £800	Less than £10,000
2	£200 a week up to £400	£800 a month up to £1,600	£10,000 a year up to £20,000
3	More than £400 up to £600	More than £1,600 up to £2,500	More than £20,000 up to £30,000
4	More than £600 up to £1,000	More than £2,500 up to £4,000	More than £30,000 up to £50,000
5	More than £1,000 up to £1,500	More than £4,000 up to £7,000	More than £50,000 up to £80,000
6	More than £1,500 a week	More than £7,000 a month	More than £80,000 a year
7	(DO NOT READ OUT) Don't know	(DO NOT READ OUT) Don't know	(DO NOT READ OUT) Don't know
8	(DO NOT READ OUT) Prefer not to say	(DO NOT READ OUT) Prefer not to say	(DO NOT READ OUT) Prefer not to say

ASK IF INFORMATION ON BEING A NATWEST EMPLOYEE NOT ON SAMPLE (FROM SAMPLE – PRE-SURVEY RESPONSE)

C7c Are you currently an employee of NatWest Group (NatWest/RBS/Ulster/Coutts)?

SINGLE CODE

Yes	1	
No	2	
Prefer not to say	3	

ASK ALL

C8 The final few questions are about the session about money you took part in around three months ago. Did the session about money make you think or do anything differently? If so, what?

WRITE IN		
Nothing	1	
Don't know	2	

ASK ALL

- C9 **How much do you feel you learnt from the session about how to talk to your child/children about money?**

SINGLE CODE

A lot	1
A little	2
Not much	3
Nothing	4
Don't know	5
Prefer not to say	6

ASK ALL

- C10 **How well do you think the money session worked using video conferencing, such as Zoom or Teams?**

SINGLE CODE

Very well	1
Quite well	2
Not very well	3
Not at all well	4
Don't know	5
Prefer not to say	6

ASK ALL

- C11 **What attracted you to sign up to the digital Talk, Learn, Do session?**

WRITE IN

WRITE IN		
Nothing	1	
Don't know	2	

ASK ALL

C12 **What could have been done to make the Talk, Learn, Do session more attractive to parents?**

WRITE IN

WRITE IN		
Nothing	1	
Don't know	2	

D Thank and close

ASK ALL

- D1 Thank you very much for taking the time to complete this survey. To thank you for your participation, we are offering an Amazon e-voucher to the value of £10. Please enter your full name and e-mail address? The voucher will be e-mailed to you within a month's time.**

Name:	WRITE IN
Email Address:	WRITE IN

ASK ALL

- D2 We will also be inviting parents to take part in some more in-depth interviews over the phone as part of this research over the next few months. This aims to help further understand how the money session works to inform further rollout of the session to parents like you and is another important part of this evaluation.**

We are offering a £30 Amazon voucher as a thank you. If you are contacted, you will still have the option to decline to participate.

Would you be happy to be recontacted by someone from IFF about this research?

Yes		1
No		2

ASK IF AGREE TO TAKE PART IN QUAL (D2=1)

- D3 Please write in the best telephone number for us to contact you on.**

Telephone number:	WRITE IN
-------------------	----------

THANK AND CLOSE

6 Parent discussion guide

A Introduction (3 minutes)

- **Interviewer and IFF introductions:** IFF Research are doing this research on behalf of the Money and Pensions Service (MaPS) to understand how parents like you found the Talk, Learn, Do sessions delivered by NatWest, as well as find out a bit more about how families feel and talk about money. They will use the results to plan their work around supporting parents to teach their children about money.

The interview should take 45-60 minutes depending on how much you have to say.

- **MRS Code of Conduct and Confidentiality:** All answers you give will be kept confidential and will not be reported in a way that will allow you to be identified. IFF follow government and research rules which mean they have to keep your information securely and delete it as soon as the project is over. Your name and details will not be passed on to anyone without asking you first. IFF also operate strictly under the General Data Protection Regulations (GDPR), you can find out more information on their website: www.iffresearch.com/iff-research-gdpr-policy/

GDPR: Any personal data you provide to us in this interview will be kept until the end of the project, which may run up to January 2022, and then it will be destroyed. Your data will not be shared with any other organisations. You have the right to have a copy of your data, change your data, or withdraw from the research. If you would like to change the information you have provided or withdraw your information you will need to contact Zainab Hazel (Zainab.Hazel@iffresearch.com) before the end of November 2021.

- **Permission to record**
- **Aim of the research:** I'd like to speak to you today about your experience of the session about money that you recently took part in. I'll ask you some questions about how you found the session about money, what you thought about how it was designed and what you've taken from the session into your day-to-day life.

Do you understand the purpose of the research and consent to take part?

REASSURANCES TO USE IF NECESSARY

The interview will take around 45 minutes to complete.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

If respondent wishes to confirm validity of survey or get more information about aims and objectives, they can call:

- **MRS: Market Research Society on 0500396999**
- **IFF: Zainab Hazel or Bethan Maynard (Zainab.Hazel@iffresearch.com or Bethan.Maynard@iffresearch.com) : 0207 250 3035**
- **MaPS: Rachael Emmett at Rachael.Emmett@maps.org.uk**

B Background (5 mins)

B1 Firstly, I'd like to ask you a little bit about your family.

- How many children do you have and how old are they?
- Who lives in your household?
 - And is there anyone that lives outside your home who has caring responsibilities for your children?

C Awareness and decision to attend Talk, Learn, Do (15 mins)

I'd like you now to think back to a few months ago when you first became aware of the Talk, Learn, Do / session about money.

- How did you hear about Talk, Learn, Do / session about money?

PROMPT: NatWest (as employee)? Through Moneysense network? Child's school? Employer network? Through advertising? word of mouth, signposted or because you've attended a similar session previously

- IF NATWEST EMPLOYEE: Who did you hear this from? By what means?
- IF MONEYSENSE NETWORK: How exactly did you hear about this? By what means (email, advertising, work of mouth)?
- IF CHILD'S SCHOOL OR EMPLOYER NETWORK: Prompt for full details on how TLD was communicated to them.
- IF SEEN ADVERTISING: Where was it advertised? PROMPT FOR SOURCES: Mumsnet?
- IF SAW ON MUMSNET: To what extent were you incentivised to go due to the voucher offered? IF WERE OFFERED VOUCHER: Would you have gone if you had not been offered anything?
- IF REFERRAL: How were you referred? Who by? What, if anything, did they tell you about it?
- IF SIGNPOSTED: Who told you about the session? What, if anything, did they tell you about it?
- Is Talk, Learn, Do the sort of session you would normally sign up for?

- **Why did you decide to sign up to the session?**
 - Did your relationship with the NatWest (e.g. as an employee) have a role in persuading you to attend? To what extent would you say this had a role in signing up? Do you think you would have attended if you weren't an employee / have a relationship with NatWest?
 - Was there anything in particular you were hoping to learn or get advice for?
 - IF PREVIOUSLY SAID NOT THE SORT OF SESSION NORMALLY SIGN UP FOR: What was it about this session in particular that encouraged you to sign up?
 - Had you been to any other sessions about money before? When? What was this?
 - Do you or have you attended any other groups that are targeted at parents? What are they?
 - How did you hear about this group?
 - How would you feel if this TLD module was incorporated into this group? Why?
 - IF HEARD VIA ADVERTISING: What was it about the way it was advertised that encouraged you to sign up? Is there any way this could be improved to encourage parents to sign up?
- **With digital events like this, it is sometimes the case that people sign up to attend but then don't go on to do so, what was it that encouraged you to attend once signing up?**
 - Is there anything that NatWest could do to encourage those who have signed up to attend?
- **What information were you given ahead of taking part in Talk, Learn, Do / the session about money?**
 - Who from? In what format?
 - Was there anything else you'd have liked to know ahead of taking part? If so, what?
- **I understand you took part in the session digitally, did the method of delivery influence your decision to attend? If so, in what way?**
 - How easy was it for you to take part in the session?
 - Is there anything that would have made it easier?
 - Would you have preferred to attend the session via a different means?
 - Did going to the session about money cost you in any way?
PROMPT: travel costs, childcare costs, cost of taking time off work

- **How many other parents took part in the Talk, Learn, Do session you attended?**
 - **What were they like?**
 - **Did you know any of them before taking part in the session about money?**
 - **How did you all get on together as a group?**
 - Do you think this affected your experience of the parenting programme at all?
- **We'll talk about the session about money in a bit more detail in a moment, but how did you find it overall**

D Views of Talk, Learn, Do session (10 minutes)

Now I'd like to get you to think back to how you found Talk, Learn, Do / the session about money.

- **Firstly, what do you remember, if anything, about the session about money?**
 - **Can you remember anything about how the session about money was introduced to the group?**
 - **What were your views on the session at the start?**
 - **How useful did you think it would be?**
 - **IF INITIALLY DIDN'T THINK FEEL IT WOULD BE USEFUL: Did your views change at all during the session?**
- **What would you say were the main points that the session about money was trying to get across to parents?**
 - **What did you think about these?**
 - **Did any of this surprise you? Why?**
- **What did you think of the person leading the session?**
 - **How knowledgeable did they seem about the topics that were discussed?**

- **Thinking about the digital delivery, how well do you think this worked for the session about money?**
 - Why?
 - Would you have preferred face-to-face delivery? Why? Why not?
 - Were there any aspects that worked particularly well? Or less well?
 - How were the interactions between you and other parents and amongst the other parents?
 - Did you have any technical issues? How did this impact your experience of the session?
- **Was there any advice or activities that you thought worked particularly well at getting the aim of the session across?**

PROBE FOR EXAMPLES. INTERVIEWER NOTE: Use annex of session sections to prompt for examples.

- Why did you think this worked well?
- Did you think the content was pitched at the right level for you? Why? Why not? *Prompt for specific examples.*
- **Was there anything (i.e. advice or activities) that you thought worked less well? Why?**

PROBE: Not enough practical examples, didn't understand the advice, didn't feel it was relevant to their child(ren), not enough time to cover the activity.

- **How did you find the length of the session about money – do you feel it was too long, too short or about right?**
 - Do you think there was enough time to cover everything in enough detail?
 - Are there any activities or topics you would have liked to spend more or less time on? Which ones?
 - Which activity did you find the most engaging? And least engaging?
- **Was there any topics or areas about money that you hoped or expected be covered in the session that wasn't? If so, what? How do you think this could be incorporated?**

- **What information did you get at the end of the session?** Prompt for Talk, Learn, Do booklet.

IF RECALL GETTING BOOKLET: **What did you think about the booklet that you were given at the end of the session about money?**

- What, if anything, was said about the booklet during the session about money?
- Have you had a chance to look at it since attending the session?
 - IF YES: Which parts did you look at?
 - IF NO: Why not?
PROBE: Hasn't needed to, didn't have time, didn't think booklet was useful

E Impact of Talk, Learn, Do session (10 mins)

The next section covers what you learned from the session and how you may have applied this to how your family talk about money.

- **Firstly, thinking back to before the session about money, how would you describe your own confidence and knowledge about money matters?**
- Why do you think this is? What has influenced this?
- **And again thinking back to before the session about money, had you spoken to your children about money or exposed them to money of their own? Why/why not?**

IF SOMETHING THEY WERE ALREADY DOING: **Can you give me some examples of the kinds of things you were doing?**

IF PREVIOUSLY TALKED TO CHILDREN ABOUT MONEY: **What age did you start talking to your child(ren) about money? How important do you think talking to children about money is? Why?**

- **How would you describe what your child/children is/are like with money?**
- **Is there anything you've thought about doing with your child/children in relation to money that you had not yet done before attending the session about money? What was this?**
- Why had you not yet done this?

- **Were there any activities or ideas that you thought you might try at home?**

PROBE FOR EXAMPLES.

- IF YES: Please can you give me some examples? PROBE FOR FULL DETAILS:
E.g. talking more about money, giving pocket money, behaviour on shopping trips.
 - FOR EACH: Have you had a chance to try this yet? Why/why not?
 - FOR EACH YES: How did it go? When did you introduce it? Are you still doing this? What difference has this made?
 - IF POCKET MONEY MENTIONED: Were your children receiving it previously? How regularly was this? Has this changed at all since?

- **And since attending the session about money, how do you feel about talking to your child(ren) about money?**

- **Do you feel like you have a better knowledge in how to talk to them? In what way?**

- **Did any part of the session make you feel differently about money or talking to your children about money?**

- **Please can you give me some examples?**

- Have you made any changes to what you do with your children as a result of going to the session about money?
- Have you spoken to their children more about money?
- Have you spoken to them about different things about money than previously?
- Do you think they understand more about where you get money from?
- Do you discuss with them how you make decisions about how/ where to spend money?
- Do you involve them in decisions about how you spend your money as a family?

Was there any advice/activities that you thought would be difficult to try at home? Why?

- How could the advice/activities be improved to make it more relevant?

- **Thinking about how you manage your own money, has the session about money made you think differently about this? Why? How?**

- **Have you noticed any differences in how your children talk, think or act around money?**

F Child section (10 mins)

ASK IF AGREED FOR CHILD TO ANSWER QUESTIONS AT THE SCREENER PHASE:

When you agreed to take part in the interview, you kindly agreed for us to speak to your [INSERT AGE OF CHILD] year old. Is that still OK?

We have a handful of questions to ask them about money to understand their perspective. It'd be great if you could pass me onto them for the next 5-10 minutes, you can also put the phone on speaker if you prefer so you can hear the conversation. We'd really like to hear what your child thinks about money and their experience of it, so it'd be great if you can allow them to answer alone and resist the temptation to help them.

ONCE SPEAKING TO CHILD: Introduce self and that you'd like to ask a few questions about money to help other families like theirs.

Own spending decisions

- **Can you think back to the last time you were given money by a grown up?**
 - **Who gave you it?**
 - **What was it for?**
 - **How much money did you get?**
 - **Can you remember what you did with it?**
 - **PROMPT: Did you buy something? Save it? Give it to Mum and Dad?**
 - **Who decided how to spend it?**
 - **PROMPT: How often do you receive money? Pocket money? Special occasions? Good behaviour? Randomly?**
 - **PROMPT: How long ago did you start receiving money in these ways?**
Interviewer note: this aims to understand if pocket money etc is a recent development.
- **I'd like you to imagine you've been given £10. What do you think you would do with it?**
 - **Do you think you would save it? IF YES: What would you be saving for? Or just general saving?**
 - **Or do you think you would spend it? IF YES: What would you spend it on?**
PROMPT: Would you spend it online?
 - **Or would you save some and spend some?**

- Other children might do something different with this £10, I'm going to read out examples of what they might do with it. Please can you tell me what is good or not good about each?
 - Spend it at the shops
 - Give it to parents
- Save it Experience of being involved in spending decisions
- Can you think of any times you have been involved in making choices about how your family spends money?
 - PROBE: Have you talked about food shopping or the cost of going on a day out?
 - PROBE: Have you thought about money in any new ways recently? If so – what news ways, and why do you think this is?
 - IF YES: What happened during these talks?
 - IF YES: What did you decide to do?
 - IF YES: What did you think about this decision? Were you happy with it? Why / Why not?
- Understanding of essential / nice to have
- There's a child called Mary and her family are moving to live here from far away. They only have a certain amount of money, what sort of things do they definitely need to have with them to live here?
- I'm going to read out a list of other things that they might need, for each, please can you tell me whether they will definitely need it, or it's nice to have? INTERVIEWER
NOTE: Prompt for reasons why.
 - House / somewhere to live
 - Mobile phone
 - A car
 - Trip to cinema
 - A tablet / iPad
 - Food
 - Water
 - Expensive trainers
 - TV
 - Electricity
 - Books

INTERVIEWER NOTE: Thank child for taking part in the conversation and request to be passed back to parent.

G Wrap up (5 minutes)

- **How do you think the session about money could be improved, if at all?**
 - PROBE: different activities used, given more practical examples, given more written information?
- **Overall, would you recommend the session about money to other parents?**
 - Why/why not?
 - What kinds of parents do you think would benefit from it most? Why?
 - PROBE: Parents with children of a particular age, particular demographics of parents, wider family members
 - How do you think the session about money could be advertised to parents to encourage them to go?
- **What is the key thing, if anything, you've done differently with your children regarding money since taking part in Talk, Learn, Do?**
- **Is there anything else that you have done or changed as a result of the session about money that we haven't yet discussed?**
- **And do you have any other feedback about attending the session about money?**

H Consent to media request

INTERVIEWER: Please use your discretion in asking this request of parents.

Finally, the Money and Pensions Advice Service (MaPS) are sometimes asked by their media team whether any parents who have attended Talk, Learn, Do would be willing to share their experience, for example in articles or on the MaPS website. This will be used to promote Talk, Learn, Do to a wide audience.

You will have the option to decline participation should you be contacted by MaPS at a later date.

Would you be happy for us to share your name and contact details with MaPS for this purpose?

Yes	1	
No	2	
Don't know	3	

IF CONSENT TO SHARING DETAILS WITH MAPS.

Thank you. Please could you confirm your e-mail address and telephone number?

INTERVIEWER NOTE: GDPR CLOSE:

- As previously mentioned, IFF operate strictly under the Market Research Society code of conduct and the General Data Protection Regulations (GDPR), you can find out more information on their website: www.iffresearch.com/iff-research-gdpr-policy/
- Any personal data you provide to us in this interview will be kept until the end of the project, which may run up to January 2022, and then it will be destroyed.. Your data will not be shared with any other organisations. You have the right to have a copy of your data, change your data, or withdraw from the research. If you would like to change the information you have provided or withdraw your information you will need to contact Zainab Hazel (Zainab.Hazel@iffresearch.com) before the end of November 2021.

CONFIRM EMAIL ADDRESS FOR £30 Amazon voucher

7 Training observation guide

11083 NatWest TLD evaluation observations

- My name is [name] from IFF Research, an independent research company.
- As you'll know from the introduction, NatWest have been working with Money and Pensions Service (MaPS) to deliver this session, and we are IFF Research, and are conducting some research on the session to help MaPS to understand how families talk and teach children about money, as well as what children do and don't understand about money. As it is a pilot, it's really important that we understand how it works and how parents find it. [Thank you for completing the pre-survey as this is key to our evaluation].
- I'm here to observe the session today to see how this session works in practice.

Class details

Detail	Note
Role of facilitator	
Session length	
Confirm method of delivery	

Attendees

Detail	Note
Number of parents attending overall session	
Number of parents in breakout room	
Overview on the demographics of parents attending	

Evaluation introduction

INTERVIEWER TO NOTE HOW EVALUATION WAS INTRODUCED

- Was the evaluation clearly explained to parents?
- How was the pre-survey introduced? At what point? (pre/post breakout rooms)
- To what extent was the importance of completing the pre-survey stressed? At what point (pre/post breakout rooms)
- Were parents given adequate time to complete the pre-survey?
- Did parents have questions about the pre-survey / evaluation? How did the facilitator respond to these?
- Were other elements of the evaluation mentioned and encouraged? E.g. encouragement to agree to be contacted for the follow up survey, child survey and opportunity to take part in qualitative work further down the line.

Delivering the Talk, Learn, Do session

- How was the session introduced?
 - *NOTES ON MAIN 'ZOOM ROOM'*
 - *NOTES ON 'BREAKOUT ROOMS'*
- How did the transition from main Zoom room into breakout rooms go? Any noticeable change in attendance?
- How comfortable was the course leader teaching this material?
- How knowledgeable did they appear?
- Were they enthusiastic about the content?
- How did they respond to any difficulties or issues raised during the session?
- How did the supporting material work during the session? Was there enough/too much/not enough? Was it pitched at the right level for the participants?
- How did the session feel for time? Did it feel like there was enough/too much/not enough time to do each of the activities? Was there enough time for questions?
- How did the delivery work in this digital setting? Any technical issues? Did any sections translate particularly well / less well over the digital platform?
 - *INTERVIEWER NOTE: Note how the activities adapted to work over the digital platform (see details in annex)*

- Did participants seem comfortable with using the digital platform? Did anyone raise any issues?

Participants' engagement with the content

(See Annex for session plan)

- How did participants react when the content of the session was introduced?
(Please note any verbal and non-verbal reactions here)
- Were there any activities participants found easier to understand than others?
- Were there any activities participants participated in more or less than others?
- Were there opportunities for participants to ask questions and discuss any concerns about speaking to their children about money?
 - What sorts of issues were discussed?
- How did participants react at the end of the session?
(Please note any verbal and non-verbal reactions here)
- What did participants plan to start doing, if anything, after the session?
- Any other comments?

8 Child pre-survey

S Screener

ASK ALL

LANDING PAGE

Welcome to our survey: your child's views about money

- S1 *[PAGE 1] Information for parents:* Thank you for your help so far with the research study IFF Research are carrying out into NatWest's Talk Learn Do money sessions.

The questions should take around 10 minutes to answer and have been designed for children of this age group. If your child needs help answering the questions please read out the questions to them, but please try and avoid influencing their answer.

If you are ready for your child to begin please click on the 'next' button below to go to the first page.

I'm happy for my child to take part in the survey now	1	CONTINUE
I do not have a child aged 7-11 years old	2	CLOSE
I don't want my child take part at all	3	CLOSE

LANDING PAGE 2

Information for children

- S2 Hello!

We would like to ask you some questions about what you think about money. There are no right or wrong answers and this isn't a test, we just want to hear your opinions.

Once you are ready, please press the button that looks like this [IMAGE] to go to the first question.

A Background

ASK ALL

A1 How old are you?

Please tick the number that describes how old you are.

SINGLE CODE

2	1	CLOSE
3	2	
4	3	
5	4	
6	5	
7	6	
8	7	
9	8	
10	9	
11	10	
12+	11	CLOSE

ASK IF NOT 7-11 YEARS OLD (A1=NOT 6-10)

Thank you for your interest in helping us with our survey, I'm afraid the questions are for children in a different age group to you.

ASK ALL

A2 Are you...?

SINGLE CODE

A girl	1	
A boy	2	
Another gender identity (please write in)	3	
Prefer not to say	4	

OUTCOMES

UNDERSTANDING

Outcome: Increased understanding that needs and wants differ

Outcome: Increased understanding that money is finite

Child outcome: increased understanding of the role of money in society

OWN MONEY

Child outcome: Increased experience of managing own money

Child outcome: Increased experience of making own money choices

Child outcome: Increased ability to save up for something they want

FAMILY DISCUSSIONS

Child outcome: Increased demonstration of self-control - included

Child outcome: Increased number involved in basic family spending decisions

Child outcome: Increased number involved in family conversations around money

B Understanding of money

ASK ALL

- B1 Families have different things to spend their money on. Which of the following do you think are essential and which are nice to have if you can afford it?**

Please choose 'essential – they need this' or 'nice to have if you can afford it' for each.

Outcome: Increased understanding that needs and wants differ

SINGLE CODE PER ROW

	ESSENTIAL – THEY NEED THIS	NICE TO HAVE IF YOU CAN AFFORD IT	Don't Know
_1 Heating	1	2	3
_2 Food	1	2	3
_3 Sweets	1	2	3
_4 Television	1	2	3
_5 School shoes	1	2	3
_6 Electricity	1	2	3
_7 Expensive trainers	1	2	3
_8 Winter coat	1	2	3
_9 Trip to the cinema	1	2	3
_10 Games console (e.g. Xbox)	1	2	3

ASK ALL

B2 What do you think adverts on TV are for?**Outcome: Increased understanding of the role of money in society**

SINGLE CODE

To tell you about things you need	1	
To make you buy things	2	
To entertain you	3	
To teach you new songs	4	
To give you a break from watching something	5	
None of these	6	

ASK ALL

B3 How do your parents or carers get the money for your family?**Please select the answers that you think apply.****Outcome: Increased understanding of the role of money in society**

MULTICODE

Earn money by going to work	1	
From the money they saved up	2	
From the government / from benefits	3	
From going to the shops	4	
From going to the bank	5	
None of these	6	
Don't know	7	

ASK ALL

B4 Which things are free and which cost your parents or carers money?

For each one, please select the answers that you think apply.

Outcome: Increased understanding of the role of money in society

MULTICODE

	Free	Cost money	Don't know
Going to the park	1	2	3
Electricity in your home	1	2	3
Going to an NHS doctor	1	2	3
Going to a library	1	2	3
Making phone calls	1	2	3
Don't know	1	2	3

C Child's exposure and experience of managing money

ASK ALL

C1 Do you ever get your own money? This could be from pocket money or other family members or friends.**Outcome: Increased experience of managing own money**

SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C2 **Where do you get your money from? You can choose as many answers as you like.**

Outcome: Increased experience of managing own money

MULTICODE

From regular pocket money	1	
When I've been good / done chores	2	
From birthdays / Christmas / other celebrations	3	
From other family members / friends	4	
From somewhere else (specify)	5	
Don't know	6	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C3 **When you get money, how often do you plan what you want to buy with your money before you spend it?**

Outcome: Increased experience of managing own money

SINGLE CODE

A lot	1	
Sometimes	2	
Never	3	
Don't know	4	

ASK IF PLAN (C3=1 OR 2)

C4 How often do you stick to your plan?

Outcome: Increased experience of making own money choices

SINGLE CODE

A lot	1	
Sometimes	2	
Never	3	
Don't know	4	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C4B When you have money, who usually decides what you spend it on?

Outcome: Increased experience of making own money choices

SINGLE CODE

My parents or carers decide	1	
I decide on my own	2	
We both decide together	3	
Don't know	4	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C5 Have you got any money saved up?

Outcome: Increased ability to save up for something they want
SINGLECODE.

Yes	1	
No	2	
Don't know	3	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C6 When you have money, who usually decides whether you save any of it?

Outcome: Increased experience of making own money choices
SINGLECODE.

My parents or carers decide	1	
I decide on my own	2	
We both decide together	3	
Don't know	4	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C7 When you get money, how often do you save at least some of it?

This might include putting it in a money box, bank account or giving it to someone to look after for you.

Outcome: Increased experience of making own money choices

SINGLECODE.

Every time I get money	1	
Most times I get money	2	
Sometimes	3	
Never	4	
Don't know	5	

ASK ALL

C8 Imagine you are given £10, there's a new toy or game that you want but you don't have the money for it, as it costs more than £10. What do you do?

Outcome: Increased understanding that needs and wants differ

Outcome: Increased demonstration of self-control

SINGLECODE.

DS: ROTATE LIST.

Keep the £10 and save up	1	
Spend the £10 on something else	2	
Ask my parents to buy it for me anyway	3	
Do something else (please write in)	4	
Don't know	5	

ASK ALL

C9 **When you want to get something for yourself, how often do you do the following?**

SINGLECODE.

Outcome: Children can make spending decisions appropriate to their age based on their needs and priorities

	Never	Rarely	Sometimes	Often	Always	Don't know
Look in different places or stores to compare prices.	1	2	3	4	5	6
Think about whether my friends would approve of the item.	1	2	3	4	5	6
Think about whether the item is good value for money.	1	2	3	4	5	6

D Family discussions and spending decisions

ASK ALL

- D1 In the last few weeks, have your parents or carers talked to you about any of the following things?

Outcome: Increased number involved in family conversations around money (some statements cover different outcomes)

SINGLECODE PER ROW.

	YES	NO	Don't Know
_1 Where money in your household comes from <i>Outcome: Increased understanding of the role of money in society</i>	1	2	3
_2 How they decide what to buy at the shops <i>Outcome: Increased number involved in basic family spending decisions</i>	1	2	3
_3 What adverts are for <i>Outcome: Increased understanding of the role of money in society</i>	1	2	3
_4 How paying with a bank card works <i>Outcome: Increased understanding that money is finite</i>	1	2	3
_5 How to save up for things you want <i>Outcome: Increased ability to save up for something they want</i>	1	2	3
_6 Why they say 'no' to buying some things you want <i>Outcome: Increased understanding that needs and wants differ</i>	1	2	3
_7 How they decide what else they spend money on (e.g. days out) <i>Outcome: Increased number involved in basic family spending decisions</i>	1	2	3
_1 Where money in your household comes from <i>Outcome: Increased understanding of the role of money in society</i>	1	2	3

ASK ALL

D2 Do you ask your parents or carers for things your friends have?

Outcome: Increased demonstration of self-control

SINGLECODE.

All the time	1	
Sometimes	2	
A little bit	3	
Never	4	
Don't know	5	

ASK ALL

D3 How often do your parents or carers talk to you about the things they can and can't afford to buy?

Outcome: Increased number involved in basic family spending decisions

SINGLECODE.

All the time	1	
Sometimes	2	
A little bit	3	
Not at all	4	
Don't know	5	

Thank you very much for answering our questions today, this will help us understand more about what you and other children your age think about money!

Please hand this device back to your parent or carer as we have a couple of questions for them.

ASK ALL

D4 Thank you very much for your child's participation in this survey. We would like to invite your child to take part in another survey in about 3 months' time to see what they think about money and how they feel about it.

If you agree and your child takes part, as a thank you, we will send you a £10 Amazon voucher.

D5 **Would you be happy for us to send you a link to the survey for your child to complete?**

SINGLE CODE.

Yes	1	
No	2	

ASK IF D4=1 'YES'

D6 **Thank you, please can you write in your name and email address for us to send the survey link for your child to complete.**

Name	Write in	
Email address	Write in	Add auto-check to make sure it's email address

ASK IF D4=1 'YES'

D7 **Thank you, we will send you a survey link for your child to complete in the next few months.**

SHOW ALL

D8 **Thank you for completing this survey.**

9 Child three-month survey

S Screener

ASK ALL

LANDING PAGE

Welcome to our survey: your child's views about money

- S1 *[PAGE 1] Information for parents:* Thank you for your help with the research study IFF Research are carrying out into NatWest's Talk Learn Do money sessions. This survey is a follow-up to the one your child completed earlier this year, we would like to find out what they think about money at this point in time.

The questions should take around 10 minutes to answer and have been designed for children who were aged between 7 and 11 years at the time you took part in the Talk Learn Do money session.. If your child needs help answering the questions please read out the questions to them, but please try and avoid influencing their answer.

If you are ready for your child to begin please click on the 'next' button below to go to the first page.

I'm happy for my child to take part in the survey now	1	CONTINUE
I don't want my child take part at all	2	CLOSE

LANDING PAGE 2

Information for children

S2 Hello!

We would like to ask you some questions about what you think about money. There are no right or wrong answers and this isn't a test, we just want to hear your opinions.

Once you are ready, please press the button that looks like this [IMAGE] to go to the first question.

A Background

ASK ALL

A1 How old are you?

Please tick the number that describes how old you are.
SINGLECODE.

2	1	CLOSE
3	2	
4	3	
5	4	
6	5	
7	6	
8	7	
9	8	
10	9	
11	10	
12	11	
13+	12	CLOSE

ASK IF NOT 7-12 YEARS OLD (A1=NOT 6-11)

Thank you for your interest in helping us with our survey, I'm afraid the questions are for children in a different age group to you.

ASK ALL

A2 Are you...?
SINGLECODE.

A girl	1	
A boy	2	
Another gender identity (please write in)	3	
Prefer not to say	4	

OUTCOMES

UNDERSTANDING

Outcome: Increased understanding that needs and wants differ

Outcome: Increased understanding that money is finite

Child outcome: increased understanding of the role of money in society

OWN MONEY

Child outcome: Increased experience of managing own money

Child outcome: Increased experience of making own money choices

Child outcome: Increased ability to save up for something they want

FAMILY DISCUSSIONS

Child outcome: Increased demonstration of self-control - included

Child outcome: Increased number involved in basic family spending decisions

Child outcome: Increased number involved in family conversations around money

B Understanding of money

ASK ALL

B1 **Families have different things to spend their money on. Which of the following do you think are essential and which are nice to have if you can afford it?**

Please choose 'essential – they need this' or 'nice to have if you can afford it' for each.

Outcome: Increased understanding that needs and wants differ

SINGLECODE PER ROW.

	ESSENTIAL – THEY NEED THIS	NICE TO HAVE IF YOU	Don't Know
--	----------------------------------	---------------------------	---------------

		CAN AFFORD IT	
_1 Heating	1	2	3
_2 Food	1	2	3
_3 Sweets	1	2	3
_4 Television	1	2	3
_5 School shoes	1	2	3
_6 Electricity	1	2	3
_7 Expensive trainers	1	2	3
_8 Winter coat	1	2	3
_9 Trip to the cinema	1	2	3
_10 Games console (e.g. Xbox)	1	2	3

ASK ALL

B2 What do you think adverts on TV are for?

Outcome: Increased understanding of the role of money in society
SINGLECODE.

To tell you about things you need	1	
To make you buy things	2	
To entertain you	3	
To teach you new songs	4	
To give you a break from watching something	5	
None of these	6	

ASK ALL

B3 How do your parents or carers get the money for your family?

Please select the answers that you think apply.

Outcome: Increased understanding of the role of money in society
MULTICODE.

Earn money by going to work	1	
-----------------------------	---	--

From the money they saved up	2	
From the government / from benefits	3	
From going to the shops	4	
From going to the bank	5	
None of these	6	
Don't know	7	

ASK ALL

B4 Which things are free and which cost your parents or carers money?**For each one, please select the answers that you think apply.**

Outcome: Increased understanding of the role of money in society
MULTICODE.

	Free	Cost money	Don't know
Going to the park	1	2	3
Electricity in your home	1	2	3
Going to an NHS doctor	1	2	3
Going to a library	1	2	3
Making phone calls	1	2	3
Don't know	1	2	3

C Child's exposure and experience of managing money

ASK ALL

C1 Do you ever get your own money? This could be from pocket money or other family members or friends.

Outcome: Increased experience of managing own money
SINGLECODE.

Yes	1	
No	2	
Don't know	3	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C2 Where do you get your money from? You can choose as many answers as you like.

Outcome: Increased experience of managing own money

MULTICODE.

From regular pocket money	1	
When I've been good / done chores	2	
From birthdays / Christmas / other celebrations	3	
From other family members / friends	4	
From somewhere else (specify)	5	
Don't know	6	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

- C3 **When you get money, how often do you plan what you want to buy with your money before you spend it?**

Outcome: Increased experience of managing own money

SINGLECODE.

A lot	1	
Sometimes	2	
Never	3	
Don't know	4	

ASK IF PLAN (C3=1 OR 2)

- C4 **How often do you stick to your plan?**

Outcome: Increased experience of making own money choices

SINGLECODE.

A lot	1	
Sometimes	2	
Never	3	
Don't know	4	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

- C4B **When you have money, who usually decides what you spend it on?**

Outcome: Increased experience of making own money choices

SINGLECODE.

My parents or carers decide	1	
I decide on my own	2	
We both decide together	3	
Don't know	4	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C5 Have you got any money saved up?

Outcome: Increased ability to save up for something they want
SINGLECODE.

Yes	1	
No	2	
Don't know	3	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C6 When you have money, who usually decides whether you save any of it?

Outcome: Increased experience of making own money choices
SINGLECODE.

My parents or carers decide	1	
I decide on my own	2	
We both decide together	3	
Don't know	4	

ASK ALL WHO HAVE THEIR OWN MONEY (C1=1)

C7 When you get money, how often do you save at least some of it?

This might include putting it in a money box, bank account or giving it to someone to look after for you.

Outcome: Increased experience of making own money choices

SINGLECODE.

Every time I get money	1	
Most times I get money	2	
Sometimes	3	
Never	4	

Don't know	5	
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ASK ALL

- C8 **Imagine you are given £10, there's a new toy or game that you want but you don't have the money for it, as it costs more than £10. What do you do?**

Outcome: Increased understanding that needs and wants differ

Outcome: Increased demonstration of self-control

SINGLECODE.

DS: ROTATE LIST.

Keep the £10 and save up	1	
Spend the £10 on something else	2	
Ask my parents to buy it for me anyway	3	
Do something else (please write in)	4	
Don't know	5	

ASK ALL

- C9 **When you want to get something for yourself, how often do you do the following?**

SINGLECODE.

Outcome: Children can make spending decisions appropriate to their age based on their needs and priorities

	Never	Rarely	Sometimes	Often	Always	Don't know
Look in different places or stores to compare prices.	1	2	3	4	5	6
Think about whether my friends would approve of the item.	1	2	3	4	5	6
Think about whether the item is good value for money.	1	2	3	4	5	6

D Family discussions and spending decisions

ASK ALL

- D1 In the last few weeks, have your parents or carers talked to you about any of the following things?

Outcome: Increased number involved in family conversations around money (some statements cover different outcomes)

SINGLECODE PER ROW.

	YES	NO	Don't Know
_1 Where money in your household comes from Outcome: Increased understanding of the role of money in society	1	2	3
_2 How they decide what to buy at the shops Outcome: Increased number involved in basic family spending decisions	1	2	3
_3 What adverts are for Outcome: Increased understanding of the role of money in society	1	2	3
_4 How paying with a bank card works Outcome: Increased understanding that money is finite	1	2	3
_5 How to save up for things you want Outcome: Increased ability to save up for something they want	1	2	3
_6 Why they say 'no' to buying some things you want Outcome: Increased understanding that needs and wants differ	1	2	3
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_1 Where money in your household comes from Outcome: Increased understanding of the role of money in society	1	2	3

ASK ALL

D2 Do you ask your parents or carers for things your friends have?

Outcome: Increased demonstration of self-control

SINGLECODE.

All the time	1	
Sometimes	2	
A little bit	3	
Never	4	
Don't know	5	

ASK ALL

D3 How often do your parents or carers talk to you about the things they can and can't afford to buy?

Outcome: Increased number involved in basic family spending decisions

SINGLECODE.

All the time	1	
Sometimes	2	
A little bit	3	
Not at all	4	
Don't know	5	

D3d It would be really good to hear about the last time you used money. In the box below, please could you tell us about the last time you used money, either by yourself or with your parents?

Here are some things to think about:

- Where did you get the money from?
- What did you buy, and why?
- Did you have any money left over? What did you do with the money left over, and why?

[WRITE IN]

Thank you very much for answering our questions today, this will help us understand more about what you and other children your age think about money!

Please hand this device back to your parent or carer as we have a couple of questions for them.

ASK ALL

D4 Thank you very much for your child’s participation in this survey.

Please confirm your name and email address and we will send the £10 Amazon e-voucher to you in the next few weeks.

Name	Write in	
Email address	Write in	Add auto-check to make sure it's email address

SHOW ALL

Thank you for completing this survey.

“

IFF Research illuminates the world for organisations businesses and individuals helping them to make better-informed decisions.”

Our Values:

1. Being human first:

Whether employer or employee, client or collaborator, we are all humans first and foremost. Recognising this essential humanity is central to how we conduct our business, and how we lead our lives. We respect and accommodate each individual's way of thinking, working and communicating, mindful of the fact that each has their own story and means of telling it.

2. Impartiality and independence:

IFF is a research-led organisation which believes in letting the evidence do the talking. We don't undertake projects with a preconception of what “the answer” is, and we don't hide from the truths that research reveals. We are independent, in the research we conduct, of political flavour or dogma. We are open-minded, imaginative and intellectually rigorous.

3. Making a difference:

At IFF, we want to make a difference to the clients we work with, and we work with clients who share our ambition for positive change. We expect all IFF staff to take personal responsibility for everything they do at work, which should always be the best they can deliver.



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