



Money &
Pensions
Service

UK Strategy for Financial Wellbeing

Winter 2023 Progress Report Northern Ireland



UK Strategy for Financial Wellbeing

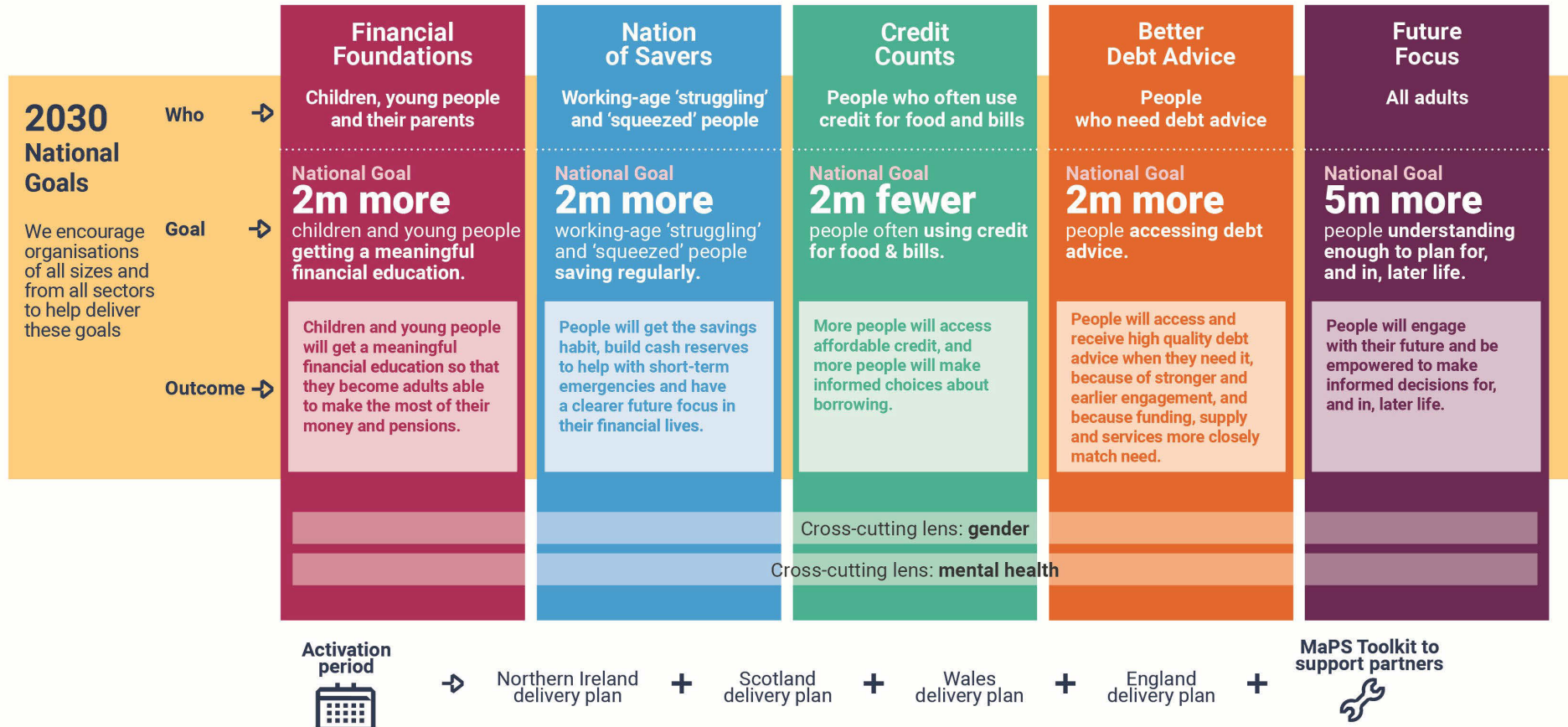
We believe: **A financially healthy nation is good for individuals, communities, business and the economy**



Our vision: **Everyone making the most of their money and pensions**



Our shared **Agendas for Change**– the five ways we will drive change at scale, working with others



Northern Ireland Delivery Plan: a progress report

- The Delivery Plan for Northern Ireland was published in March 2022. It was developed with both the Department for Communities and stakeholders through the NI Financial Wellbeing Forum.
 - It set out the priorities for MaPS, our partners and our stakeholders to focus on in NI; and the 26 activities that are taking place to meet those priorities over the next 24-36 months.
 - Our first Delivery plan update was produced in November 2022, and included 4 new initiatives.
 - On the following slides we provide information about the progress of these initiatives and additions since publication up to and including November 2023.
- We have also captured some activity from key stakeholders across NI that contribute towards the national goals. We are keen to hear from other stakeholders:
 - a) involved in projects or programmes which contribute **directly** to the National Goals, and
 - b) you would be happy for us to include updates on those initiatives in future iterations of this progress report, please contact me on Janine.maher@maps.org.uk

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NI Delivery Plan initiatives: progress report November 2023

Initiative	Key Outcomes	Partners	Commentary
<p>Your Money Matters Textbook NI Edition</p> <p>Financial education textbook delivered to all Post Primary across NI</p>	<ol style="list-style-type: none"> 1. Increased financial awareness for young people 2. Increase usage of financial education resources in NI schools 	<p>MAPS Young Enterprise NI YENI CCEA Council for Curriculum, Examinations and Assessment</p>	<p>MaPS continue to work with DE/CCEA and YENI now to raise awareness of the textbook including plans for Teacher Professional Learning activity and conference during 2023/24. YENI will continue to engage with our link teachers on the textbook as part of their BAU.</p> <p>https://yeni.co.uk/programmes/your-money-matters-textbook/</p>
<p>Digitise Talk Learn Do (TLD)</p> <p>Adaptation of TLD to give parents, carers and practitioners access to digital, bite-sized content which supports them to teach children about money</p>	<ol style="list-style-type: none"> 1. Digitisation of existing content 2. Increased reach of content to parents and practitioners 3. Increased use and impact of TLD by parents and practitioners 	<p>FinEd, Parenting Children, FS sectors</p>	<p>The new digital content for parents went live in September and is now available on the MoneyHelper website. Next steps are</p> <ul style="list-style-type: none"> •To collect data which enables us to monitor and report on use •Test content and usability with parents and careers (user testing) •Work with colleagues across the business to identify any enhancements we may wish to make (based on feedback and monitoring).
<p>Expand TLD for Teenagers</p> <p>TLD will be expanded to include content for parents/carers of teenagers and young people to help the former teach the latter about money.</p>	<ol style="list-style-type: none"> 1. Creation of TLD content for teenagers 2. Expand audience of TLD content 	<p>FinEd, Parenting Children, FS sectors</p>	<p>MaPS is beginning to scope this proposition. This quarter MaPS produced a summary report bringing together findings from consultation exercises across all 4 nations of the UK with practitioners, parents and carers and young people to help determine what support parents and carers need and how this should be delivered. CYP team are also reviewing the evidence we now have to determine what we know and what the gaps are in our understanding of the support needs of parents and carers. The team are also crystalising the problem statement.</p>
<p>Expand and scale teacher training across the UK</p> <p>Quality school-based financial education is key to achieving the national goal.</p>	<ol style="list-style-type: none"> 1. Increased teacher training reach across the UK 	<p>DfE; FinEd & FS sectors; Education Scotland; CCEA</p>	<p>MaPS' £1.1m Children and Young People Grant Programme has awarded four projects to test approaches to embedding and scaling teacher training in England, Scotland and Northern Ireland: Just Finance Foundation, the National Literacy Trust, Young Enterprise and Young Enterprise Northern Ireland. These projects will run until March 2024, with evaluation findings for the programme expected summer 2024. Further details on all seven projects that MaPS are funding as part of this programme can be found on the MaPS website: https://maps.org.uk/2023/03/07/improving-children-and-young-peoples-financial-wellbeing-seven-projects-for-teachers-and-vulnerable-children/</p>

NI Delivery Plan initiatives: progress report November 2023

Initiative	Key Outcomes	Partners	Commentary
Support for practitioners working with vulnerable children	<ol style="list-style-type: none"> Increase content for practitioner support Increase reach and access of practitioner support 	DfE; Welsh Gov, Scot Gov, NI Exec, FinEd sector; social care services	MaPS have 3 grants in place with organisation to expand our understanding of how to deliver and scale training for practitioners working with CYP in vulnerable circumstances. All projects are on track to be delivered on time and on budget. Project will deliver till the end of March 2024 and the evaluation will conclude in summer 24.
Spending Sense Guide Production of Financial Education textbook for Special Educational post primary schools in NI.	<ol style="list-style-type: none"> Increased financial awareness for young people Increase usage of financial education resources in NI schools 	MAPS YENI CCEA	As part of MaPS work with YENI on the Your Money Matters textbook for NI an emerging need for suitable resources for Special Educational Needs schools in NI was identified. MaPS has provided funding for printing and distribution of this resource developed by YENI/Young Money for SEN sector in NI. MaPS facilitated distribution of 600 textbooks in Sep 2022 through YENI and organised an event at Stormont event with Minister for Education 28th Sep 2022 to promote financial education. https://yeni.co.uk/young-money/
Financial Education Guidance for Schools in NI Guidance available for primary and secondary schools in NI **New initiative**	<ol style="list-style-type: none"> Encourage schools to include financial education in their teaching programme 	MaPS & CCEA	Work commenced to design the content for the NI primary and post primary guides is underway with publication of this joint work with MaPS and CCEA planned for Spring 2024.

NI Delivery Plan initiatives: progress report November 2023

Initiative	Commentary
<p>Other MaPS activities in NI that contribute to the overall priorities in the plan</p>	<ul style="list-style-type: none"> Financial Education has become an important ingredient for 7 Voluntary & Community stakeholders, that offer a CYP service to their community. These Organisations offer a range of programmes for example – parent/under 3 programmes, after school programmes, through to working with 16+ young people, taking their first steps towards independent living. MaPS are supporting stakeholders with MoneyHelper CYP resources and Your Money Matters Young Enterprise NI resources. We have also matched 2 organisations with My Bnk and partnership will develop in 2024. Additionally, 4 of these Organisations are taking advantage of the Money Guiders Programme, eLearning, to help empower their staff to use Money guidance resources and MoneyHelper with confidence. Belfast Central Mission – 16+ supporting independent living; Roe Valley Resident’s Association – after school programme, 16+ programmes Dry Arch Centre – SureStart and 101 young people 16+ programme; Muckamore Parish Development Association – young parents/children support Nora Hughes – delivering financial education to young people – community funded projects NOW Group – Omagh division – supporting young people, build financial resilience Omagh Rural Forum – supporting SureStart programmes, building financial resilience with parents/children – part of their home visits <p>Research The Children and Young People’s Financial Wellbeing Survey 2022 is a major source of insight regarding children and young people’s financial wellbeing as it currently stands. https://maps.org.uk/en/publications/research/2023/uk-children-and-young-peoples-financial-wellbeing-survey-financial-foundations This review of evidence, which builds on an earlier 2018 review (1), improves MaPS’ understanding of recently published evidence in the area of financial capability in children and young people. It includes 51 new studies that were categorised and merged into an updated evidence map https://maps.org.uk/en/publications/research/2023/developing-children-young-people-financial-capability</p>

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<p>Financial Foundations stakeholder activities in NI that contribute to the overall priorities in the plan</p>			<ul style="list-style-type: none"> • Dankse Bank Money SMART - this Money Smart financial literacy programme supports primary and post-primary school pupils and encourages them to learn about money and personal finance. • Young Enterprise NI- Primary age financial education 45 sessions delivery to 1,174 young people (Ourselves and Our Families programme exploring, needs, wants, budgeting). Post Primary age financial education 120 sessions delivery to 11,750 young people (Learn to Earn, Personal Economics, and My Money Matters programmes looking at budget and lifestyle choices). Ongoing delivery of teacher professional learning programmes to support teachers in development of skills and confidence required to deliver financial education to young people. • CCEA: Gambling and Gaming (G&G) Awareness - Supporting primary schools to raise pupil awareness of G&G related harm with free ready-to-use teacher notes and pupil resources. Emerging research is beginning to raise concerns that there may be harms, including financial, associated with the G&G industries that could impact negatively on young people. In response CCEA has developed resources focusing on helping learners understand what gaming is, the types of games available and some the risks to be aware of when gaming. Also available in Irish Medium. • Gambling and Gaming Awareness at Key Stage 2 CCEA • Gambling and Gaming Awareness at Key Stage 3 CCEA

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<p>Promote opt-in payroll savings schemes & develop case for alternatives</p> <p>Prompt a significant increase in voluntary take-up of existing opt-in payroll saving schemes, and trial and build the evidence base for opt-out schemes</p>	<ol style="list-style-type: none"> 1. Increased availability of payroll savings schemes for employees 2. Increased use of payroll savings schemes 	<p>MaPS, ILCU Irish League of Credit Unions</p>	<p>Following publication of the latest Nest Insight report into opt-out workplace savings in September, MaPS are now focused with our partners at BlackRock and Nest Insight on promoting the take-up by employers at scale of this autosave approach. This is because autosave demonstrates a dramatic increase in the proportion of people who stick with the savings default. Nest insight is convening stakeholder roundtables to this end over the next few months.</p> <p>In NI MaPS will continue to promote usage of with our ongoing Partner activity.</p>
<p>Financial Services sector to cocreate a draft savings charter to encourage regular saving</p>	<ol style="list-style-type: none"> 1. Creation of a Savings charter for regular savings 2. Increase in regular savers 	<p>MaPS</p>	<p>The savings charter working group agreed a set of five commitments to raise the profile of savings among providers in retail and community settings. We anticipate a soft launch by April 2024.</p>
<p>Maximise the take-up of Help to Save and ensure consumers understand their savings choices once their account matures</p>	<ol style="list-style-type: none"> 1. Increased take up of Help to Save 2. Increased understanding of savings choices for Help to Save consumers 	<p>MaPS</p>	<p>UK Government is consulting on a revised Help to Save offer once the current scheme ends in April 2025. We are awaiting any announcement in the autumn budget.</p>
<p>Other MaPS activity which contributes to the priorities of the plan</p>	<ul style="list-style-type: none"> • Foyle Food Bank working in collaboration with Pennyburn Credit Union, offer parents with children under 1 year, the opportunity to open a savings account to help promote savings from an early age. When parents save £5+ fortnightly, Foyle Food Bank will contribute £3 towards the child's savings (this programme, is funded within a geographical area). In the period September 2023 to November 2023 - 11 parents have taken advantage of this scheme. MaPS are following Foyle Food Bank's evaluation of the programme and will update progress, on the next delivery plan update. • Roe Valley Residents Association (RVRA) working in collaboration with Ballykelly Credit Union help encourage their members to save. This project has helped some people to slowly move away from borrowing from doorstep lenders, especially at Christmas and during life events. MaPS has provided guidance, tools and content to support in the development of this programme. • Ten employers in NI offer payroll savings with an additional 5 employers currently working to build payroll savings into their workplace. 		

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Accessing affordable credit	<ol style="list-style-type: none"> 1. Pilot of No Interest Loan Scheme for NI. 	DfC	In NI The Department for Communities continues to keep a watch on brief on Fair4All pilot in relation to a No Interest Loans Scheme.
Illegal Money Lending Help people avoid the use of, and deal with the consequences of, illegal money lending products	<ol style="list-style-type: none"> 1. Reduce the number of people using illegal money lending 2. Raise awareness of this topic 	MaPS, HMT, Welsh Govt, NI Exec, Scot Gov	The Money Guiders Network NI continues to promote support for those impacted by illegal money lending and guidance for front line practitioners who are reporting an increase in this with the impact of cost of living. This would seem to correlate with the findings from the Fair4All Finance Research 'Another Door Closes' which indicates that there has been a significant raise in the use of illegal money lenders across UK. <u>As one door closes - Experiences of illegal moneylending during an emerging cost of living crisis - Fair4All Finance</u>
Develop income maximization and Improved money guidance to help people choose and manage credit	<ol style="list-style-type: none"> 1. Improved customer journeys for income maximisation 2. Improved guidance and support 	MaPS	https://www.moneyhelper.org.uk/en/benefits/benefits-calculator Work and assessment of the efficacy of MaPS new benefits calculator is continuing, six months after its launch. With four simple questions, the calculator is designed to provide people with a nudge to understand potential eligibility to benefits entitlement. It provides a simpler consumer journey and signposts people immediately to the relevant organisations where they can continue their benefits journey. Money guidance transformation work on an updated credit core guidance landing page and content has been finalised with the new section published on 28 September. This includes new pages on types of credit, choosing credit and notifying creditors of vulnerabilities. Work has now commenced on updated benefits guidance under the money guidance transformation.
Increase awareness of and access to community finance credit products	<ol style="list-style-type: none"> 1. Increased awareness of community finance market and products 2. Increased use of community finance credit products 	Responsible Lending Forum, NI Consumer Council	Fair4All are now working with mainstream finance, policy makers, regulators, community finance and third sector organisations to develop a shared Financial Inclusion Plan to tackle financial exclusion head on. An action group has been convened to deliver it with a primary focus area being to support the scaling of affordable credit and insurance.

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<p>Best Practice Guidance for Creditors with customers living with mental health problems</p> <p>Following the development of creditor standards for consumers with mental health problems, improve creditor sector engagement and support for vulnerable consumers</p>	<p>1. Good practice made available to and used by creditor sectors</p>	<p>Supported by Mental Health Sector and wider charitable sector</p>	<p>Initiative has now been delivered. Ongoing promotion and awareness raising through partner networks across Northern Ireland and the UK. Will be reviewed on an ongoing basis</p>
<p>Other MaPS activities in NI that contribute to the overall priorities in the plan</p>	<p>Research</p> <p>This report provides an overview of the scale and nature of the BNPL market in the UK, including findings on the type of products and usage, potential risks and benefits, and the impact of BNPL on users’ financial wellbeing and the wider UK economy. https://maps.org.uk/en/publications/research/2023/buy-now-pay-later-a-review-of-the-market-risks-and-trends-consumer-understanding-impact-and-outcomes</p> <ul style="list-style-type: none"> •MaPS press release on Buy Now Pay Later (BNPL) on 1 September - https://maps.org.uk/en/media-centre/press-releases/2023/one-in-five-buy-now-pay-later-customers-using-it-for-essential-items was widely promoted to stakeholders, Employer and Voluntary and Community Organisations, in addition to the BNPL article on MoneyHelper - https://www.moneyhelper.org.uk/en/everyday-money/credit/what-are-buy-now-pay-later-purchases •MaPS has platformed “use Credit wisely” guide, “How to improve your Credit Score” and “BNPL” during 10 MoneyHelper webinars, during TMW 2023. •MaPS has supported Employers’ blend Credit resources from MoneyHelper, into their Wellbeing Calendar, during 2023. 		

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Ensure people are confident they are accessing quality assured information and advice services.	1. Promotion of quality assurance in the NI debt sector.	Advice Sector	Department for Communities provides significant year on year funding in the region of c.£6.7million for the provision of independent, community-based advice services, including appeals representation and help with problem debt. This includes regional infrastructure support for the Sector, with Advice NI and Law Centre NI both providing dedicated training and support to meet the specific needs of the advice sector, including quality standards, to ensure the required standards of service delivery are met.
Design and implement and Debt Respite Scheme for NI	1. Implementation of Breathing Space and Statutory Debt repayment Plan.	NI Advice Sector	DfC Officials have developed policy proposals for a standalone Breathing Space policy, pausing plans for a Statutory Debt Repayment Plan element, in line with UK Government arrangements, with a draft public consultation to be completed by March 2024.
Broaden debt advice referral partners	1. Needs updates	Advice NI	Referral pathways are a key component in the development of a new advice service policy framework due to be consulted on by Mar'24. The Department continues to fund a Business Relationship manager to promote the services of the independent advice network with external organisations to help develop and maintain referral partnerships.
Other MaPS activities in NI that contribute to the overall priorities in the plan	<ul style="list-style-type: none"> MaPS 2022 Debt Need Survey, looked at the need for debt advice and how households are reacting to changes in the cost of living. https://maps.org.uk/2023/02/28/technical-report-2022-debt-need-survey/ As part of MaPS engagement with Health Trusts and Voluntary and Community sectors – we have introduced some to their local Community Advice Offices, to understand the Debt Advice support, that can be offered. We have helped others to understand the importance of collaboration, to support their service users, obtain regulated debt advice support. One of the goals of The Money and Pensions Service (MaPS) is to provide better debt advice. While debt advice is available in many different forms, many people who could benefit from debt advice do not seek help. In this study, we sought to better understand the barriers and drivers to people accessing debt advice https://maps.org.uk/en/publications/research/2023/motivations-and-barriers-to-seeking-debt-advice This MaPS report explores changes in the debt sector as a result of the pandemic, including shifts in the needs of customers, how the sector responded to the impact on in-person services and the lasting impact that has had on their service delivery models. https://maps.org.uk/en/publications/research/2023/debt-advice-in-the-post-pandemic-landscape 		

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Initiative	Commentary
<p>Better Debt Advice activities in NI that contribute to the overall priorities in the plan</p>	<ul style="list-style-type: none"> • Advice NI provides across 16 locations a free, confidential personal and business debt advice service across NI via a multi-channel across face to face, Telephony, webchat, self-help hub, email. to everyone across NI. https://www.adviceni.net/money-debt/debt • CAP Debt service- Is free and available to all, regardless of age, gender, faith or background through a network of CAP Debt Centres across NI. CAP offer free face-to-face debt help, with local coaches providing practical and emotional support in tandem with advice and ongoing support from CAP head office. https://capuk.org/about-us/our-work-across-the-uk/our-work-in-northern-ireland

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<p>Develop a retirement planning hub incorporating MaPS pensions dashboard</p> <p>The vision of the retirement planning hub is to support people with personalised guidance at every stage of their pension journey</p>	<ol style="list-style-type: none"> 1. Increase retirement planning in key consumer groups 	<p>No other orgs at this initial stage</p>	<p>The project was paused at the end of the discovery phase in March 23. As one of the primary aims for the retirement hub is provide onward journeys to support the needs of users who have visited a pension dashboard, a decision was made to pause the retirement hub while the PDP re-baselined their plan. Work has been continuing to review the scope of the retirement planning hub and assess how we move forward with delivery.</p>
<p>Implement a mid-life MOT</p> <p>A tool to encourage people to engage with later-life planning through a holistic assessment of their health, finance and skills</p>	<ol style="list-style-type: none"> 1. People aged 45+ enabled to check in on their financial wellbeing on an annual basis, including gaining a better understanding of how to budget and plan for retirement 	<p>Aviva, L&G, PHG, NCS, PHE, FIC, BCC</p>	<p>MaPS has developed and launched the Money Midlife MOT on the MoneyHelper website (launched June 2023). We are using Adobe Analytics to measure how people are using the tool and making small changes to design and copy in response to feedback. We passed our Accessibility Audit. We are continuing to work closely with DWP to plan for further developments and communications.</p> <p>https://www.moneyhelper.org.uk/en/everyday-money/midlife-mot</p>
<p>Produce holistic financial wellbeing guidance for later life including specific information for women and diverse ethnic communities</p>	<ol style="list-style-type: none"> 1. Delivery of Later Life Financial Wellbeing Guidance 2. Increased reach of Later Life Guidance 	<p>Age UK, Centre for Ageing Better, Financial services sector</p>	<p>Later Life Advisory Group met for the 3rd time on 26/9/2023 to discuss the guidance maps that have been developed to date in relation to powers of attorney/managing other people's money; decumulation and long-term care. The advice and challenge provided by the group has proved very useful in terms of shaping our guidance propositions. Following advice from the group and consultation with the OPG we are also looking to develop a new guide, specifically for people acting as attorneys.</p>

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<p>Other activities in NI that contribute to the overall priorities in the plan</p>	<ul style="list-style-type: none"> • Around 2,500 people in NI have attended MaPS MoneyHelper Pensions webinars during 2023 organised and delivered by MaPS staff working with local employers.. All webinars were recorded, allowing additional staff to choose their own timing to view the webinar. • MaPs has been working in collaboration with Health and Social Care HSC Pensions and NILGOSC Pension personnel support MaPS, to facilitate members pensions webinars, in addition to the support they provide and have embedded MoneyHelper Pension resources onto their websites. • MaPS supported the Age NI annual campaign with a pension’s awareness session, in October 2023 • MaPS have started a pilot programme with MacMillan Cancer Support NI – to support patients with access to pensions guidance. MaPS will receive the request from MacMillan Cancer Support NI advisers, with an appropriate time for Pension Guidance to make contact to support the client with their pension choices. • This MaPS report presents the findings from a review of the evidence on the scale of pension scams in the UK, the impact on those affected, types of scam and tactics used by scammers, key risk factors and current trends. It also recommends actionable and evidence-based strategies and interventions that the Money and Pension Service (MaPS) and other stakeholders can adopt to lower the risks of scams and offer better support to those affected. • https://maps.org.uk/en/publications/research/2023/pension-scams-in-the-uk-evidence-review

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Initiative	Key Outcomes	Partners	Commentary
<p>Develop and launch a digital hub for employers and partners</p> <p>The digital hub will enable employers to improve their understanding of the financial wellbeing needs of their workforce.</p>	<ol style="list-style-type: none"> 1. Increased employer and partner engagement 2. Increased reach for MaPS initiatives 	Various	<p>The Discovery phase of the project was completed in April 2023. However, the FY23/24 Corporate Plan involved tough choices for MaPS. It required MaPS to be focused on increasing funding to key areas of our services that offer the most immediate help to people that need it. As a result, the next stage of the digital hub for employers has been paused.</p> <p>MaPS is currently piloting employer-based insight with Belfast Health Trust which will influence the delivery for the whole of the UK.</p>
<p>Supporting women in the workplace</p> <p>Digital hub will include specific customer journeys supporting women in the workplace</p>	<ol style="list-style-type: none"> 1. Increased reach for supporting women in the workplace 		
<p>Develop and implement a Financial Wellbeing and Health Systems strategy</p> <p>MaPS will collaborate with NHS services in NI and across the UK to design, pilot and deliver financial wellbeing support through health systems</p>	<ol style="list-style-type: none"> 1. Develop a FW and Health Systems Strategy 2. Embed FW within the health and social care system 	Various	<ul style="list-style-type: none"> • The Northern Health Trust Public Health Nursing has approved their 140 personnel to be trained on the benefits of using MoneyHelper, to help support their customers. A Financial Wellbeing champion will be appointed in each of the teams (9 teams) to lead the way forward and will complete the Money Guiders eLearning and join the Money Guiders Learning Network. • The Northern Health Trust have approved the use of the Money and Mental Health toolkits and Money and Mental Health questions and printed MoneyHelper guides, for their Public Health Nursing personnel to use with their clients. • Western Health Trust Public Health Nursing lead has recognised the work of MaPS and MoneyHelper and has encouraged her teams to take advantage of resources. This area will be built upon, during 2024. • We have supported the social prescribing (Health Trust work) within Omagh Rural Forum – staff are working with MoneyHelper resources and Money Guiders Programme eLearning to help support their clients. This is in addition to the Social Prescribing work we do with Northern Health Trust team that use MoneyHelper and have their team on the MGP • MaPS has added MoneyHelper resources into the Interpretation Hub, to help support Belfast Health Trust and Northern Health Trust, leads, to guide International personnel, that need support in their first language, for example - open a bank account, types of savings, budgeting, understanding credit and building a credit report in the UK, understand your payslip and understand auto-enrolment and pension basics.

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<p>Money Guiders - developing skills, sharing understanding, improving lives</p> <p>Improving the quality of money guidance, by upskilling organisations and individuals providing it to their service users.</p>	<ol style="list-style-type: none"> 1. Increased competency understanding 2. Shared language for organisation and practitioners 3. Increased practitioner engagement 4. Increased understanding of position within sector 	<p>Money guidance sector</p> <p>Advice sector, etc</p>	<p>Money Guiders Network in NI has signed up 510 New Network Members, delivered over 35 events with 519 attendances at events. Belfast unemployed resource centre, People 1st, The Princes Trust, MENCAP, National Energy Action NI, CAP NI, Danske Bank, Department for Communities, Advice NI, The Consumer Council, Aware NI, Belfast Central Mission, Co-Ownership, Queens University and Ulster university</p> <p>We have also delivered our monthly newsletter to network members sharing valuable tools and resources to equip people</p> <p>Re-endorsement of the Foundation level City and Guilds achieved - 3470 City and Guild assessment credentials successfully undertaken by participants</p> <p>Community hub (online community and events platform) for Money Guidance Practitioners launched –</p> <p>Research to progress personas and Typologies launched</p> <p>External evaluation of phase 2 launched -Digital Tech Build began for landing page, interactive competency framework and self-assessment tool</p>
<p>The financial wellbeing landscape in NI</p>	<ol style="list-style-type: none"> 1. Using the NI Financial wellbeing forum to engage with and expand 	<p>NI Forum members</p>	<p>We are continuing to work with key stakeholders in NI to understand the key issues facing people here capturing other stakeholder activity that contribute to the overall financial wellbeing agenda. We hope to grow this activity for future iterations of this report.</p>

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Strategic Partnership activity from MaPS.	<ol style="list-style-type: none"> 1. Increased competency understanding 2. Shared language for organisation and practitioners 3. Increased practitioner engagement 4. Increased understanding of position within sector 	<p>Money guidance sector Advice sector, etc</p>	<ul style="list-style-type: none"> • Working in collaboration with NI Rural Women's Network (NIRWN) - Women Breaking Barriers Programme - https://www.womenbreakingbarriersni.com/ - we have supported NIRWN to empower their personnel to deliver the financial education part of their programme – through using MoneyHelper resources, completing the Money Guiders Programme eLearning and membership of the Money Guiders Network. We have also introduced them to other NI stakeholders, to further support their objective. • The DfC Universal Credit team has recognised the benefits of the Money Guiders Programme eLearning, after 18 personnel completed the pilot programme. We will continue to work with the DfC UC Operations during 2024, to develop this project to include our MidLife MOT. • Parenting NI and the Summerhill Foundation have embedded Talk Learn Do (TLD) and Talk Money resources on MoneyHelper to help support their members in their programme delivery. • PSNI Omagh Community Hub recognised the benefits of MoneyHelper and the Money Guiders Programme eLearning, as part of their support with vulnerable people, that fall under their care. This is an initial pilot within the Omagh PSNI division. • We have been working with Crumlin United Football Club, to build a series of financial resilience articles on their communication platform, to support all age groups. • Fermanagh Omagh Council anti-poverty lead has recognised the work of MaPS and included financial wellbeing into their anti-poverty strategy. Ongoing work with Fermanagh Omagh Council includes MoneyHelper articles being embedded into their programmes and staff encouraged to complete the Money Guiders eLearning. • Causeway Coast and Glens Community Partnership division has recognised the work of MaPS UK Financial Wellbeing Strategy and planned work with their Community stakeholders will continue in 2024. • WRAP– Western Response on Action Poverty – is a funded programme by Fermanagh Omagh Council and we are supporting Omagh Rural Forum, with the resources, MGP eLearning and additional guidance, to help support the clients they serve.
Maximise strategic opportunities for the provision of money and pensions guidance through NIDirect.	<ol style="list-style-type: none"> 1. Using the NI Financial wellbeing forum to engage with and expand 	<p>NI Forum members</p>	<p>MoneyHelper added to NI Direct website, under Benefits and Money</p>

NI Delivery Plan initiatives: progress report November 2023

Initiative	Key Outcomes	Partners	Commentary
Adapt the Mental Health and Money Toolkit (England) for NI, to be distributed through all GP practices	1. Supporting practitioners to help people to access advice when needed.	Money and Mental Health DoH	Department of Health NI have welcomed the publication of the Toolkit. Northern Health Trust approved the distribution of the Money and Mental Health toolkit for their Public Health Nursing to use, with their customers – 500 booklets are currently with this team with a wider role out across all Health Trust schedule for Spring 2024 of 11,000 copies of the guide. https://www.mentalhealthandmoneyadvice.org/ni/toolkit/
Research into the combined impact of money and mental health problems from the perspective of ethnic minority communities	1. Enhanced understanding of the money guidance/debt advice needs and experiences of people from ethnic minority communities with money and mental health problems to inform the future configuration of relevant services	MaPS	This report provides an overview of financial wellbeing in different ethnic groups in the UK, particularly in relation to the key pillars of the UK Strategy for Financial Wellbeing. Where appropriate, comparisons are made between the financial behaviours and outcomes for the main different ethnic groups in the UK compared to all adults. https://maps.org.uk/en/publications/research/2023/cross-cutting-themes-adult-financial-wellbeing-survey
Financial Wellbeing Barometer The Barometer will provide a dynamic method of monitoring the status of financial wellbeing at local, regional and national levels and within key demographic groups	1. Increased reach across the UK	BHSCT	The Discovery phase of the project was completed in 2022. However, the FY23/24 Corporate Plan involved tough choices for MaPS. It has required us to increase funding to key areas of our services that offer the most immediate help to people that need it. As a result, the next stage of the Financial Wellbeing Barometer project has been paused. The case for further development of the project will be assessed as part of the development process for our next three-year corporate strategy, covering 2005 to 2008. In the meantime, we will continue to monitor the financial wellbeing of the UK through our regular surveys. We would like to thank all those organisations who contributed their time and energy to help us develop our thinking during the Discovery phase of the project.

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<p>Cross cutting themes activity in NI that contribute to the overall priorities in the plan.</p>	<p>Danske Bank Activities</p> <ul style="list-style-type: none"> • Money Guiders – Continued participation in the network • External training with Radius Housing offering financial literacy support • Customer Newsletter – focused support for customers in a variety of financial support, money worries & vulnerability matters • Gambling support – We offer a block or limit on cards and can also offer a block on Competition sites, only bank to do this. We have an outreach programme to customers experiencing harm. • 3rd Party support – Improvement to our offering on our website for customer to help get support from a trusted person. • Dedicated customer support teams focusing on financial support and wellbeing. Including outreach to customers, digital collections tool etc • Working with Health trust to do some collaborative upskilling around financial abuse

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<p>Cross cutting themes activity in NI that contribute to the overall priorities in the plan.</p> <p>MaPS Money Guiders NI Network</p>			<ul style="list-style-type: none"> • 2023 (April-November) the network hosted 18 events with 276 attendees with a wide range of key topics covered including gambling, credit unions, benefit support, fuel poverty, mental health, bank accounts and the financial impact of life events. All presentations, recordings and resources from these events are available on the Money Guiders Community Hub. Our monthly Money Guidance newsletter continues to be crucial in helping to raise awareness of the money guidance training that is happening across NI and showcasing the services in NI who are part of our community. •Events: •Credit Unions – How to take your help further: covering research on Cost of Living and the cost for going back to school . •GamCare – Young people support services: using complex case study examples to discuss options and next steps for the young person. We also discussed the signs and triggers that practitioner to support conversations about gambling or a referral for services •Money and Mental Health: Group discussion around link between money and mental health, anxiety, addictions such a gambling, lack of control, sleep deprivation with group discussion arounds techniques and signs that each breakout room shared with the wider group. •AIB – Power of a bank account: detailed discussion around banking products and eligibility criteria for applying for account and what practitioners should be aware off when they are sharing this information with service users, with particular focus on refugees. •Changing energy related behaviour NEA NI : Using case studies to attendees during the sessions where they had to implement the ‘Knowing you Customer’ Technical domain to scenarios in order to understand what the most effective support pathway for the person.. •<u>An overview of Co-ownership Event for The Money Guiders NI Network - Discussion - Money Guiders Northern Ireland - Knowledge Hub (khub.net)</u> •<u>Event Summary: Employers For Childcare's Family Benefits Advice Service - Discussion - Money Guiders Northern Ireland - Knowledge Hub (khub.net)</u> •<u>Event Summary: Housing, people and communities: Triangle Housing Association - Discussion - Money Guiders Northern Ireland - Knowledge Hub (khub.net)</u> •<u>Event Summary: Habinteg Housing Association Services and community special - Discussion - Money Guiders Northern Ireland - Knowledge Hub (khub.net)</u> •<u>Event Summary: Blackbullion - Higher Education and Money Management UK WIDE - Discussion - Money Guiders Northern Ireland - Knowledge Hub (khub.net)</u> •<u>Event Summary: Inclusion, Advice and Information with Action Ability</u> •<u>An overview of Saving Money with NI Water event</u> •<u>An overview of Helping Homeless Service Users: Homeless Connect</u> •<u>An overview of Assisting clients with money issues affecting their housing</u> •<u>An overview of Period Poverty - Menstruation Matters Belfast</u> •<u>Emergency Essentials programme – event summary – 29 November 2023</u>

