



Money &
Pensions
Service

UK Strategy for Financial Wellbeing

Scotland Progress Report – Winter 2023



UK Strategy for Financial Wellbeing

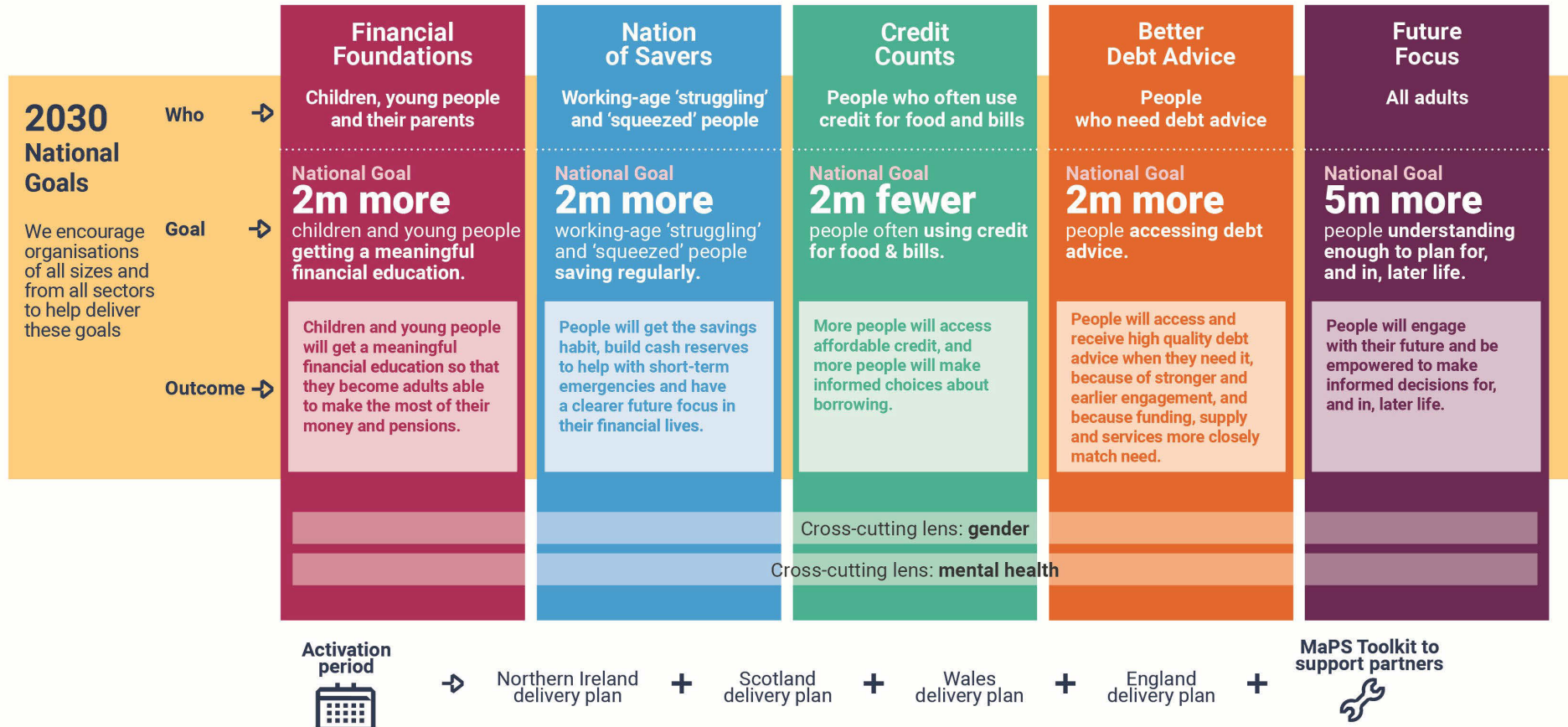
We believe: **A financially healthy nation is good for individuals, communities, business and the economy**



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



Scotland Delivery Plan: a progress report

- The Scotland Delivery Plan was published in April 2022.
- It set out the priorities for MaPS, our partners and our stakeholders to focus on in Scotland; and the 22 activities that are taking place to meet those priorities over the next 24-36 months.
- On the following slides we provide information about the progress of these initiatives up to the end of 2023.
- However, we would like future iterations of these progress reports to be able to capture all the work going on across Scotland that helps make progress towards the Nations Goals.
- If you are:
 - 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, then **please let us know**.

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Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Digitise Talk Learn Do (TLD) 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 	MaPS, FinEd, Parenting Children, FS sectors	<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 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 	MaPS, FinEd, Parenting Children, FS sectors	<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 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 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 	MaPS	<p>We have 4 grants in place with organisations to expand our understanding of how to deliver and scale teacher training. All projects are on track to be delivered on time and on budget. Projects will deliver till the end of March 2024 and the evaluation will conclude in summer 2024.</p>
<p>Support for practitioners working with vulnerable children</p>	<ol style="list-style-type: none"> 1. Increase content for practitioner support 2. Increase reach and access of practitioner support 	MaPS	<p>We have 3 grants in place with organisations 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. Projects will deliver till the end of March 2024 and the evaluation will conclude in summer 2024.</p>

Scotland Delivery Plan initiatives: progress report

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Financial Education Guidance for Schools (Scotland) Guidance available for primary and secondary schools in Scotland, including Scottish Gaelic version	1. Encourage schools to include financial education in their teaching programme	MaPS lead, Education Scotland, fin education stakeholders	Guides have been distributed via Education Scotland newsletters and to Gaelic speaking schools across Scotland. Further awareness raising to be done.
Your Money Matters Textbook (Scotland) Financial education textbook delivered to all secondary schools across Scotland	1. Increased financial awareness for young people 2. Increase usage of financial education in Scottish schools	MaPS, YES, Education Scotland, educators	Further awareness raising to be done. Scotland's Financial Schools promotes via their website and interactions with schools/teachers.
Essential Financial Skills Embedding financial skills in key programmes that are reaching young people across Scotland.	1. Ensure key touchpoints for young people through government backed programmes includes some form of money management skills.	MaPS, Scot Gov, SDS, training providers	The Young Persons Guarantee now includes information on money for young people using the "Money and Me" platform which MaPS funded with Young Scot. Ongoing discussions with Skills Development Scotland to address other apprenticeship and training programs.
Money & Me digital platform (Scotland) Online financial education for young people aged 16-25	1. Establish whether quick, frequent money guidance, delivered on platforms that young people use, can have a positive impact on their behaviour in both the short and medium term.	Young Scot, Citizens Advice Scotland, Influencers, Iona Bain	Continued development and delivery of online financial education and guidance to young people aged 16–25 via young.scot website and social media channels.

Scotland Delivery Plan initiatives: progress report

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Money Sense Financial education Programme delivered in schools.	1. An impartial financial education programme that helps educate young people about money	NatWest lead, Education sector	108,411 students reached in Scotland (Jan – Nov 2023) In total 85% of Scottish schools are registered for MoneySense (split 1,736 primary, 367 secondary and 159 other e.g. home schools) There were 53 new school registrations in Scotland, 130 MoneySense workshops in Scottish schools were supported by our Royal Bank colleagues in 2023 (120 were F2F and 10 were via video).
Money Works Programme (Scottish Qualifications Agency accredited)	1. Delivery of financial education to groups of vulnerable young adults.	MyBnk lead, Charities, colleges, universities and local authorities	MyBnk have delivered 56 programmes to 424 young people who are most in need. 72 more programmes are planned for this academic year.
MyBnk financial education programme for primary schools	1. Financial education for students in P3-P6 with a focus on building positive habits early , such as saving and budgeting.	MyBnk lead, Primary schools and SGN	113 classes booked or delivered (April '23-August '24), with 1,227 young people reached so far.
MyBnk financial education programme for secondary schools and Uni Dosh.	1. Financial education for students in S3-S6 with a focus on practical and relevant financial matters. A comprehensive overview of student finance and living independently at university.	MyBnk lead, Secondary Schools, colleges and universities	MyBnk have introduced sessions for S3 this academic year with plans to introduce S1+S2 soon. 90 classes booked or delivered (April '23-August '24), with 909 young people reached so far.
The Money House	1. Combines essential money management skills with tenancy education to support young people on their journey towards independent living	MyBnk Charities, colleges, universities and local authorities	The Money House team have delivered 22 programmes and reached 97 young people who are most in need.

Scotland Delivery Plan initiatives: progress report

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<p>Scotland’s Financial Schools</p> <p>Resources for teachers delivering financial education, delivering workshops to pupils and increased engagement with educators on the importance of financial education.</p>	<p>1. Creation of an online portal with digital resources for practitioners across Scotland</p>	<p>Young Enterprise Scotland, MaPS, Educators, local authority, university lecturers</p>	<p>Professional Learning</p> <p>SFS are continuing to deliver professional learning opportunities to both established teachers and student teachers. Targets set for 23-24 are to reach 1620 practitioners which is a 10% rise on last year. We also plan to deliver across 15 local authorities within Scotland which is a 20% increase on 22-23 and 6 universities giving an increase of 33% on 22-23. Figures as of the end of December suggest we are on track to meet these targets with potentially exceeding university numbers. Feedback from practitioners continues to be very positive particular highlights being the range of support, resources and advice that is available from SFS.</p> <p>Pupil Workshops</p> <p>Since acquiring the assets of Stewart Ivory Financial Education Trust (SIFET) in Sept 2021 we have implemented My Money Talks workshops focused on senior phase pupils and school leavers. The workshops have been updated and refreshed to provide a more modern and engaging approach for the young people. New for 23-24 is our Learn to Earn programme focused more at S3 level. This looks at the world of work, budgeting, saving and spending choices. Both sets of workshops have received excellent feedback with 92% of pupils claiming to feel more confident managing their money after the sessions. Our target is to deliver 9300 experience hours across 86 schools in Scotland – a rise of 35% on 22-23. Figures as of the end of December suggest we are on track to meet these targets.</p> <p>Communications and Marketing</p> <p>SFS Website</p> <p>Since its launch in September 2022, we have gained 702 members and are on track to gain a target of 800 members by end of 23-24. A new ‘Student Resources’ section was launched in Sept 2023 to allow pupils to access videos, games and quizzes without needing a membership. Your Money Matters e-learning modules are being moved on to the SFS website and made easier to access for teachers and pupils. Teachers resources section is being updated, additional lesson plans, resources etc to be added before end of 23-24. Teachers and pupils are always directed to the website after any training or workshop. The website link is now on the GLOW platform which all teachers in Scotland have access to.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<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, DWP, HMT, BSA, ABCUL, BlackRock, JP Morgan</p>	<p>Following publication of the latest Nest Insight report into opt-out workplace savings in September, we are now focused with our partners at BlackRock and Nest Insight on promoting the take-up by employees 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>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 savers 2. Increase in regular savers 	<p>FS Sector, 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>HMT, HMRC 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><u>Work and Save Scotland</u></p>	<ol style="list-style-type: none"> 1. to raise awareness and promote take up of payroll saving schemes among Scottish employers and workers. 	<p>Action for Financial Inclusion, Capital Credit Union, Scotwest Credit Union</p>	<p>25 major employers, employing a total of 126,000 employees, are active in offering payroll saving. The number of employees who now have access to a payroll savings scheme equates to eight percent of the total workforce of Scottish employers with more than 250 employees.</p> <p>Work and Save has raised the profile of the credit union sector in Scotland as a provider of modern, relevant financial services on a not-for-profit basis</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
Development of income maximisation and improved money guidance to support people to choose and manage credit	<ol style="list-style-type: none"> 1. Improved customer journeys for income maximisation 2. Improved guidance and support 	MaPS, IncomeMax	Work and assessment of the efficacy of MaPS benefits calculator is continuing. New pages and section around credit core guidance published in Sept '23. This includes new pages on types of credit, choosing credit and notifying creditors of vulnerabilities.
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 	MaPS, HMT, Welsh Govt, NI Exec, Scot Govt	During Talk Money Week MaPS e took part in a parliamentary event co-hosted with Fair4All where MPs and leading industry stakeholders discussed and continued to develop our understanding of the barriers to scaling affordable credit provision. MaPS is also undertaking a holistic Money Guidance Transformation Programme to help consumers make better credit choices and to highlight community finance options.
Develop creditor standards for those with mental health issues Following the development of creditor standards for consumers with mental health problems, improve creditor sector engagement and support for vulnerable consumers.	<ol style="list-style-type: none"> 1. Good practice made available to and used by creditor sectors 	MMHPI, MaPS	Initiative has now been delivered and ongoing promotion and awareness raising continues. Will be reviewed on an ongoing basis.
Work with essential bill creditors to allow people to avoid use of credit Help financially vulnerable people to manage their commitments through targeted help from essential bill creditors	<ol style="list-style-type: none"> 1. Central point of access for consumers in vulnerable circumstances to range of support resources offered by essential services providers 	Support Hub, creditors, regulatory bodies, charities.	MaPS undertook work to explore alternative programmes that would align to the original delivery item objectives. As a result we have included a new initiative from a community interest company, called Support Hub. The hub offers consumers a platform to inform creditors about vulnerabilities. This has been developed with research from groups with lived experience of the support needs the platform caters to and provides creditors with a framework for responding to consumers' needs. The platform is now up-and-running and has recently been reviewed by the BBC (https://www.bbc.co.uk/iplayer/episode/m001qpvy/morning-live-series-5-20092023#t=09m00s), Martin Lewis's Money Show (https://www.itv.com/watch/the-martin-lewis-money-show-live/2a1827/10a5097a0001). The hub initially launched in Beta with financial services firms but will soon be bringing on new sectors and organisations. Support Hub is working closely with regulatory bodies, charities, and other partners.

Scotland Delivery Plan initiatives: progress report

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<p>Expenditure smoothing to avoid use of credit for essential costs</p> <p>Further research and development of products and services to support people whose income or outgoings fluctuate over the course of a year</p>	<ol style="list-style-type: none"> 1. Consumers can fit payment of essential costs with variations in income and expenditure and avoid use of credit 	<p>Centre for Responsible Credit, Housing Association Charitable Trust</p>	<p>FlexMyRent has engaged 843 tenants - around 1/3 of those engaging with the scheme have submitted a proposal. Of these around 50% are approved, and 50% result in a deferral accompanied by an offer of support from the housing association's financial inclusion teams. The amount of rent flexibility provided by the scheme is typically around £250 for the approved plans, although in some cases this can be higher.</p>
<p>Illegal Money Lending (Scotland)</p> <p>Help people avoid the use of, and deal with the consequences of, illegal money lending</p>	<ol style="list-style-type: none"> 1. Reduce the number of people using illegal money lending 2. Raise awareness of this topic 	<p>SIMLU, Scot Gov, advice sector</p>	<p>Work continues to disrupt the work of illegal money lenders in Scotland by the Scottish Illegal Money Lending Unit. Interventions have taken place to act against several suspected illegal money lenders in a number of communities across Scotland. Several investigations are still ongoing in several areas of Scotland. The Scottish Illegal Money Lending Unit has seen a significant increase in the reporting of suspected illegal money lenders across Scotland during 2023. 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 Great Britain.</p>
<p>Support access to affordable credit (Scotland)</p> <p>A review of the impact made by the Scottish Community Lenders Fund</p>	<ol style="list-style-type: none"> 1. This review may highlight areas where additional loan funding could support continued growth and we will work with credit unions to explore potential opportunities. 	<p>Scottish Government will continue to work with and help credit unions to grow membership and lending, supported by the sector</p>	<p>Initial feedback on the impact made by the Scottish Community Lenders Fund led to the development of the Scottish Community Lenders Investment Fund (detailed below) which launched in November 2021. This has subsequently been replaced with the new £8.5 million Community Sustainability fund, launched 20 December 2022.</p>
<p>Support access to affordable credit (Scotland)</p> <p>Work with Fair4All Finance on taking forward a No Interest Loan Scheme</p>	<ol style="list-style-type: none"> 1. People who can't access mainstream lending are helped to spread costs. 2. Possibly avoid illegal money lenders 	<p>Scottish Government</p>	<p>We are working in partnership with Fair4All Finance on the No-Interest Loan Scheme pilot. The pilot commenced lending in Scotland in January 2023 and it is expected to run until August 2024. With evaluation of the pilot by March 2026.</p>

Scotland Delivery Plan initiatives: progress report

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<p>Support access to affordable credit (Scotland) Launched and widened remit of £2.5m Scottish Community Lenders Investment Fund</p>	<p>1. Supporting community lenders to access loan capital</p>	<p>Scottish Government, Community Lending Sector</p>	<p>As expressions of interest were low, the Scottish Community Lenders Investment Fund closed in December 2022 and was replaced with the new £8.5 Community Sustainability Fund, which will ensure that available resource is made available to where it is most needed. Scottish Community Lenders Trade/Membership Bodies were advise that funding remains available for Scottish Community Lenders. Repurposing the money to form the new Community Sustainability Fund widens accessibility beyond credit unions and affordable credit providers to include social enterprises and third sector organisations which are supporting individuals, households and organisations who are responding to the cost of living crisis.</p>
<p>Support access to affordable credit (Scotland) Helping to grow the credit union and CDFI sector in Scotland</p>	<p>1. Supporting social lenders to help the sector grow and raise awareness amongst the general public</p>	<p>Scottish Government Lead, Community lending sector</p>	<p>The Affordable Credit Fund was fully committed and is helping support the development and growth of the sector by providing community lenders with further capital to deploy to their customers. The marketing grant has also been fully allocated and supported recipients to market their services, including through TV campaigns broadcast across Scotland.</p>
<p>Support access to affordable credit (Scotland) Promote awareness of the community lending sector</p>	<p>1. Raise awareness of community lending</p>	<p>Scottish Government lead, Community lending sector</p>	<p>In February 2022 a national affordable credit marketing campaign was launched as part of a wider marketing strategy that also promoted benefit uptake and free debt advice. The campaign included TV and radio adverts, social media activity and outdoor advertising across Scotland. Evaluation from the campaign showed that, of the 90% of people who recognised the affordable credit phase of the campaign, 77% said they now know where to go to access relevant support information, 75% claimed they had taken action in response to seeing the advertising and 86% planned to take action. While this campaign has ended we are still continuing to promote the services of community lenders. This includes through our Cost of Living website which highlights the availability of community lenders and provides information on the services available and how to access them. The Scottish Government promoted access to affordable credit organically via its social media platforms in January and February 2024.</p>

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<p>Support the Scottish advice sector’s response to Covid-19</p> <p>Build the foundations for a longer-term advice strategy that maximises the impact and effectiveness of debt levy funding.</p>	<ol style="list-style-type: none"> 1. Project evaluation and stakeholder engagement will build an evidence base for a future advice strategy for Scotland 	<p>Scottish Government and the Advice Sector</p>	<p>The final report on the use of debt levy funding for debt advice services in Scotland, undertaken by the Improvement Service was published in April 2023. Scottish Government officials have been undertaking a review of the existing literature and evidence on potential funding models for the use of the levy alongside considering funding for wider advice services more generally. Much has changed across the advice services landscape since the Improvement Service work began in 2019 including the significant impact of the Covid 19 pandemic as well as the current cost crisis. Officials are therefore taking time to consider how to best to achieve the wider Scottish Government objectives of maximising incomes, reducing poverty and tackling problem debt with the funding available whilst supporting the advice sector to continue to provide much needed advice to those who need it. Scottish Government Ministers and officials will liaise with advice sector stakeholders in due course to communicate the approach to funding in the longer term including any changes or improvements to the current model</p>
<p>Pilot and develop advice services in accessible settings (Scotland)</p> <p>Advisers will work in 150 GP practices in Scotland’s most deprived areas, giving advice to patients on issues such as debt and benefits entitlement. This has been extended to 180 GP practices, to include rural/ isolated and Island communities.</p>	<ol style="list-style-type: none"> 1. Reduce pressure on GPs and primary care services 2. Support individuals with their social and economic needs 	<p>Scottish Government and participating advice providers</p>	<p>Building on the success of the Welfare Advice and Health Partnerships, the Scottish Government launched a new £1m Advice in Accessible Settings fund in June 2023. This new fund is supporting 67 different organisations across 23 local authority areas. The fund is supporting and encouraging partnerships between advice providers and a range of other community based services including youth charities, housing and homelessness services, faith based charities, specialist mental health services and carers support services. From July to December this year, these projects have supported over 2200 clients and have realised over £2 m in client financial gain. The aim of this funding is to increase the availability and awareness of advice services within places that people already go in community, health and education settings. An evaluation of the programme is being undertaken by the Improvement Service.</p>

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<p>Review of statutory debt solutions (Scotland)</p> <p>A review of Scotland’s statutory debt solutions is being taken forward in three stages</p>	<p>1. Possible legislation changes</p>	<p>Scottish Government - Accountant in Bankruptcy</p>	<p>The Bankruptcy and Diligence (Scotland) Bill was introduced in Parliament on 27 April 2023. This Bill brings together the stakeholder recommendations from stage 2 of the review of statutory debt solutions and the review of diligence that require to be taken forward through primary legislation. It also includes some technical amendments to the Bankruptcy (Scotland) Act 2016 which also require primary legislation. Other recommendations being taken forward from stage 2 of the review will be done through secondary legislation or guidance. The Bill includes an enabling power to allow Scottish Ministers to introduce the mental health moratorium. A working group was formed in January 2023 to consider how the mental health moratorium could work in practice. This work resulted in a report of recommendations which has been considered by the Scottish Government and will be subject to public consultation which is due to be published on 13 November 2023. In September 2023, Tom Arthur, Minister for Community Wealth and Public Finance appointed Yvonne MacDermid OBE to lead stage 3 of the review. This stage will involve an independent strategic assessment of debt solutions to consider if they meet the needs of a modern economy. Stage 3 has now begun. Timescales for completion have not yet been set.</p>
<p>Evaluate debt advice journeys (Scotland)</p> <p>Scottish Legal Aid Board testing digital innovations in debt advice</p>	<p>1. The outcome of the evaluation may build into a future advice strategy</p>	<p>Scottish Government, Improvement Service, Scottish Legal Aid Board and participating debt advice providers</p>	<p>The Improvement Service published its final report in April 2023. https://www.improvementservice.org.uk/__data/assets/pdf_file/0020/42635/debt-levy-funding-models-final-report.pdf</p>

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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"> Increase retirement planning in key consumer groups 	MaPS	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>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"> 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 	DWP lead, Aviva, L&G, PHG, NCS, PHE, FIC, BCC	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>Produce holistic financial wellbeing guidance for later life including specific information for women and diverse ethnic communities</p>	<ol style="list-style-type: none"> Delivery of Later Life Financial Wellbeing Guidance Increased reach of Later Life Guidance 	MAPS lead, Age UK, Centre for Ageing Better, Financial services sector	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 peoples 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.

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<p>Online workshops for people over State Pension Age (Scotland)</p> <p>Setting the scene about older people and benefits; means tested and non-means tested, and what's changing</p>	<ol style="list-style-type: none"> 1. Increased awareness of benefits 2. Increased take-up of benefits. 	<p>Age Scotland</p>	<p>In the past 6 months, we have delivered 7 Benefits for people over State Pension age workshops to 70 people. This is lower than in previous reporting periods, as it took some considerable time to recruit a new benefits trainer following staff changes early in the year. However, we already have 11 benefits workshop sessions booked for the remainder of the calendar year, and a few bookings coming through for 2024.</p> <p>The current programme of benefits workshops takes place online and in person, and is funded until March 2026. Booking is through our website at www.ageuk.org.uk/scotland/information-advice/benefits/free-online-benefits-workshop, and organisations/community groups also contact us directly to book in-person sessions.</p> <p>We have created one new guide since our last update, Resilience: preparing for the unexpected. This is currently only available as part of a specific project, but will shortly be adapted for general use. It contains general resilience advice on topics such as power cuts, floods and other emergencies, care, benefits, scams, health and wellbeing, and social connection.</p> <p>We have updated 17 of our core guides, with a further 4 updates in progress. We have developed our 2024 information calendar, covering many subjects including money, energy, care, veterans, diversity and inclusion, tackling loneliness and isolation and more. We have just taken delivery of 10,000 copies, which we are now distributing to older people themselves, community groups, carers organisations, charities, partners, MP and MSP offices, housing associations, councils etc.</p> <p>In the past 6 months we have distributed 40,756 paper information guides, and an additional 11,856 guides have been downloaded from our website. Our most popular guide topics are benefits, care, care homes, Power of Attorney and energy advice.</p>

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<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 	MaPS	<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>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 Wales 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 	MAPS lead	<p>We have a health and social care strategy which was been discussed and agreed with the MaPS Board. MaPS colleagues continue to liaise with teams at Scottish Government on the importance of addressing financial wellbeing alongside physical and mental wellbeing. In Scotland we are working with Scottish Government to trial Money Guiders with Health Visitors.</p>
<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 	MaPS, Money guidance sector Advice sector, etc	<p>The four Money Guider networks passed a milestone of 7,000 members this summer. The programme achieved City & Guilds endorsement for its Tier 1 eLearning course in September. We are promoting the Money Guiders National Conference which will occur in Talk Money Week.</p>

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Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Strengthen mental health support for those affected by debt (Scotland)</p> <p>Progress commitments made in the Scottish Government's Mental Health Transition and Recovery Plan.</p>	<p>1. Progress commitments made in the Scottish Government's Mental Health Transition and Recovery Plan by working with advice providers, mental health support services and other organisations, such as the DWP and Citizen's Advice Scotland, to improve access to help for people affected by mental health and financial issues..</p>	<p>Scottish Government</p>	<p>We have updated the advice pack for those offering front line advice to ensure the content is relevant and up-to-date. We have also agreed for the advice pack to be made available online on a range of organisations' own intranet sites, giving them instant access to the most up-to-date support and guidance.</p>
<p>Financial Wellbeing Barometer</p> <p>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</p>	<p>1. Increased reach across the UK</p>	<p>MaPS lead</p>	<p>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.</p>
<p>Research into the combined impact of money and mental health problems from the perspective of ethnic minority communities</p>	<p>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</p>	<p>MaPS</p>	<p>Qualitative research finished and published. Maps currently reviewing the findings and recommendations</p>

Scotland Delivery Plan initiatives: progress report

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Digital Tools Online tools to help people manage their money and understand their council tax and any reductions available to them.	<ol style="list-style-type: none"> 1. Money Map – an online self-help tool, was developed in response to the impact of the pandemic on household budgets. 2. check my council tax was developed to help people identify reductions, discounts and exemptions on council tax and tell them where to go to access these savings 	Citizens Advice Scotland (CAS)	CAS are averaging 1500 visitors per month to the Money Map tool and 1200 users per month for the Council Tax Savings tool. The pages on benefits and grants are the most visited and these take the user to benefit calculator sites and also to external government sites where the benefit claim can start.
Adapt the Mental Health and Money Toolkit (England) for Scotland, to be distributed through all GP practices	<ol style="list-style-type: none"> 1. Supporting practitioners to help people to access advice when needed. 	MaPS, Scottish Government, SIMS, PHS	60,000 + copies of the toolkit have already been distributed to all GP practices across Scotland and some social prescribing networks and health practitioners. Discussion are underway with Public Health Scotland about further distribution to advice in health settings along with how we can potentially evaluate how they have been used with the GP practices.

