

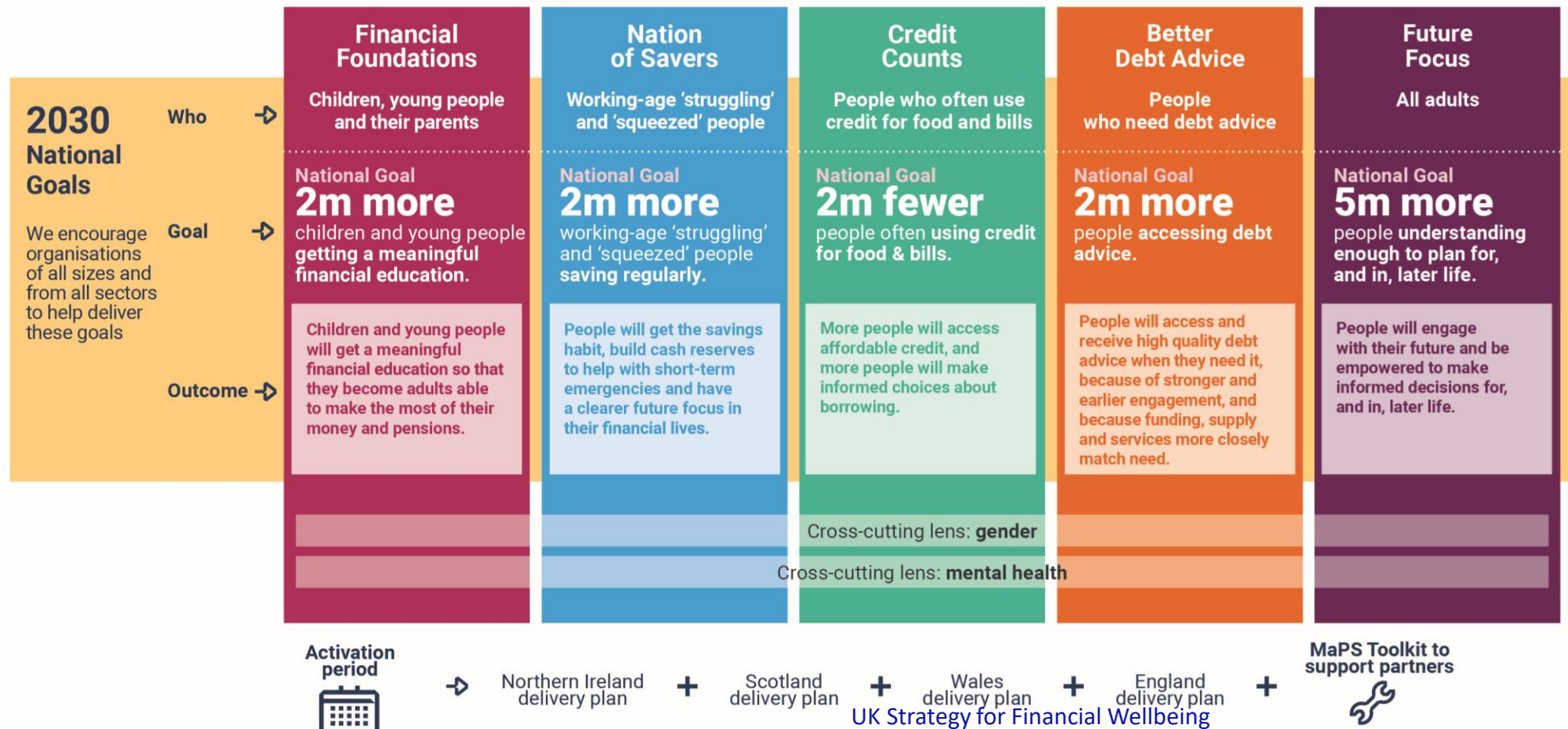


UK Strategy for Financial Wellbeing

Summer 2025 Progress Report (Scotland)

UK Strategy for Financial Wellbeing

- We believe a financially healthy nation is **good for individuals, communities, businesses and the economy.**
- Our vision: Everyone **making the most of their money and pensions**
- Our shared Agendas for Change are the five ways we will drive change at scale, **working with and encouraging other organisations** across five key pillars: Financial Foundations, Nation of Savers, Credit Counts, Better Debt Advice and Future Focus.



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 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 Summer 2025.
- 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 National 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)</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 	MaPS, FinEd, Parenting Children, FS sectors	<p>The new Talk Learn Do digital content has been live on the MoneyHelper website for nearly two years. This content has been reviewed as part of a wider review of content which supports parents and carers to talk to their children about money. Enhancements and updates are due to be made based on the findings of the review.</p>
<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 	MaPS, FinEd, Parenting Children, FS sectors	<p>Our research has identified that in the home there are low levels of talking about, and searching for, money content and support. This highlights the need to meet parents and carers where they are. We are planning to map their needs more broadly and include financial education in the Family and Care area of the MoneyHelper website.</p> <p>We are also looking to trial adding specific parent/carer content to our existing content, such as buy now pay later.</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 	MaPS	<p>MaPS has completed the financial education grant programme that funded approaches to delivering financial education teacher training. The programme evaluation report was published in November and we held an online event to launch the findings with key stakeholders.</p> <p>The event included a presentation of findings, panel discussion with grantees and contributions from young people and teachers who took part in the programme. We are now continuing to disseminate the findings among external stakeholders. Workstream is now complete.</p> <p>View the programme evaluation report: https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people</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>MaPS has completed the financial education grant programme that funded approaches to supporting children and young people in vulnerable circumstances. The programme evaluation report was published in November and we held an online event to launch the findings with key stakeholders. We are now continuing to disseminate the findings and work with external stakeholders to promote them along with our guidance: https://maps.org.uk/en/work-with-us/guidance-for-children-and-young-peoples-services-delivering-financial-wellbeing-for-children-and-young-people-in-vulnerable-circumstances</p> <p>View the programme evaluation report: https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Financial education guidance for schools (Scotland) Guidance available for primary and secondary schools in Scotland, including Scottish Gaelic version</p>	<ol style="list-style-type: none"> 1. Encourage schools to include financial education in their teaching programme 	<p>MaPS lead, Education Scotland, fin education stakeholders</p>	<p>Guides have been distributed via Education Scotland newsletters and to Gaelic speaking schools across Scotland. We're continuing to raise further awareness.</p>
<p>Your Money Matters textbook (Scotland) Financial education textbook delivered to all secondary schools across Scotland</p>	<ol style="list-style-type: none"> 1. Increased financial awareness for young people 2. Increase usage of financial education in Scottish schools 	<p>MaPS, YES, Education Scotland, educators</p>	<p>We're continuing to raise further awareness. Scotland's Financial Schools promotes the textbook via their website and interactions with schools/teachers.</p>
<p>Essential financial skills Embedding financial skills in key programmes that are reaching young people across Scotland</p>	<ol style="list-style-type: none"> 1. Ensure key touchpoints for young people through government backed programmes includes some form of money management skills 	<p>MaPS, Scot Gov, SDS, training providers</p>	<p>The Young Persons Guarantee now includes information on money for young people using the "Money and Me" platform which MaPS funded with Young Scot. There are ongoing discussions to try and address other apprenticeship and training programs.</p>
<p>Money & Me digital platform (Scotland) Online financial education for young people aged 16-25</p>	<ol style="list-style-type: none"> 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 	<p>Young Scot, Citizens Advice Scotland, Influencers, Iona Bain</p>	<p>Continued development and delivery of online financial education and guidance to young people aged 16–25 via young.scot website and social media channels.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
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	<p>MoneySense in Scotland:</p> <ul style="list-style-type: none"> reached 35,155 young people between July and December 2024 reached 60,409 young people in total in 2024. <p>We ran a competition through our TeamGB partnership which resulted in 101 entries across Scotland.</p> <p>Overall the programme currently has 2,313 registered Scottish teachers.</p>
Money Ready - young adults (aged 16-37)	1. Delivery of financial education to groups of young adults	Money Ready lead, Charities, colleges, universities and local authorities	<p>Programmes are beginning to work with those up to age 37. There are strong partnerships in this space across a large number of local authorities.</p> <p>Between September 2024 and July 2025, 94 programmes of between one to five days in length reached 680 young adults.</p>
Money Ready - financial education programme for primary schools – Money Twist P3 – P7	1. Financial education for students in P3-P7 with a focus on building positive habits early, such as saving and budgeting	Money Ready lead, Primary schools and SGN	<p>We’re continuing to see significant demand for the primary programme and have an extensive waiting list for courses this academic year.</p> <p>Between September 2024 and July 2025, 51 classes have reached 1,536 learners.</p>
Money Ready financial education programme (Money Twist) for secondary schools and colleges	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.	Money Ready lead, Secondary Schools, colleges and universities	<p>Great partnerships with Scottish Borders and West Lothian Council have enabled reach across entire year groups throughout all local authority schools</p> <p>From September 2024 to July 2025:</p> <ul style="list-style-type: none"> 62 classes reached 2,180 learners in secondary schools and 39 classes reached 1,225 learners in colleges.

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Scotland’s Financial Schools – delivered by Young Enterprise Scotland</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>No further update for now</p>	<p>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. SFS has been running in its current format since Aug 2022 and its total engagement with practitioners to date is as follows:</p> <ul style="list-style-type: none"> • Professional learning training 22/23 – 1,467 • Professional learning training 23/24 – 939 • Professional learning training 24/25 (mid year) – 254 • Engaging in pupil workshops 22/23 – 198 • Engaging in pupil workshops 23/24 – 499 • Engaging in pupil workshops 24/25 (mid year) – 343 • Total engagement to date – 3,700 <p>Feedback from practitioners continues to be very positive, with particular highlights being the range of support, resources and advice that is available from SFS. The focus for 24-25 has been to engage teachers through Scotland-wide training. We have increased our university presence and started working with NQTs and probationers. Our target is to reach 4,500 practitioners by the end of 24/25 in place.</p> <p>Pupil workshops</p> <ul style="list-style-type: none"> • August – 454 (hrs) • September – 3,033 • October – 1,010 • November – 1,776 • December – 778 <p>Total experience hours to date (2022 to 2024) – 27,140</p> <p>Communications and Marketing</p> <p>SFS Website</p> <ul style="list-style-type: none"> • Since launching in Sept 2022 we have over 1,300 members • We now host My Money Matters online modules, which are free for Scottish schools (linked to Your Money Matters textbook) • The monthly blog launched in 2023 has gained over 1,900 views <p>X (twitter) - X followers up to 464</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Other activities that contribute to the delivery plan</p>			<p>Banking inclusion project</p> <p>Financial Inclusion for Scotland are working with SFE and MaPS to pilot a banking inclusion project. This pilot project aims to promote financial and banking inclusion among young people by leveraging the Developing the Young Workforce (DYW) initiative in Scottish schools.</p> <p>The program will focus on two contrasting settings: a rural area and an urban area. It will provide practical financial education and help young people open and manage basic bank accounts, enabling them to become more financially literate and independent as they enter adulthood.</p> <p>Partners will include Local Authorities, FCA and financial education providers. MaPS will provide evaluation services for the pilot.</p> <p>Girl Guiding</p> <p>Girl Guiding have launched a ‘Money skills- I’m money confident’ badge and new activities developed with HSBC UK, to teach financial literacy and empower over 300,000 UK girls and young women aged between four and 18 to confidently manage money.</p> <p>Research</p> <p>MaPS commissioned Loughborough University to undertake research to test the validity of our 'Arlo’s Adventure's' comic strip measure of financial literacy of four to six-year-old children. Results from the second phase of the study – a larger scale quantitative test of the measure – have now been delivered. The results show that it is an appropriate and viable tool for future studies into financial education in young children.</p> <p>https://maps.org.uk/en/publications/research/2024/measuring-financial-literacy-children-aged-four-to-six</p> <p>In 2024, we undertook analysis to create a set of focused questions that can be used to quantify children and young people’s level of financial capability. Harry Smart, Research Statistician at the Money and Pensions Service (MaPS), explains how and why we’ve created the Children and Young People’s Financial Capability Tool, and how it can be used by those involved in financial education:</p> <p>https://maps.org.uk/en/media-centre/financial-wellbeing-blog/2024-financial-wellbeing-blogs/how-we-created-the-children-and-young-peoples-financial-capability-tool</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>Nest Insight completed this phase of field trials for opt-out workplace autosave, presenting compelling evidence at the end of March 2025. BlackRock committed another £1.5m to Nest insight to continue research.</p> <p>The Financial Conduct Authority is working with other agencies to prepare a statement for employers and savings providers setting out what is permissible if they want to offer a workplace cash savings scheme. We are working with HMT on the savings pillar of the financial inclusion strategy.</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>FS Sector, MaPS</p>	<p>The savings charter is live. Signatories so far include NatWest Group, Yorkshire Building Society, credit unions and fintech providers.</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>The UK Government is reviewing potential enhancements to the Help to Save scheme.</p>
<p>Work and Save Scotland (https://www.affi.org.uk/workandsave)</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.</p> <p>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> <p>No further update at this time.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Development of income maximisation and improved money guidance to support people to choose and manage credit</p>	<ol style="list-style-type: none"> 1. Improved customer journeys for income maximisation 2. Improved guidance and support 	MaPS, IncomeMax	<p>Money guidance transformation work on updated credit guidance has been finalised, with two new credit tools launched to help consumers find credit or address reasons for credit rejection. Further work is ongoing with UK Finance to include additional guidance for consumers that have been rejected for credit, and to support lenders in signposting to guidance that will lead to better consumer journeys covering income maximisation and information on other types of credit.</p>
<p>Increase awareness of and access to community finance credit products</p>	<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	<p>MaPS is working in collaboration with an industry working group on access to credit to consider how our guidance can better support customers declined for credit. Work has begun to assess the logic and product options of our tools, including ways in which the tools can increase awareness of community finance options. This work will be delivered in 2025.</p>
<p>Develop creditor standards for those with mental health issues</p> <p>Following the development of creditor standards for consumers with mental health problems, improve creditor sector engagement and support for vulnerable consumers</p>	<ol style="list-style-type: none"> 1. Good practice made available to and used by creditor sectors 	MMHPI, MaPS	<p>The guidance has been promoted at creditor events and exhibitions across the UK. We will continue to promote this with our stakeholders across Scotland.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Work with essential bill creditors to allow people to avoid use of credit</p> <p>Help financially vulnerable people to manage their commitments through targeted help from essential bill creditors</p>	<p>1. Central point of access for consumers in vulnerable circumstances to range of support resources offered by essential services providers</p>	<p>Support Hub, creditors, regulatory bodies, charities.</p>	<p>Experian’s Support Hub service has been expanding at pace. Companies such as M&S Bank, First Direct and Zempler have signed-up, giving customers the opportunity to share their support and access needs in a simple, standardised way so they can get the support they need. More companies are set to join in the coming months.</p> <p>New ‘life events’ support needs have also been added to the service, so customers can notify their service providers about the circumstances they find themselves in, including if they have suffered a bereavement or are experiencing financial difficulty.</p> <p>Experian have also been working with StepChange and Stamma to promote the benefits of Support Hub, with a series of online video interviews raising awareness of the service.</p>
<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>	<p>1. Consumers can fit payment of essential costs with variations in income and expenditure and avoid use of credit</p>	<p>Centre for Responsible Credit, Housing Association Charitable Trust</p>	<p>Findings from the Centre for Responsible Credit's FlexMyRent trials have been published. The Trials ran between February 2021 and March 2024 with 360 tenants of Southern Housing Association.</p> <p>Over half of tenants reported previously borrowing to pay for essentials (51%) and said they were never able to save (54%).</p> <p>Over 500 proposals were submitted by tenants during the scheme via a digital platform provided by Centre for Responsible Credit.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Illegal money lending (Scotland) 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 	SIMLU, Scot Gov, advice sector	<p>The Scottish Illegal Money Lending Unit continues to work to investigate cases of illegal money lending across Scotland. Intelligence continues to come into the team from most parts of Scotland. Discussion will be had with the partners from the debt advice sector to make it easier for reports to be made directly to the team.</p> <p>SIMLU also is continuing to put the Strategic Prevention Plan into action, with prevention projects across Scotland now in place.</p>
<p>Support access to affordable credit (Scotland) 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 	Scottish Government will continue to work with and help credit unions to grow membership and lending, supported by the sector	<p>The Community Sustainability Fund closed in September 2024 (some applications were still being worked on up to December). It saw £12.5m deployed to 42 organisations committed to the causes of the Recovery & Resilience, Net Zero and SCLIF Funds.</p>
<p>Support access to affordable credit (Scotland) 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 	Scottish Government	<p>The No-Interest Loan Scheme (NILS) pilot ran in Scotland from January 2023 to August 2024. Delivery partners in Scotland were Fair for You Finance, Capital Credit Union, Salad Money and Social Credit/Plend.</p> <p>As of August 2024, a total of 1,971 NILS loans were issued to customers in Scotland. This amounts to total lending of £1,482,735 with an average loan value of £752.</p> <p>A robust evaluation report on the feasibility and sustainability of the pilot is expected by March 2026.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<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 part of the wider CSF, credit unions and affordable credit providers saw an increased investment when considered against the initial £3.4m earmarked for SCLIF. By September 2024, seven organisations (Credit Unions and affordable Credit Providers) had received investment of £4,125,000.</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, which is funded by the Scottish Government and Carnegie and delivered by Social Investment Scotland, is fully committed and 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. While this campaign has ended, the Scottish Government is 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 also promoted access to affordable credit organically via its social media platforms throughout 2023 and into early 2024. This is now completed.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Other activities that contribute to the delivery plan</p>			<p>Fair4AllFinance, ClearScore, Plain Numbers, FCA and Thinks Insight ran a webinar on the efficacy of APR figures in helping consumers understand the cost of borrowing (https://fair4allfinance.org.uk/apr-help-consumers-understand-costs-short-term-small-sum-loans/). Fair4All’s role to highlight issues and sponsor research complete. ClearScore and Plain Numbers will now work to take forward the findings.</p> <p>MaPS has continued work across remedies arising from the FCA's Credit Information Market Study. Our participation on the consumer advisory council supporting the interim working group leading on the establishment of a new credit reporting governance body has now concluded while recommendations are taken forward.</p> <p>MaPS worked with credit reference agencies earlier this year to publish two new pages to the MoneyHelper site aimed at improving consumers understanding and engagement with their credit information, as part of Remedy 3B of the Credit Information Market Study. We will resume this work as changes arise from other remedies in progress in the credit market to ensure guidance for consumers reflects new routes for engagement. The consumer advisory council is also now working with credit industry working groups to support the industry-led remedies arising from the market study, such as data formats for credit reports, frequency of reporting and improved data granularity. Work on this will continue throughout 2025.</p> <p>The government has set out a timetable for new rules for BNPL regulation starting in 2026. Throughout 2025 MaPS will engage with the FCA on consultation around the application of current and, where necessary, new guidance for firms offering newly regulated BNPL products. Our focus will include best practice pre-contractual disclosures to ensure consumers are clear about the terms of the product, signposting to further information and guidance and debt advice referral strategies.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<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"> 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>In 2025-26 the Scottish Government has allocated £16.9m to support the provision of free income maximisation and welfare and debt advice. We provide funding to a range of advice providers including Citizens Advice Scotland and their network of bureaux, StepChange Debt Charity, Advice Direct Scotland, One Parent Families Scotland and others. Officials continue to engage with key stakeholders on a regular basis and to support ministerial engagement with debt advice providers on a range of shared priorities.</p> <p>To support households struggling with Council Tax arrears (frequently highlighted as a significant debt issue for many advice agency clients), in 2023 and 2024 we allocated funding to Citizens Advice Scotland to deliver short-term pilot projects in nine local authority areas. Pilot bureaux provided targeted advice on Council Tax debt within overall holistic support, and also trialled initiatives and resources to support best practice principles of Council Tax debt collection. The pilot provided learning to help inform future practice on Council Tax debt collection as well as helping to build and strengthen relationships between local authorities and debt advice providers.</p> <p>Following the overall success of both pilot projects in securing positive outcomes for clients as well as producing helpful resources for engaging with local authorities, we have allocated £2.22m in 2025-26 to roll out this programme of work across Scotland. This will enable increased debt advice provision across the whole of Scotland for those in Council Tax arrears as well as the development of national resources which can help support the best practice principles in Council Tax collection. CAS and the CAB network will build on the learning from the initial pilots in order to continue to strengthen relationships between local authorities and debt advice providers.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<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</p> <p>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>In 2025-26 the Scottish Government has continued and expanded our support for the Advice in Accessible Settings Fund which was established in June 2023. Delivered by Advice UK, the Advice in Accessible Settings Fund has supported partnership working between advice agencies 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.</p> <p>Since the fund was launched in July 2023 up to June 2025, it has supported more than 13,000 clients and unlocked more than £27m in financial gains. Families receiving support from these services include lone parents, minority ethnic families and families with disabled children. 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.</p> <p>The Welfare Advice and Health Partnerships model continues to highlight the value of bringing advice to people in an accessible, and often less stigmatising, primary care setting. Embedded welfare rights advisers can provide individuals with advice on a range of issues including social security entitlement, income maximisation support, and debt resolution options.</p> <p>Continued funding beyond the initial ‘test-and-learn’ pilot phase sees welfare rights advisers currently placed into 110 GP practices across Scotland. Partnerships are targeted in deprived communities, as well as in remote, rural and island settings. Since 2021 to date, the Scottish Government has invested over £5.3m into Welfare Advice and Health Partnerships, including more than £610,000 in 2025/26.</p> <p>Furthermore, by tapering Scottish Government funding over several financial years, local partners are provided additional funding to support continued service delivery, while also ensuring transparency over expected Scottish Government funding levels until 1 April 2027. Recent evaluation has shown that 89% of the more than 16,000 people using the service accessed advice for the first time through a participating partnership.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<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 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.</p> <p>Scottish Government officials have undertaken 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.</p> <p>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 have therefore taken time to consider how 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.</p> <p>Scottish Government Ministers and officials have concluded that, at this point in time, the current model used for funding advice services provides good value for money and stability to the sector. Officials will continue to liaise with advice sector stakeholders to explore options for further efficiencies and/or improvements that could be obtained within the current approach to funding.</p>

Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<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>Legislative updates</p> <p>The Bankruptcy and Diligence (Scotland) Act 2024 (Commencement No.2, Transitional and Savings Provision) Regulations 2025 and the Bankruptcy and Diligence (Scotland) Act 2024 (Consequential Amendments and Forms) Regulations 2025 came into force on 25 June 2025. These Regulations bring into force sections 4, 5, 11 and 12 of the Bankruptcy and Diligence (Scotland) Act 2024 and related consequential amendments subject to transitional and savings provision.</p> <p>Regulations to amend the asset entry criteria for MAP and uprate certain excluded items from vesting and attachment are in development.</p> <p>The Mental Health Moratorium</p> <p>The consultation on draft mental health moratorium regulations closed on 17 March 2025. A report summarising responses to the consultation will be published this month. There is ongoing discussion with stakeholders over the provisions contained in the draft regulations.</p> <p>Update on stage 3 (the MacDermid Review)</p> <p>A second consultation was published in March 2025 and closed on 4 June 2025. A report detailing the response to this consultation is expected to be published in September.</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"> 1. Increase retirement planning in key consumer groups 	MaPS	<p>This work is focussing on the wrap around guidance for MoneyHelper Pensions Dashboard with the initial phase looking at the onward guidance from MHPD. The guidance aims to help people to understand their next best actions to help plan for and in later life, having seen all their pensions on MHPD.</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 	DWP lead, Aviva, L&G, PHG, NCS, PHE, FIC, BCC	<p>The Money Midlife MOT is a tool to help a user assess their current financial situation and plan for the future. The output is a tailored report which provides actions on how to improve your financial wellbeing from midlife through to retirement. It is part of the UK Government's wide MOT checks that cover work and health as well.</p> <p>The tool was launched in 2022.</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 	MAPS lead, Age UK, Centre for Ageing Better, Financial services sector	<p>Later life guidance is a multi-faceted life stage which is triggered after consumers make their first pensions decumulation decision. It covers all aspects of finances and trade-offs people will need to make as they gradually move from work into full retirement.</p> <p>MoneyHelper guidance has been updated in key areas such as homes, wills and power of attorney. MaPS will continue to develop a dedicated life event journey in the next few years including journeys from the pensions dashboard.</p>

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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 period Jan – Jun 2025, we delivered 56 cost-of-living, energy and benefits workshops to 433 attendees.</p> <p>The workshops we are currently delivering are:</p> <ul style="list-style-type: none"> • Unlocking your entitlements: Benefits for people over State Pension age • Pension Age Disability Payment: Completing the form • Devolved benefits for older people • Benefits drop-in • Energy Matters: Saving money and energy • Being prepared: power cuts and winter storms • Using technology to manage your home energy <p>We currently have 72 information guides on topics including money and benefits, health and wellbeing, social care and carers' rights, housing, energy, dementia, legal and family issues, and veterans' support and rights.</p> <p>In the period Jan – Jun 2025, we sent out 51,404 hard copies of our publications, and a further 7,259 were downloaded from our website. In total, 41,145 unique users visited the information pages of our website.</p>
<p>Other activities that contribute to the delivery plan</p>	<p>At the end of 2024, MaPS launched online PensionWise appointments in both Welsh and English, so that people could self serve their appointment at a convenient time for them with the ability to save and come back later. This currently accounts for 27% of all PensionWise appointments.</p> <p>MaPS have launched our mid-life MOT and continued to update key areas of later life guidance. As part of MoneyHelper Pensions Dashboard onward guidance we are looking at how we best support users that are transitioning into retirement, including those that choose to or have to work for longer.</p>		

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<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>The advice pack has recently been updated to include signposting to advice and support for anyone affected by gambling and its impact on mental health.</p> <p>The Scottish Government, in partnership with Change Mental Health, are planning to develop a comms and engagement strategy for the advice pack to maximise reach across organisations providing mental health and money advice.</p> <p>Communities Fund</p> <p>We continue to apply greater emphasis on mitigating poverty and deprivation within our Communities Mental Health and Wellbeing Fund for adults in 25/26. We have invested £81m in our Communities Mental Health and Wellbeing Fund for adults since 2021, with over 4,700 grants made to local projects across Scotland over the first three years.</p> <p>The Fund has been included in the Scottish Government's Third Sector Fairer Funding Pilot, with £15m per year being invested over the two years 2025-26 and 2026-27. This will take our total investment through the fund to £96m over six years.</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>A key element of our outreach strategy will be making our information easily accessible to partners. This will be supported by a new digital platform that spans our full range of resources, including a fully refreshed and updated evidence hub. Our ambition is for this to become the go-to-source for funders, decision-makers and providers.</p> <p>We will develop a central digital space for partners and stakeholders to access our full range of services, including evidence and insights, as well as Money Guiders resources, MoneyHelper syndicate content and tools, and more.</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>MaPS have developed a health and social care strategy which was agreed with the MaPS Board. MaPS colleagues continue to liaise with teams in Scottish Government, NHS Scotland and Public Health Scotland on the importance of addressing financial wellbeing alongside physical and mental wellbeing.</p> <p>Our Money Guiders programme pilot with NHS Scotland and Scottish Government invited health visitor and family nurse practitioners to participate. Due to positive feedback, we now have an opportunity to look at a structured rollout of Money Guiders for these roles in all health boards. We're currently in discussion with four health boards to progress as our initial cohort: Lothian, Lanarkshire, Shetland and Orkney. This work is now also included and referenced in the Scottish Government Health Visiting Action Plan.</p> <p>Previous research has shown that financial wellbeing is lower among people with disabilities or long-term health conditions. MaPS research has examined how this varies for people with different types of disability or condition. https://maps.org.uk/en/publications/research/2024/disabilities-long-term-illness-and-financial-wellbeing</p>

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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>MaPS, Money guidance sector, Advice sector, etc</p>	<ul style="list-style-type: none"> • The Money Guiders Networks have over 1,947 current active members in Scotland and have hosted 121 events with 2,649 attendees to date. Both in-person and online events continue to be held. • There are 31 organisations partnered with the programme, with 430 practitioners registered for learning. • E-learning: 205 people have completed the foundation level, of which 181 have earned the City & Guilds Foundation Credential. <p>By working strategically with partners, we have already started to see the impact and potential for future scalability:</p> <ul style="list-style-type: none"> • Health boards: following a Scottish Government pilot with health visitors and family nurses, Money Guiders has been embedded into the Health Visiting Action Plan and conversations are underway for further rollout. • Glasgow Caledonian University: GCU are trialling Money Guiders on their Specialist Community Public Health Nursing (health visiting) course, enabling practicing health professionals who will qualify as health visitors to undertake the learning as part of their studies. • Independent Food Aid Network: we have partnered with IFAN, who are working across most Local Authorities in Scotland, to make Money Guiders available to all of their member organisations and demonstrate how our training resources ultimately complement each other. • Macmillan Cancer Support: we are working with Macmillan Welfare Rights teams across Scotland to bring their advisers through Money Guiders to enhance knowledge, confidence and competence.

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<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.</p> <p>In the meantime, we will continue to monitor the financial wellbeing in all four nations of the UK through our regular surveys.</p> <p>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>The research, undertaken by the Universities of Bristol and Southampton and funded by MaPS, was published in January 2023. The various departments across MaPS are digesting the findings and recommendations.</p> <p>View the findings: https://www.fincap.org.uk/en/insights/the-intersecting-impacts-of-mental-ill-health-and-money-problems-on-the-financial-wellbeing-of-people-from-ethnic-minority-communities</p>

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<p>Digital tools</p> <p>Online tools to help people manage their money and understand their Council Tax and any reductions available to them</p>	<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 	<p>Citizens Advice Scotland (CAS)</p>	<p>Money Map tool</p> <p>Over the last six months (Jan to June 2025) we have had:</p> <ul style="list-style-type: none"> • 7.3k visitors with over 15k unique page views and 42k event counts (where a user triggers an event like clicking to a link to an external site, indicating that users are following through with the hints and tips on the site). • The most viewed page continues to be our Grants page, which provides a host of information on local authority grants such as the Scottish Welfare Fund, Scottish Government Grants including Best Start Grants and support for Travel costs. • The next most viewed page was again General Savings Tips, which helps people reduce their expenditure, make the most out the savings they have and learn how to build a savings pot. This was closely followed by our Budgeting page. <p>Council Tax Savings tool</p> <p>Over the last six months we have had 6.8K visitors with over 85K page views and 177K event counts.</p>
<p>Adapt the Mental Health and Money Toolkit (England) for Scotland, to be distributed through all GP practices</p>	<ol style="list-style-type: none"> 1. Supporting practitioners to help people to access advice when needed 	<p>MaPS, Scottish Government, SIMS, PHS</p>	<p>Initially, 60,000+ copies of the toolkit were distributed to all GP practices across Scotland and some social prescribing networks and health practitioners.</p> <p>MaPS Scotland Partnership Manager has also continued to collaborate with Health and Social Care partnerships and Affordable Credit organisations to ensure the toolkit is promoted and utilised to help practitioners open up conversations around money with vulnerable people who need trusted guidance and signposting.</p> <p>Following this work, we have engaged with a number of practitioners to develop case studies to demonstrate usage and impact of the toolkit. These have now been finalised by our Insights and Evaluation team and are available for dissemination to further promote the toolkit.</p>

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<p>Strategic Partnership activity from MaPS contributing to the overall plan</p>	<ul style="list-style-type: none"> MaPS Scotland Partnership Manager will work with private, public and third sector organisations to support and embed financial wellbeing across employee and customer experience 	<p>MaPS Scotland Partnership Manager consistently engages with stakeholders such as employers, local authorities and health boards to promote financial wellbeing in the workplace, signpost to trusted services and utilise key resources like the Money Guiders programme which helps groups or individuals to confidently talk about money with their customers and give safe, effective guidance.</p> <p>Financial Wellbeing in the Workplace MaPS continues to build, develop and maintain meaningful relationships with employers in a range of settings to understand and support financial wellbeing requirements. Our recent workplace partnerships have assisted organisations such as Scotwest Credit Union, CEMVO Scotland and the Scottish Prison Service.</p> <p>Pensions Outreach MaPS Pensions Operations team provide invaluable outreach services to partners, and we are currently engaging with DWP Scotland's 50PLUS Champions to host a bespoke webinar for over 50s during Pension Awareness Week 2025.</p>

Thank you

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