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# Children and Young People Financial Education Innovation and Evaluation Programme

Interventions for children and young people in vulnerable circumstances: Evaluation  
of the 'Money Matters' pilot delivered by Whizz Kidz

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# Executive Summary

A summary of Whizz-Kidz' pilot project evaluation.

## Background

The Children and Young People Financial Education Innovation and Evaluation Programme was commissioned by the Money and Pensions Service in October 2020. It aimed to address gaps in the wider understanding of effective financial education by **developing and evaluating new, innovative solutions or by evaluating existing but untested interventions**.

Whizz-Kidz's project was one of seven pilot projects funded, and was one of two projects with a focus on interventions for children and young people in vulnerable circumstances. The Whizz-Kidz project had a particular focus on young wheelchair users and their families. The aim of the project was to allow Whizz-Kidz to support young wheelchair users and their families to produce their own content (e.g., videos, animation, blogs) about their experiences of money-related matters, with supporting information, to be added to the Whizz-Kidz website. They intended to interview 20 young wheelchair users and 20 families to develop the resources, then share these resources via a digital campaign and mailshots, reaching 20,000 young wheelchair users and their families.

## The evaluation

Ecorys and the Personal Finance Research Centre were commissioned to undertake a project-level evaluation of each of the pilots, and produce a synthesis report summarising the findings from across the Children and Young People Financial Education Innovation and Evaluation Programme.

Ecorys conducted a process evaluation of the Whizz-Kidz project between January and August 2021. The evaluation aimed to understand the effectiveness of the process of designing, implementing, and delivering the pilot.

The evaluation first involved developing a Theory of Change with the project team, to outline the anticipated activities, outputs and outcomes for the pilot. The evaluation methods involved interviews with the two members of staff in the Whizz-Kidz project delivery team and interviews with two wheelchair users that developed resources for the project, reflecting on their involvement. The evaluation also includes data analysed by Whizz-Kidz's digital campaign agency, on the levels of engagement with the video and blog resources produced through the project. Due to the low numbers of interviews for this evaluation, findings should be interpreted with caution as they may not be representative of everyone involved in the project and cannot be transferred more broadly.

## Key findings

### Pilot implementation

- ▶ The Whizz-Kidz pilot project (at the time of reporting) had implemented most of the activities it intended, although at a **smaller scale and without the involvement of families**.
- ▶ **Consultation with young people and staff at Whizz-Kidz was effective** in helping the project team to identify topics of interest for young wheelchair users, with online safety and gaming, general money management and higher education emerging as key themes.
- ▶ **Recruitment and engagement of young people to take part in the pilot took much longer than expected** for a number of reasons, including: difficulty in engaging young people at a time and age when they had



examinations; key life-transitions to focus on; and, the effects of COVID-19 to deal with. Formalising the initial consultation process to identify pilot themes could have helped with later engagement, for example through gathering details of those willing to subsequently contribute to the project.

- ▶ Upon hearing about the project, some young people were nervous about contributing content because they did not feel like they had the authority to talk about money matters. Therefore, **communicating to contributors that they did not need to be experts in money and finance was important** for recruitment, as was clearly communicating the purpose and scope of the pilot to frontline staff so they could better explain it to the young people they support.
- ▶ According to those interviewed, the main delivery of the project – in terms of young wheelchair users developing and producing content – **worked well, and the two young people interviewed reported a positive experience.**
- ▶ **Whizz-Kidz benefitted from having delivered a similar content production project** during the pandemic, so they were able to develop resources quickly in the pilot.
- ▶ While the evaluation did not set out to assess the outcomes from the evaluation, it found that the contributors that interviewed felt that the **project enabled them to share their experiences to help others.**
- ▶ For Whizz-Kidz, the project helped to uncover the potential need for **further, more detailed support** on benefits and entitlements and earning money.

## Overall conclusions and implications

- ▶ Fewer young wheelchair users than intended were recruited to participate in the pilot (14 out of an intended 20 young people), and families were not involved at all (with 20 intended to be involved). Recruitment was more challenging than expected, and Whizz-Kidz learned about the importance of getting the framing of the project right, in terms of emphasising that young people did not need to be experts in finances and money matters, but rather were being engaged to share their experiences in general. Families were not involved as intended as project contributors tended to be in their twenties or thirties and were no longer living with their family, or they were talking about topics that did not lend themselves to a family discussion.
- ▶ Contributors (i.e., wheelchair users who created the content) who were interviewed highlighted how they had spoken about different experiences with managing money and were well-supported by Whizz-Kidz in sharing them through the materials developed. They were happy that they had been able to share their experiences to potentially help others.
- ▶ A key outcome for Whizz-Kidz was uncovering a better understanding of the financial capability needs of young wheelchair users. The pilot gave them an increased awareness of the further support required to help ensure young wheelchair users have the information they need about managing money as they move into adulthood.
- ▶ It was difficult to assess the sustainability of the project from the evidence generated, but the resources, if they prove to be engaging, useful and well-used, offer a route to sustainability, as young people can continue to access them via Whizz-Kidz's website.
- ▶ In developing and delivering the project, and working with the contributors, the Whizz-Kidz project delivery team identified a need for further bespoke and tailored support for young wheelchair users. In particular, this included further support around managing money; understanding potential entitlement to benefits; and considering how future changes in circumstances might affect education, employment and earning money. This work was not in scope for the MaPS-funded project, although it is an area that could be developed more as part of another project in future.

# 1.0 Introduction

Ecorys UK, in partnership with the Personal Finance Research Centre (PFRC) at the University of Bristol, was commissioned by the Money and Pensions Service (MaPS) in October 2020 to evaluate the Children and Young People (CYP) Financial Education Innovation and Evaluation Programme. The programme comprised seven pilot projects. This report focuses on one of these pilot projects, the Money Matters pilot delivered by Whizz-Kidz.

## 1.1 Overview of the CYP Innovation Programme and its evaluation

MaPS designed the CYP Financial Education Innovation and Evaluation Programme to support delivery of the UK Strategy for Financial Wellbeing.<sup>1</sup> One of the strategy's five key themes, or Agendas for Change, concerns the need to provide CYP and their families with solid 'Financial Foundations' through ensuring effective financial education.<sup>2</sup> However, analysis of financial education across the UK shows that delivery is not reaching enough children and young people and not always targeting those most in need. The CYP Financial Education Innovation and Evaluation Programme aimed to support achievement of this agenda and its specific national goal of ensuring that two million more CYP receive a meaningful financial education by 2030.

Through supporting the development and delivery of seven pilot projects, the programme sought to fill gaps in the wider understanding of effective financial education by developing, delivering and evaluating new, innovative, solutions or existing but untested interventions. The pilot projects included a range of financial education interventions focused on three priority areas: children under the age of seven years, CYP in vulnerable circumstances, and digital delivery.<sup>3</sup> The Whizz-Kidz Money Matters pilot sits within the CYP in vulnerable circumstances financial education priority area and is a new pilot project developed for the CYP Innovation Programme.

In line with the strong focus on learning lessons to improve financial education, each pilot was evaluated individually, as well as the findings across all pilots being combined to produce a programme-level synthesis report.<sup>4</sup>

## 1.2 Overview of the Whizz-Kidz pilot

Whizz-Kidz's charitable mission is to transform the lives of disabled children across the UK by providing the equipment, support and life skills they need when they need them.<sup>5</sup> Evidence suggests that disabled children are

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<sup>1</sup> <https://moneyandpensionsservice.org.uk/uk-strategy-for-financial-wellbeing/>

<sup>2</sup> <https://moneyandpensionsservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>, p.1

<sup>3</sup> Further details of each of the seven pilots, alongside the programme as a whole and its priority areas can be found at: <https://maps.org.uk/2021/01/13/financial-education-pilots/>

<sup>4</sup> <https://moneyandpensionsservice.org.uk/2022/03/01/children-and-young-people-innovation-programme-evaluation>

<sup>5</sup> Whizz-Kidz. 2021. About Whizz-Kidz: The Charity. Available from: <https://www.whizz-kidz.org.uk/charity>

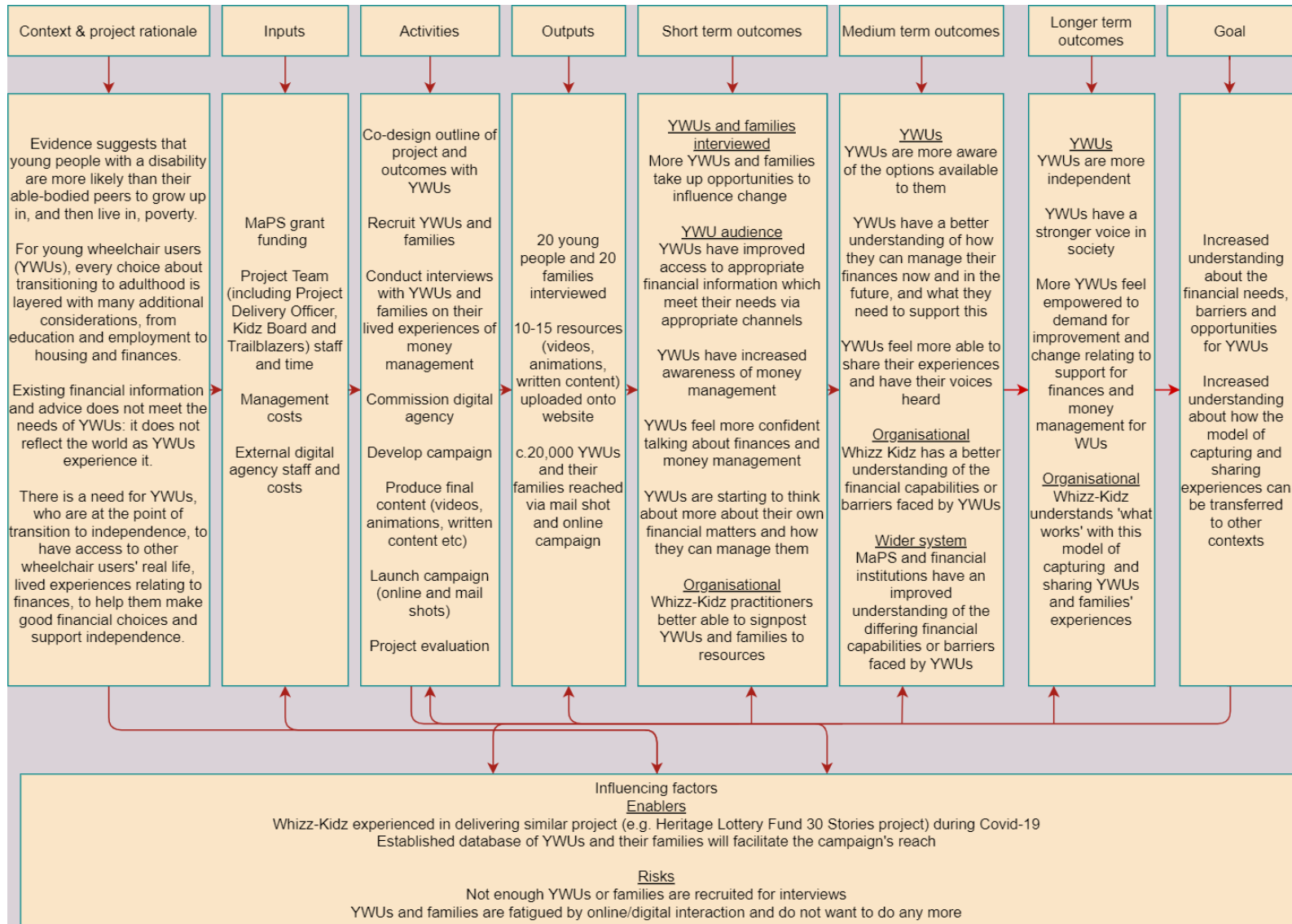
significantly more likely to grow up in poverty than those who are non-disabled.<sup>6</sup> Even though finances are a pressing issue for young wheelchair users and their families, everyday decisions and actions involve many travel and accessibility considerations that take priority. In response to a lack of relatable, relevant information and guidance about money management for young wheelchair users and their families, Whizz-Kidz decided to apply for funding to allow them to work with young wheelchair users and their families to develop resources that reflected their lived experiences, supported them to make good financial choices, and ultimately become more independent.

Whizz-Kidz secured funding through the MaPS CYP Financial Education Innovation and Evaluation Programme to support young wheelchair users and their families to produce their own content (e.g., videos, animation, blogs), with supporting information, to be added to the Whizz-Kidz website. As outlined in Figure 1 below, presenting the Theory of Change (ToC) for the pilot, Whizz-Kidz intended to interview 20 young wheelchair users and 20 families to develop the resources, then share these resources via a digital campaign and mailshots, reaching 20,000 young wheelchair users and their families.

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<sup>6</sup> MacInnes, T., Tinson, A., Gaffney, D., Horgan, G., and Baumberg, B. 2014. Disability, long term conditions and poverty. A report for the Joseph Rowntree Foundation. Available from: [https://www.npi.org.uk/files/7814/0490/1005/Disability\\_long\\_term\\_conditions\\_and\\_poverty.pdf](https://www.npi.org.uk/files/7814/0490/1005/Disability_long_term_conditions_and_poverty.pdf)

Figure 1: Whizz-Kidz pilot Theory of Change



## 1.3 Pilot-level evaluation approach, methodology and limitations

The objectives for the programme-level evaluation across all the pilot interventions were to:

- ▶ Understand how they have worked and, if possible, their impact on CYP financial education outcomes
- ▶ Identify common learning from across the interventions, such as approaches to engaging CYP, partnerships, intended outcomes etc.
- ▶ Support learning for each intervention to support development, delivery and improvement, and to maximise the benefit of its funding from MaPS

It was anticipated that interventions might be at a range of stages of development and maturity, and so the focus of evaluation for each was flexed to reflect this.

The evaluation of Whizz-Kidz focused on the process of designing, implementing and delivering the pilot. The start of the evaluation involved a scoping period, lasting from November 2020 to January 2021, with an initial review of documentation and project lead consultation informing the development of a ToC Workshop. The ToC workshop involved stakeholders from Whizz-Kidz, MaPS and Ecorys, who discussed the rationale for the pilot, key inputs, intended activities, presumed outputs and outcomes, and the underlying assumptions and risks for project delivery. The scoping activity outlined above informed development of an Evaluation and Learning Plan, detailing the evaluation aims, objectives, approach and methodology, and timescales.

The evaluation used qualitative research methods:

- ▶ Interviews with two members of the Whizz-Kidz project delivery team (two individuals involved in overseeing and delivering the project)
- ▶ Interviews with two wheelchair users that developed resources for the project, reflecting on their involvement (throughout the report, they are described as 'contributors')

This report also includes Whizz-Kidz's website analytics data (such as number of content views, number of 'clicks' to the content, number of video views) for the blog and video content uploaded to the Whizz-Kidz website.

### 1.3.1 Limitations

Key limitations to the evaluation were:

- ▶ Due to the timescales available (with evaluation fieldwork finishing in August 2021 and the content finalised in July-August 2021), it was not possible to assess the effectiveness of, and outcomes from, the digital campaign and mailshot (although the evaluation has included data on engagement and reach). Therefore, the evaluation was unable to measure some of the short-term outcomes, captured in the ToC, relating to the awareness of, access to, and confidence about money management matters and information on the part of those targeted by the campaign and mailshot. Therefore, the evaluation was largely restricted to assessing short-term outcomes for young wheelchair users arising from taking part in the project, and for Whizz-Kidz as an organisation.
- ▶ Fewer young wheelchair users than expected were involved in making resources (14 young people versus the 20 intended, at the time of reporting), meaning that there were fewer young people available to interview – and the evaluation was only able to interview two. In addition, as the pilot did not recruit any families (versus a target of 20), the evaluation could not interview any families. The findings of the report are based on a small number of interviews (overall, n=4) and may not provide a full picture of the effectiveness of the pilot.



## 2.0 Pilot implementation – Process evaluation

This section discusses pilot implementation and delivery, examining how it was implemented. Findings are based on interviews with the Whizz-Kidz project team, young wheelchair users engaged in the pilot, and additional website analytics data provided by Whizz-Kidz.

### 2.1 Pilot development

Part of the rationale for the pilot was that there was very little information or resources available on young wheelchair users' experiences of managing, and ways of navigating, their money. Therefore, a key intended activity (as documented in the ToC) was for Whizz-Kidz to co-design the project outline with young wheelchair users, in particular identifying potential topics for young people to produce resources on. Whizz-Kidz was able to consult with a range of people to develop the project. The approach taken is discussed below.

Two strands of activity informed the development of the pilot. First, the Whizz-Kidz project team developed a longlist of potential topic areas based on conversations with young people and members of the charity's frontline services. The project team reflected that this consultation was not very structured, and they struggled to hold detailed discussions early on given that the eventual pilot lead was not working on the project at this point. Overall, interviewees from the project team suggested that they could have benefited from more formal methods of consultation such as interviews or focus groups.

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*“It was fairly loose, and I suppose it could have been structured a little bit more, so that we would have conversations with the different service delivery managers that manage our different clubs in different areas, whether it be Wales or the South of England or Scotland. I think without a firm project plan in terms of how we were managing it internally, we struggled a little bit. I'm not sure how well it was communicated from us internally.” – Project team representative*

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Alongside informal discussions with young wheelchair users and frontline staff, Whizz-Kidz drew on some research by a consultancy (done on a pro-bono basis, outside of the MaPS project). The research project aimed to inform the development of Whizz-Kidz's intervention by analysing data from a range of online platforms (e.g., Twitter, forums, blogs, etc.) to identify relevant topics with high levels of online engagement. The research focused on the period between September 2020 to March 2021, examining content relating to 'wheelchair' and 'disability' and it aimed to understand drivers for this engagement, and identify key people or organisations engaging with the relevant topics online. Key themes of interest for finances included disability benefits, financing healthcare, costs of accessible housing and holidays, and cost of accessibility generally. The research also found that the

financial burden relating to entering higher education, including housing affordability and benefits, scholarships and part-time jobs, was also of interest.<sup>7</sup>

Through the conversations and research piece, the Whizz-Kidz project team highlighted that there were several unexpected themes of interest. In particular, the financial implication of online gaming was a key topic, and one which was heightened by the COVID-19 lockdowns and the need for some young wheelchair users and their families to shield to protect their health. Many young wheelchair users turned to online gaming as a source of entertainment and social interaction. However, the project team's discussions with young wheelchair users and frontline staff highlighted that potential hidden costs and in-game purchases were a concern.

The initial conversations with young wheelchair users and frontline staff, alongside the research project, uncovered several topics of common interest that the Whizz-Kidz project team shared with the young wheelchair users who decided to get involved in producing content. The topics of interest identified were intended to provide a starting point for the young wheelchair users to develop their own resources. These were:

- ▶ General finance, day-to-day budgeting, and money management
- ▶ Higher education and university study and the financial implications
- ▶ Cyber security and safe online money management (especially in relation to gaming).

These discussions with young people helped Whizz-Kidz to develop the project outline, although there was insufficient capacity within the team at the beginning to undertake formal consultations. During the interviews, staff working on the project emphasised the importance of the pilot being led from the bottom-up and the topics reflecting what young people were interested in; this was perceived as a positive strength of the development approach taken.

## 2.2 Partnership working and stakeholder engagement

The main stakeholders engaged in developing the pilot were young people whom Whizz-Kidz were already working with, and Whizz-Kidz staff working on the frontline. The Whizz-Kidz project team asked frontline staff across the organisation (e.g., therapists providing mobility equipment and staff running youth groups and wheelchair training) to talk to young people about what they thought of the project and what topics they were interested in hearing more about. Project team stakeholders highlighted in the interviews that young people's initial views of the project (when they were involved in initial conversations) varied, with some not sure how to respond because they felt that they did not know enough about money management. The team found that the level of feedback received from young people depended on their age and level of confidence. For example, one of the groups of young people that the project team consulted were already quite involved in campaigning so they were more confident in sharing their views about the themes that the project could cover.

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*“Some of them thought it was actually quite tricky. I would say the older ones naturally who maybe have a little bit more confidence and, I suppose it's because they're older, they have a little bit more experience and they are starting to think about these things. They seemed a little bit more engaged.” – Project team representative*

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The level of feedback received also varied in terms of whether young people were engaged directly by the project team or whether the project team elicited feedback via the frontline staff working with them. Project team staff

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<sup>7</sup> FTI Consulting. 2021. Finance and Education Research for Whizz-Kidz.

suggested that they may have been more successful in engaging young people to provide feedback on the project outline, and suggest topics of interest, if they had been able to speak to them directly, given that this would have provided the opportunity to explain the project's aims and objectives better.

## 2.3 Reach and engagement

The Whizz-Kidz project team originally intended for 20 young wheelchair users and 20 families to be involved in the project. At the time of the interviews with the project team (July 2021), 14 young people were involved in the pilot. The pilot did not engage families, despite this being the initial intent, because the wheelchair users signing up to take part were older than anticipated, were not usually living with parents or carers, and the nature of the topics did not always lend themselves to group discussions. Overall, the level of engagement of young people and families achieved was therefore much lower than intended. Stakeholders interviewed reflected on some key lessons learned about the process of reaching and engaging young people and families, as explored further below.

Whizz-Kidz took several approaches to reaching and engaging young people. Some young wheelchair users were contacted due to being involved in recent or similar projects (i.e., where they contributed content), on the presumption that they might be keen to support the pilot. Project team staff also approached the 'Kidz Board' (a Whizz-Kidz board made up of young wheelchair users from across the UK). However, the pilot struggled to recruit young people through either of these routes, reportedly as the young people were often too busy. It was noted that COVID-19-related school changes, examination and assessment preparations, university applications, and work experience were key priorities for young people, which meant they did not have time to contribute to the project. Project stakeholders reported that the timing of the project (over Spring 2021) did not work well for the younger age group (i.e., those aged 16-18) who were busy with preparations for young adulthood and key life transitions. One project team stakeholder highlighted that those who were slightly older (over 18) were more involved. Most of the content was produced by those aged over 20; contributors were thus not necessarily the same age as Whizz-Kidz's target audience.

Wanting to share experiences to help other, younger, young wheelchair users was a key motivating factor for those young people who did decide to participate.

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*“When they said they had this coming up I was just excited really as when I was younger I never had someone who was disabled asking me if I knew all that was required – do you have extra money for a taxi, to buy this, to do that etc. It is exciting for future generations to feel that they are not alone. It is important to me that they don't just rely on parents and guardians - I want them to feel empowered.” - Project contributor*

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One of the contributors interviewed highlighted that they got involved not because they were an expert in managing finances, but because it had been an area they had struggled with and they felt they could raise awareness of the challenges they faced, and some of the wider societal barriers for young wheelchair users.

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*“I was approached directly by Whizz-Kidz as alumni. The benefit of involving me in this process is very much that, if I find this aspect of living hard (and I am by no means a financial expert) and I still don't know, then this issue is more deep, more societal, than most people give it credit for [acknowledge]. I do think there is an unhealthy implicit assumption – and I*

*have included this in the video – that people with disabilities aren't valued because we aren't contributors [economically].” – Contributor*

The project did not recruit families as originally intended. Interviewees from the project team suggested that this was because the young people signing up to take part in the project were older than anticipated, and were not usually living with parents or carers. In addition, project team stakeholders highlighted that the nature of the topics did not always lend themselves to group discussions.

Whizz-Kidz collected website analytics data on the levels of audience engagement with content produced by young wheelchair users. This data related to advertising campaigns targeted at two groups (audience segments) on the social media platforms Facebook and Instagram: those aged 18-28 with an interest in disability, and those aged over 28 with an interest in disability. Analysis of the 28+ group is out of scope for this evaluation, so this section focuses on the engagement of the 18-28 year old age group. Different content was uploaded at different times. Table 2.1 below shows when the different resources were uploaded across August and September 2021.

Table 2.1: Upload dates of blog and video resources

Upload date	Videos	Blogs
5 <sup>th</sup> August 2021	4	4
24 <sup>th</sup> August 2021	0	1
August 31st	2	1
September 29th	0	1

For the 18-28 year-old audience, between September and October 2021, there were 284,546 ‘impressions’ (i.e. the number of views of the content on a screen)<sup>8</sup> across seven blog posts, and 1,853 click-throughs (i.e., the number of times people clicked on links through to the content). The six videos were seen 282,932 times and played at 100% (i.e., the viewer watched the video the whole way through) 1,238 times. The digital agency producing the report highlighted videos under 60 seconds tend to facilitate engagement. Even though most of the Whizz-Kidz videos ranged between five and seven minutes long, it is encouraging that over one thousand people watched the videos all the way through.

Viewers from the 18-28 group were more likely to click onto blog content relating to higher education and general finance, compared to blogs on online safety. For the videos, viewers were more likely to click on, and watch the whole video on, the content relating to higher education and staying safe online, compared with videos on general finance. There was no clear link between the upload date and the number of views, as some videos and blogs uploaded later in August and September had more views and click-throughs or 100% play-throughs than blogs and videos uploaded earlier. Resources created by those who were already involved in social media influencing tended to receive higher views, regardless of when the resources were uploaded.

It is difficult to compare the results of the Whizz-Kidz MaPS-funded digital campaign, promoting the ‘Money Matters’ content, with other digital campaigns that Whizz-Kidz has launched, due to different campaigns lasting

<sup>8</sup> The impressions data does not relate to ‘unique’ visitors; a person may have seen the content multiple times and each view would count as an ‘impression’.

over varying time periods and across different cohorts. One campaign, which was to highlight a collection of video and blog resources on using different types of equipment, as well as topics such as independent living and self-help, had analytics data for the period November 2020 to February 2021. The campaign was targeted at audiences interested in sports, family caregivers, Motability,<sup>9</sup> social change and mobility aid, and for this audience, there were 131,405 impressions across 19 pieces of content. Against this project, the MaPS-funded digital campaign performed well, and more people saw the content in a shorter period of time. However, these comparisons should be interpreted with caution, as both campaigns differed in many ways (such as timescales, type of content, audience age and levels of interest).

## 2.4 Delivery models and support

The initial project plan, as outlined in the ToC, was for Whizz-Kidz to conduct interviews with young wheelchair users and families about various money management-related topics and then work collaboratively to develop these into various forms of content, ranging from videos through to animations and blog posts. These resources would then be uploaded onto the charity's website. Overall, as this section goes on to highlight, the evidence from those interviewed suggested that the model generally worked well (especially remotely, due to COVID-19 restrictions). Despite the lack of family engagement discussed above, young people were able to contribute to multiple resources.

Contributors interviewed described the process behind developing ideas and content for resources. One described how the Whizz-Kidz project team suggested some themes for content.

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*“It was all about money management, they threw a couple of ideas at me – disability benefits, importance of managing money, what you have to consider when budgeting if you have a disability – for example the cost of living aid and cost of living with a disability.” – Project contributor*

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Once a contributor developed a topic idea, the process for creating content involved writing scripts, sending the content to the Whizz-Kidz project lead, who then would review, amend or make suggestions (for example, on structure, and readability). The contributor would then record the video, with footage sent to a videographer for editing. Where contributors produced blogs, they would create their own script. Whizz-Kidz would send back an amended version, with suggestions to expand more on elements or to explain jokes in more detail. The contributors would then edit the content, based on the suggestions that Whizz-Kidz made. The key themes that young wheelchair users made content on included:<sup>10</sup>

- ▶ **Going to university:** important considerations for finances at university; the cost of living; other costs relating to being a student; and applying for grants, benefits and travel passes.

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*“It’s about managing money but not letting your disability stop you from going to university and having the university experience. I did a university checklist, went through the things you need to budget for, accommodation, bills, food shop, added in socialising. Encouraging young people to go to*

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<sup>9</sup> Motability is a charity that provides oversight of the Motability Scheme. This is a scheme that “enables a disabled person to use all or part of their higher rate mobility allowance to pay for the lease of a new car, scooter or powered wheelchair, with insurance, road tax, servicing, tyres and breakdown cover all included.” See for more information: <https://www.motability.org.uk/about-us/#>

<sup>10</sup> See Whizz-Kidz website for content produced: <https://www.whizz-kidz.org.uk/kidz/money-matters>



*uni while also saying – you are going to have a different experience you might need to search out where is the most accessible. You may have to have extra help – look at accessible transport at an extra charge, a chaperone which you may be eligible for, for free or for a charge.” – Project contributor*

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- ▶ **Being safe online:** using online safety and security features (e.g., keeping strong passwords); making sure that parents and guardians (where relevant) know what you are spending online; and keeping track of online spending.

*“The other topic was the importance of being safe online. [I] spoke about the importance of keeping your information private online to stop fraud, things like strong passwords, logging out of every device. Pop ups and viruses, how to avoid those. How to avoid websites that you don’t really trust.” - Project contributor*

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- ▶ **General money management:** general tips for managing money including setting budgets, thinking about savings and how to save money.

Overall, the two contributors that the evaluation spoke to reported a positive experience of developing content. They felt supported by Whizz-Kidz throughout and had open discussions over the content. One contributor highlighted how they felt that Whizz-Kidz made them feel like their feedback and participation was important.

*“They are always at the end of the phone – it’s never ‘go away do this by this time’... they are always on hand. We work together. It not just that I am a contributor, they value my contribution and I value theirs. But I always try and work my hardest for them.” – Project contributor*

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Building on learning from previous projects, the project team at Whizz-Kidz decided to ‘drip feed’<sup>11</sup> the resources through, rather than upload all content onto the website at once (see Table 2.1 above for the timings of resource uploads). This was seen as helping to ensure that every resource had the exposure it deserved and could be promoted fairly and equally in terms of that exposure.

## 2.5 Summary of key challenges, barriers and enablers

### 2.5.1 Challenges and barriers

As highlighted in Section 2.3, the Whizz-Kidz project team was not able to recruit the intended numbers of young people and families to the project. Staff reflected that recruitment was harder than expected for several reasons as discussed below. In addition, the consultation at the outset of the project was perceived by project team stakeholders to have been less formal than desirable. Given this lack of formality, the project team did not have

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<sup>11</sup> Drip feeding or drip marketing is a strategy that is often used to help establish return users to content.

names and contact details for people who they could have contacted at a later date about taking part. If they were to repeat the project, one stakeholder noted that they would develop a formal consultation process where people could express their interest in taking part. With this information, they felt that they would have been able to mobilise more quickly.

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*“We would have been already off and running and that we would have had that named list of young people that we could have gone to quite early on who probably would have participated rather than then recruit and film on the go at the same time” – Project team representative*

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Project team staff also highlighted some challenges in terms of how to get different people to understand what the project was about. For example, in interviews, they noted that once frontline staff understood that the intention of the project was to raise awareness of young wheelchair users’ experiences of managing money and break the stigma (rather than ask young wheelchair users to provide advice or guidance), they found the conversations to enable recruitment were easier. Project staff also noted that sometimes young people felt that they did not have the “authority” to speak about money. Staff indicated that they often needed to reassure young wheelchair users, explaining that they did not need to be experts, but rather focus on the peer-to-peer support element.

Another challenge related to balancing the timescales available for the project with the need to be flexible with the cohort. One member of staff noted that many of the young people experienced chronic health conditions and their situations could change rapidly. This meant that it was not possible to engage some young people within the short, fixed period of the pilot.

## 2.5.2 Enablers

Being able to reach out to multiple frontline teams working with young wheelchair users was a key enabler for recruitment, helping the core project team to reach a wider range of young people. Word of mouth amongst and between frontline staff was equally cited as helpful in identifying young people to take part.

Before working on the MaPS pilot, Whizz-Kidz started work on a similar project for the Heritage Lottery Fund. This meant that the Whizz-Kidz team had a good understanding of the process behind getting content developed and finalised. The other project had also been delivered during the pandemic, so the Whizz-Kidz team felt they had learned how to get content produced in a short space of time without requiring face-to-face interaction. This meant that the impact of COVID-19 on this aspect of pilot delivery was limited.

The Whizz-Kidz project team also appreciated the flexibility and freedom to define the content, which allowed them to ensure that the themes and topics discussed were led by what the contributors wanted to cover.

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*“Having the freedom to really define the structure of the content has been really key because that’s helping us to actually meet the main aim of this project. So rather than being told you talk about this, this is actually allowing us to kind of pull out the themes. That kind of structure for the project has been really helpful” – Project team representative*

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## 2.6 Summary of lessons learned

Project team stakeholders and contributors highlighted several lessons learned from the pilot:

- ▶ Building in a more formal and structured consultation at the beginning (perhaps even during the bid-writing stage) would have helped the project to be more young-person led, as well as enabling the team to start developing a list of young people potentially interested in producing content so as to start the filming process much sooner.
- ▶ The pilot enabled Whizz-Kidz to expand its content to cover money matters. Hearing about young wheelchair users' experiences of managing their money was a new area for Whizz-Kidz; through the initial consultations and working with the pilot's contributors, they identified a need for more detailed support and guidance for young wheelchair users about personal finance, state benefits and entitlements, and earning money.

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*“So there's definitely an element of money management, but I don't think just in terms of personal finance, there's things about what state support is available to you as well and what you're entitled to. And also the option around further education, apprenticeships, just employability, whatever it is. I think there's something that we need to do around that which would borrow the kind of the money matters element of this project along with that age group [those aged 18-19] about expanding it a lot more.”- Project team representative*

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- ▶ Project team staff reflected that the pilot was quite time- and resource-intensive, especially in terms of supporting the project contributors to make sure they were comfortable and happy in what they were talking about. More staffing and more time would help future similar projects to meet their intended targets.
- ▶ The young wheelchair users who contributed to the project, and who were interviewed, highlighted that it would be helpful to have more users of Whizz-Kidz's content involved in creating content for Whizz-Kidz, thereby ensuring that it is as relevant as possible.

## 3.0 Pilot outcomes (outcomes evaluation)

This section reflects on the outcomes from activity (i.e., designing and developing content) up until the end of the available fieldwork period (August 2021). It was not part of the evaluation plan to assess outcomes from the digital campaign.

### 3.1 Outcomes for project contributors

One of the relevant outcomes for young wheelchair users (as outlined in the ToC) was that more would take up the opportunity to influence change. Change in this sense related to influencing other young wheelchair users in their attitudes and behaviours towards money management, as well as the wider financial sector to highlight what barriers and challenges young wheelchair users can experience with managing money. As highlighted in Chapter 2, fewer young people than expected took part in the pilot, although those that did usually contributed to multiple resources. It is hard to assess if the pilot enabled more young wheelchair users to take up the opportunity to influence change as the contributors that were interviewed were already involved in influencing and raising awareness more generally. However, they did note that the project enabled them to share their experiences to help others.

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*“I was delighted as I love the fact I can reach young people like me and use my voice to try and empower other people.” – Project contributor*

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Another contributor noted that they hoped that more young people would open up about what they wanted help on.

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*“I would love for young people to be more vocal about what they want advice on and what they are struggling with.” – Project contributor*

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### 3.2 Outcomes for Whizz-Kidz

At the beginning of the project, the Whizz-Kidz project team hoped that the pilot would enable them to understand more about the financial capability needs for young wheelchair users. The initial consultation and non-MaPS funded pro-bono work helped uncover some of the key themes relating to money that young wheelchair users were interested in, such as higher education and being safe online and in online gaming. The potential for further, more detailed support on benefits and entitlements and earning money was also identified. This has led the Whizz-Kidz project team to consider how they can move forward from the pilot project (see Chapter 4).

### **3.3 Conclusion**

Although the evaluation did not set out to assess many of the intended outcomes in the ToC because of the timescales, the project contributors interviewed were happy that they had the opportunity to share their experiences and help other people. They hoped that more young wheelchair users would become vocal about things they were struggling with, so that support could be more tailored. For Whizz-Kidz, a key outcome was learning more about the challenges that young wheelchair users can face in relation to finances and money management. This has helped them consider where the project could go next, which is discussed in the next chapter.



## 4.0 Conclusions and implications

### 4.1 Key conclusions – reflections on overall pilot implementation and outcomes

Fewer young wheelchair users than intended were recruited to participate in the pilot, and families were not involved at all due to the young people engaged not always living with their families, and content matter not lending itself to group discussion. Recruitment was more challenging than expected, and Whizz-Kidz learned about the importance of getting the framing of the project right, in terms of emphasising that young people did not need to be experts in finances and money matters, but rather were being engaged to share their experiences in general. Contributors that were interviewed highlighted how they had spoken about different experiences with managing money and were well-supported by Whizz-Kidz in sharing them through the materials developed. They reported that they were happy that they had been able to share their experiences to potentially help others.

A key outcome for Whizz-Kidz was uncovering a better understanding of the financial capability needs of young wheelchair users. The pilot gave them an increased awareness of the further support required to help ensure young wheelchair users have the information they need about managing money as they move into adulthood. This work was not in scope for the MaPS-funded project, although it is an area that could be developed more as part of another project in future.

### 4.2 Sustainability and potential scalability and transferability

Overall, it is difficult to assess sustainability from the evidence generated (especially as at the time of reporting, the campaign had not yet started), but the resources, if they prove to be engaging, useful and well-used, offer a route to sustainability, as young people can continue to access them via Whizz-Kidz's website.

The approach used in the pilot provides a basis for scaling up in terms of producing more resources, but this would require more funding. Project team stakeholders felt that, with financial resources in place, more content could be developed, exploring the different themes of interest in further detail. However, stakeholders also highlighted that, through the project, they identified the need for resources for young wheelchair users and their families to help with a range of different aspects of growing up and becoming adults. One project team member highlighted that a contributing young wheelchair user said that there was no support for them in relation to accessing money and it was something that the young wheelchair user was still advocating for in terms of accessing further resources and support. While the Children and Young People Financial Education Innovation and Evaluation Programme was not set up to design and produce practical advice and guidance, the pilot helped the project team to see the need for this and for further money support. It was noted that this could include, for example, provision of factsheets or resources signposting to different organisations that could provide that support.

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*“If we were to take it further and transplant it into other subjects like the education one, I think that would be a little bit of film stuff, maybe not kind of long, 10-15 minute clips. Definitely some almost factsheets written resources, but I think that also something that enables the young people to take the end their families take it forward themselves.” – Project team representative*

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In terms of transferability, project team stakeholders felt confident – from the pilot as well as through their learning from the Heritage Lottery Fund project – that the model could be transferred to other contexts in terms of the challenges facing young wheelchair users, such as education or accessing benefits.

### **4.3 Outstanding gaps**

While this evaluation has been able to assess the process of delivering the pilot, in terms of recruiting and engaging young people to co-develop and produce content with Whizz-Kidz, it was not in scope for the evaluation to assess the overall effectiveness of the campaign work to disseminate the resources and improve outcomes. Future research and evaluation could explore the outcomes of this campaign work in more detail, in terms of the numbers of young people and families reached, as well as what difference, if any, the resources have made in terms of young wheelchair users' understanding, knowledge and confidence in financial matters and managing their money. Further evaluation could elicit feedback on the resources from young people and families, and enable ongoing monitoring of engagement with different resources through website analytics, looking at reach, hits and geographies.

### **4.4 Implications**

The pilot project has helped to shine a light on young wheelchair users' experiences with managing money and the challenges they face. In doing so, it has also underlined the need for further bespoke and tailored support for young wheelchair users, in terms of managing their money, understanding what benefits they might be entitled to, and considerations for education, employment and earning money going ahead and how changing situations might affect these. When developing information and resources, the wider sector could consult with specialist organisations such as Whizz-Kidz and the people that they support to ensure that the content and messaging is relevant and inclusive. For the Whizz-Kidz project team, the pilot has helped to inform the development of other projects within the organisation, and Whizz-Kidz are working with young people to develop a project to provide advice, information and guidance to young people, focusing on education and entering employment.