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Children and Young People Financial Education Innovation and Evaluation Programme

Children under seven years: Evaluation
of Young Enterprise Northern Ireland's
'Ourselves' and 'Our Families' Pilot

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Executive Summary

A summary of the evaluation of Young Enterprise Northern Ireland's 'Ourselves' and 'Our Families' pilot.

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.**

Young Enterprise Northern Ireland's 'Ourselves' and 'Our Families' pilot, with a focus on children under seven years, was one of seven projects funded. 'Ourselves' and 'Our Families' is a financial education programme for primary school pupils, aiming to equip them with a basic understanding and awareness of financial literacy to underpin their subsequent financial education throughout school. 'Ourselves' was designed for delivery to five- to six-year-olds in the Foundation stage and 'Our Families' for six- to seven-year-olds in Key Stage 1; 'Our Families' can follow on from 'Ourselves' or they can be delivered independently.

The pilot aimed to develop a scalable proof-of-concept model, building on the existing 'Ourselves' and 'Our Families' programme.¹ It involved **digitalisation of 'Ourselves' resources² (videos, online game and quizzes, and a storybook)**, and uploading both programmes onto a new online Learning Management platform, branded "YE Academy"³. The pilot provided schools with individual pupil learner logins to complete online sessions, and a secure platform that hosted a teachers' forum, where teacher training workshops introduced the programme. **The pilot was designed to help teachers support their pupils to develop financial capabilities and key life skills.** Before the pilot, the programme was delivered mainly face-to-face in the classroom by volunteers. The pilot tested a teacher-led model and explored whether digital resources could be used by teachers in the classroom, either for standalone delivery or as part of a blended learning approach, to complement the existing physical resources.⁴

The Evaluation

Ecorys and the Personal Finance Research Centre were commissioned to undertake a project-level evaluation of each of the Children and Young People Financial Education Innovation and Evaluation Programme pilots and produce a synthesis report summarising the findings from across them. Ecorys conducted a process and outcomes project-level evaluation of 'Ourselves' and 'Our Families' between January-August 2021. The evaluation aimed to investigate:

¹ Young Enterprise Northern Ireland began delivering the programme as initially designed in the 2000s

² 'Our Families' had already been digitalised.

³ The programmes are available on the YE Academy (Interactive) <https://yeni.co.uk/programmes/ourselves/> and <https://yeni.co.uk/programmes/our-families/>

⁴ The pilot was designed to test the new teacher-led delivery model. As part of the pilot, volunteers provided content for the new online videos and were consulted for the evaluation to explore their views on the new digital resources. Volunteers were not involved in direct delivery during the pilot.

- ▶ Whether delivering 'Ourselves' and 'Our Families' digitally was equitable to face-to-face delivery, and equipped children aged five to seven with the language and confidence to engage with the concepts of money management and develop their financial education skills.
- ▶ Whether teacher-led delivery was a viable alternative to volunteer-led delivery, to help increase the capacity of the programme to reach more children in the longer-term.
- ▶ The extent to which 'Ourselves' and 'Our Families' increased teachers' knowledge and confidence in teaching financial literacy and having conversations with children about money.

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 used a mixed methods approach: collecting quantitative data (via a pre- and post- survey with teachers, and monitoring information provided by Young Enterprise Northern Ireland) and qualitative data (via online interviews with teachers, volunteers, and Young Enterprise Northern Ireland's stakeholders).

Key Findings

Pilot Implementation

- ▶ The 'Ourselves' and 'Our Families' pilot exceeded its target by recruiting 71 schools (compared to a target of 60 schools) to deliver the programme between January-July 2021. Teachers were mostly recruited from Young Enterprise Northern Ireland's existing networks via email and telephone; this was thought to be a highly successful approach. Some teachers were recruited through the Collaborate Facebook group, including teachers who were new to the programme.
- ▶ The pilot reached 3,687 children aged seven years and under (exceeding its target to reach 2,000 children).⁵
- ▶ Interviews and surveys completed by two teachers (out of an estimated ten teachers attending the real-time training sessions) suggested that the **training workshop better prepared teachers for delivery, enabling familiarisation** with the resources and helping teachers to consider how to incorporate the content into the curriculum. However, this finding is based on very limited data.
- ▶ The evaluation revealed **a variation from the proposed implementation model with most teachers deciding to wait to deliver the pilot until schools had re-opened and then opting to use a mix of digital and physical resources.** This meant there was limited take-up of the teacher-led delivery in the classroom using the digital resources only model, and fewer teachers inputted to a pupil-led, digital remote learning model. Young Enterprise Northern Ireland's staff/volunteer-led delivery in the classroom also did not take place during the pilot period, owing to the COVID-19 pandemic restrictions on school visitors. Once schools reopened during the pandemic, most teachers were keen to interact with their pupils using the physical resources too.
- ▶ The **storybook approach engaged children across the ability range and the use of individual workbooks supported children to work at their own pace.** The use of stickers and colouring-in activities helped maintain children's interest and enjoyment in the programme.

⁵ 'Our Families' was delivered to 2,111 pupils across 54 schools, and 'Ourselves' was delivered to 1,576 pupils across 45 schools.

- ▶ Reflecting that the resources seemed to be engaging for children with different learning styles, the experience of project delivery also highlighted the potential for **transferability to specialist settings**, such as Special Educational Needs and Disabilities (SEND) schools, including older children with special educational needs.

Pilot Outcomes

- ▶ The evaluation identified a significant change in teacher attitudes towards financial education. Teachers interviewed suggested that 'Ourselves' and 'Our Families' helped **reinforce positive attitudes to financial education by providing new, fun ways to engage their pupils**. Teachers commented on the flexibility of the resources for use across the ability range, and their applicability to different areas of the curriculum which helped to develop their pupils' key skills.
- ▶ Teachers and volunteers felt the pilot **raised awareness of the value of supporting children to think about what to do with their money at a younger age**. 'Ourselves' raised children's awareness of the role of money, as a foundation for potentially building their **financial mindset and ability** through 'Our Families' (for six- to seven-year-olds).
- ▶ The survey results **did not indicate improved confidence levels for most teachers in tailoring financial education** learning activities to their pupils' characteristics and identified needs, following delivery. However, this finding is based on a small sample size. **Furthermore, many teachers had high levels of confidence before delivering the programme so there was limited scope to report an increase.**
- ▶ Teachers and volunteers interviewed also suggested that **children had more awareness** and a **better understanding of key concepts relating to money** after following delivery, such as earning and saving ('Ourselves'), and considering spending decisions around 'needs versus wants' ('Our Families'). 'Ourselves' was also said to have helped children to develop literacy and numeracy skills through discussing the storybook resource used and completing exercises in their workbooks.
- ▶ The pilot demonstrated that **flexible resources are key to engaging teachers and pupils**, supporting both to feel more comfortable discussing the world of work and money. **Teachers appreciated the flexibility and quality of the resources**, noting their adaptability for use across the ability range and application to different areas of the curriculum.
- ▶ Teachers were well placed to deliver and increase programme capacity and reach, as they already had daily interaction with pupils in a classroom setting. However, volunteers brought a wealth of work-related and community experience into the classroom, helping children make connections between money and its place in the wider world. Volunteers worked in a range of sectors, including retail, banking, and local government. The pilot demonstrated **the value of both teachers and volunteers delivering the programme.**

Overall Conclusions and Implications

- ▶ The pilot demonstrated **the importance of using physical resources to engage children under seven, for example by writing and colouring in their own workbooks**. Digital tools acted as a valuable complement to **this**, bringing variety to teacher-led sessions with videos featuring volunteers and other interactive resources such as visual quizzes.
- ▶ The flexible nature of the resources enabled teachers to adapt them to meet the needs of a range of pupils. This focus on **flexibility in resource design and development**, explicitly seeking to ensure that resources can

be **adapted for use across ability ranges and embedded across curricula in different ways**, appears to be a beneficial approach to designing such projects, helping to ensure and broaden their utility.

- ▶ The pilot demonstrates that **it is possible to introduce effective financial education from a young age**, while findings around the advantages of **blending physical and digital resources, and of combining teacher-led delivery with inputs from volunteers**, offer potentially valuable insights for future delivery of related programmes and approaches. Findings from interviews with volunteers who had delivered the programme previously appear to confirm the **potential value and benefits in engaging volunteers from external organisations to contribute to face-to-face delivery** in future programmes of this type.
- ▶ **A blend of well-designed physical and digital resources can be highly effective in engaging children and helping to maintain and enhance their attention** and focus through varying the delivery media of financial education, for example audio-visual resources that utilise interactive whiteboards for groupwork, and workbooks for individual learning. **The more such resources reflect and adopt real-world contexts the more likely they appear to be in effectively engaging children**, for example incorporating familiar settings such as farms.
- ▶ Future development of the pilot should explore the development of pre-delivery familiarisation training or workshops, to gain insights from teachers and volunteers that could further shape the resources, including their suitability for use with different delivery set-ups (e.g. whiteboards), and to include specific **training on the newer digital resources**, enabling teachers to practice with them and determine how best to integrate them into lessons.

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 'Ourselves' and 'Our Families' programme delivered by Young Enterprise Northern Ireland (YENI).

1.1 Overview of the CYP Financial Education Innovation Programme

MaPS designed the CYP Financial Education Innovation and Evaluation Programme to support delivery of the UK Strategy for Financial Wellbeing.⁶ One of the strategy's five key themes, or Agendas for Change, concerns the need to provide children and their families with solid 'Financial Foundations' through ensuring effective financial education.⁷ 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 delivery⁸. The 'Ourselves' and 'Our Families' programme sits within the children under the age of seven years priority area. Evidence suggests that children in their early years (between the ages of three and seven) develop attitudes and habits that underpin their financial capability as adults; for example, attitudes towards spending versus saving are developed at a very young age and persist into adulthood. However, there is little existing provision and little evidence about impactful solutions. 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.⁹

⁶ <https://moneyandpensionservice.org.uk/uk-strategy-for-financial-wellbeing/>

⁷ <https://moneyandpensionservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>, p.1

⁸ 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/>

⁹ <https://moneyandpensionservice.org.uk/2022/03/01/children-and-young-people-innovation-programme-evaluation>

1.2 Overview of YENI and the 'Ourselves' and 'Our Families' programme and pilot

Research published by the Money Advice Service (MAS)^{10 11} suggests that adult spending habits, including the ability to plan and delay gratification, are set by the age of seven. The study highlights the key role for parents/carers and teachers in promoting beneficial financial behaviour to young children. Delivered by YENI, the 'Ourselves' and 'Our Families' programme addresses this age group in seeking to promote such behaviour.

YENI is the largest business education charity in Northern Ireland and aims to ensure that every young person in the country can develop vital life skills necessary to be successful in life and work. **YENI developed the programme to provide age-appropriate videos, online game and quizzes, and storybook resources for teachers and volunteers.** The resources developed were intended to be used flexibly across all areas of curriculum delivery to improve the financial capabilities of children under seven years. The 'Ourselves' and 'Our Families' programme was initially introduced into schools in Northern Ireland in the 2000s and delivered mainly by volunteers in classroom settings.

The pilot aimed to develop a scalable proof-of-concept model, building on the existing 'Ourselves' and 'Our Families' programme.¹² It involved **digitalisation of 'Ourselves' resources¹³ (videos, online game and quizzes, and a storybook), and uploading both programmes onto a new online Learning Management platform, branded 'YE Academy'.¹⁴** The pilot provided schools with individual pupil learner logins to complete online sessions, and a secure platform that hosted a teachers' forum, where teacher training workshops introduced the programme.

The pilot was designed to help teachers support their pupils to develop financial capabilities and key life skills. 'Ourselves' was designed for delivery to five- to six-year-olds in the Foundation stage (Primary 2) and focuses on learning about the 'world of work' and the importance of saving, earning, decision making and teamwork. 'Our Families' was designed for six- to seven-year-olds in Key Stage 1 (Primary 3) and guides pupils to identify family members and learn about the everyday spending decisions that families must make, considering 'needs' versus 'wants'. 'Ourselves' and 'Our Families' are standalone initiatives, although 'Our Families' offers a follow-on progression route from 'Ourselves', and participation in both programmes was voluntary; there was no requirement for schools to progress their pupils from one programme to the next. **The programme used relatable storybook characters to introduce key words and phrases associated with the world of work and money to children under seven.¹⁵**

At the start of the pilot, YENI anticipated that a variety of delivery models might be used during 2020/21:

- ▶ Teacher-led delivery in the classroom using digital and physical resources
- ▶ Teacher-led delivery in the classroom using digital resources only
- ▶ Pupil-led, digital remote learning with some teacher input (children at home)
- ▶ YENI staff/volunteer-led delivery in the classroom

¹⁰ <https://mascdn.azureedge.net/cms/the-money-advice-service-habit-formation-and-learning-in-young-children-may2013.pdf>

¹¹ MAS became part of the Money and Pensions Service, (MaPS), in 2018
<https://moneyandpensionsservice.org.uk/2021/03/18/money-and-pensions-service-reveals-plans-for-a-single-consumer-destination-driving-financial-wellbeing/>

¹² Young Enterprise Northern Ireland began delivering the programme as initially designed in the 2000s

¹³ 'Our Families' resources had already been digitalised.

¹⁴ The programmes are available on the YE Academy (Interactive) <https://yeni.co.uk/programmes/ourselves/> and <https://yeni.co.uk/programmes/our-families/>

¹⁵ YENI adopted this approach because setting the aspiration of working to earn at an early age is an area of interest for policy makers.

More detail on the delivery models is provided in chapter two.

While 'Our Families' was already digitalised, the MaPS-funded pilot enabled the digitalisation of the 'Ourselves' resources for YENI to test whether digital delivery was as effective as face-to-face delivery or could be used as part of a blended approach. In practice, very few teachers delivered the programme in the classroom using digital resources only, because when schools reopened, teachers were keen to interact with their pupils using the physical resources too. Teachers that delivered using digital resources only tended to do so because this model provided flexibility to incorporate content around other lessons using the whiteboard. The low take-up of the digital only model limited the extent to which the evaluation was able to assess whether digital was equitable to face-to-face delivery. The pilot also tested whether the model could be scaled up by teachers providing additional capacity for delivery. It involved digitalisation of 'Ourselves' resources¹⁶ and uploading both programmes onto a new online Learning Management platform from Crossknowledge,¹⁷ branded "YE Academy". The digitalisation of resources and the new online learning platform also enabled YENI to create individual pupil learner logins so they could complete homework tasks and home-schooling. In the longer term, this approach may support family engagement and help to increase parents'/carers' awareness and confidence to start conversations about money with their children.

The pilot used the C2K platform as a secure platform to host a teachers' forum and several training workshops for teachers to introduce the programme.¹⁸ The training workshops were run as informal training sessions, providing an opportunity for Q&A and a preview of the 'Ourselves' online video game (March 2021). Light-touch support was available for teachers via the forum and from YENI's core team via email and telephone. The pilot provided professional content for teachers to support their pupils to develop their financial capabilities and key life skills.

Figures 1.1 and 1.2 below provide examples of 'Ourselves' and 'Our Families' activities¹⁹.

¹⁶ 'Our Families' had already been digitalised.

¹⁷ Crossknowledge provides digital learning solutions to support skills acquisition. <https://www.crossknowledge.com/>

¹⁸ In Northern Ireland, the Education Authority (EA) is funded by the Department for Education to provide a range of managed ICT services to schools. C2K is part of the EA's Education Directorate, providing core ICT service to all grant-aided schools, including hardware, software, connectivity and technical support. <https://www.education-ni.gov.uk/articles/digital-transformation-schools> The C2K platform was only available to teachers and YENI. It was not accessible to the evaluation team.

¹⁹ An example of a video clip from the 'Our Families' programme is provided in Annex Three.

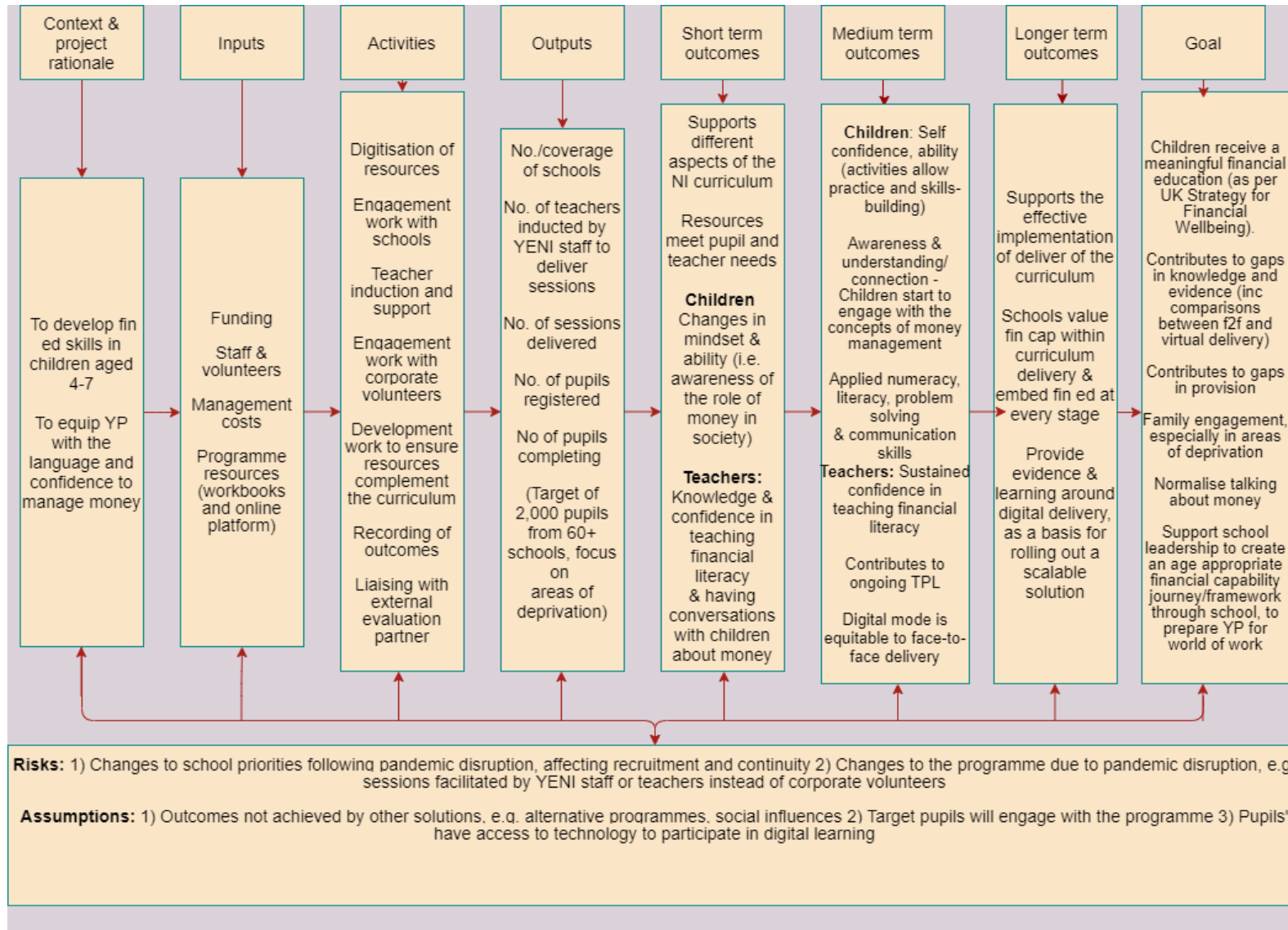
Figure 1.1: 'Ourselves' Activity



Figure 2.2: 'Our Families' Activity



Figure 1.3: Theory of Change for 'Ourselves' and 'Our Families'



1.3 Pilot-level evaluation approach, methodology and limitations

This section outlines the approach to evaluating the 'Ourselves' and 'Our Families' pilot, including the evaluation approach, methodology, and limitations

1.3.1 Evaluation aims and objectives

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

- ▶ Understand how they have worked and, if possible, their impact on children financial education outcomes.
- ▶ Identify common learning from across the interventions, such as approaches to engaging children, 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 type was flexed to reflect this. The pilot level evaluations focused on the process of designing, implementing and delivering the pilots. They aimed to assess the pilot's effectiveness and what difference taking part in the pilots made to teachers and children.

The evaluation aimed to investigate:

- ▶ Whether delivering 'Ourselves' and 'Our Families' digitally was equitable to face-to-face delivery, and equipped children aged five to seven with the language and confidence to engage with the concepts of money management and develop their financial education skills.
- ▶ Whether teacher-led delivery was a viable alternative to volunteer-led delivery, to help increase the capacity of the programme to reach more children in the longer-term.
- ▶ The extent to which 'Ourselves' and 'Our Families' increased teachers' knowledge and confidence in teaching financial literacy and having conversations with children about money.

As part of the YENI pilot, an initial evaluation scoping period (November 2020 to January 2021) involved a document review, initial project lead consultation, and workshop to develop and refine a pilot ToC. The workshop involved stakeholders from YENI, Council for the Curriculum, Examinations & Assessment (CCEA), MaPS and the evaluation team, who discussed the rationale for the pilot, key inputs, intended activities, presumed outputs and outcomes, and the underlying assumptions and risks for project delivery. Activity during the scoping period formed the basis of an Evaluation and Learning Plan, which the evaluation team developed to outline the evaluation aims, objectives, approach and methodology, and timescales.

1.3.2 Evaluation approach

The mixed-methods evaluation involved:

Method	Fieldwork timings	Sample population	Response Rates/numbers engaged	Topics/Coverage ²⁰
A pre- and post-survey with teachers	March to July 2021	All teachers who delivered 'Ourselves' and/or 'Our Families'.	Pre: 52% response rate (37/71) Post: 75% response rate (53/71)	
Depth interviews with teachers	July to August 2021	Teachers who opted in from the pre-post survey with teachers.		
Depth interviews with volunteers	July to August 2021	YENI Head office contacted existing volunteers.		
Stakeholder reflective session	September 2021	YENI lead and CCEA curriculum body.		

1.3.3 Limitations

There were several limitations to the evaluation:

- ▶ The programme timescale (November 2020 to August 2021) meant that the focus was on capturing evidence to assess the progress of 'Ourselves' and 'Our Families' against the activities, outputs, and short-term outcomes in the ToC. It was not possible to explore medium- and longer-term outcomes.
- ▶ Children's outcomes were explored through teachers' feedback, rather than reported by children themselves. It was not possible for the evaluation team to visit schools to consult children directly, owing to COVID-19 restrictions.

²⁰ MaPS Outcomes framework available online: <https://www.fincap.org.uk/en/articles/outcomes-frameworks-and-question-banks>

- ▶ The survey findings are based on a small sample size, with only 17 teachers completing pre- and post-surveys which could be matched to measure changes experienced by teachers delivering the programme.²⁷ The findings were complemented by in-depth interviews with nine teachers. The evaluation findings may not therefore be representative of the wider cohort of teachers involved in delivery.
- ▶ It was not possible to gather feedback from parents because their involvement is a longer-term goal for the programme.
- ▶ The programme was primarily delivered by teachers in a face-to-face school setting, using a mix of paper-based and digital resources, so it was not possible to explore learning related to the digital-delivery only model in detail.

²⁷ All teachers participating in the pilot were invited to complete a survey at the start and end of their involvement in the 'Ourselves' and 'Our Families' pilot. 37 teachers responded to the pre-survey and 48 responded to the post-survey. Of these, 17 teachers completed both surveys, which were matched to analyse pre-post change.

2.0 Pilot implementation (Process evaluation)

This section discusses pilot implementation and delivery, examining the extent to which it was implemented as intended. It draws upon MI data, surveys and interviews with teachers and YENI stakeholders.

Pilot Implementation Key Findings

- ▶ The 'Ourselves' and 'Our Families' pilot exceeded its target by recruiting 71 schools (compared to a target of 60 schools) to deliver the programme between January-July 2021. Teachers were mostly recruited from YENI's existing networks via email and telephone; this was thought to be a highly successful approach. Some teachers were recruited through the Collaborate Facebook group, including teachers who were new to the programme.
- ▶ The pilot reached 3,687 children aged seven years and under (exceeding its target to reach 2,000 children).²²
- ▶ Interviews and surveys completed by two teachers (out of an estimated ten teachers attending the real-time training sessions) suggested that the **training workshop better prepared teachers for delivery, enabling familiarisation** with the resources and helping teachers to consider how to incorporate the content into the curriculum. However, this finding is based on very limited data.
- ▶ The evaluation revealed **a variation from the proposed implementation model with most teachers deciding to wait to deliver the pilot until schools had re-opened and then opting to use a mix of digital and physical resources**. This meant there was limited take-up of the teacher-led delivery in the classroom using the digital resources only model, and fewer teachers inputted to a pupil-led, digital remote learning model. YENI staff/volunteer-led delivery in the classroom also did not take place during the pilot period, owing to the COVID-19 pandemic restrictions on school visitors. Once schools reopened during the pandemic, most teachers were keen to interact with their pupils using the physical resources too.
- ▶ The **storybook approach engaged children across the ability range and the use of individual workbooks supported children to work at their own pace**. The use of stickers and colouring-in activities helped maintain children's interest and enjoyment in the programme.
- ▶ Reflecting that the resources seemed to be engaging for children with different learning styles, the experience of project delivery also highlighted the potential for **transferability to specialist settings**, such as SEND schools, including older children with special educational needs.

2.1 Pilot development

YENI successfully digitalised the 'Ourselves' resources, to test them as part of a blended model and/or as a standalone delivery model and were effective in recruiting teachers to take part in delivery. Initial development was aided by building on predecessor programmes. The physical resources for 'Ourselves' and 'Our Families' had

²² 'Our Families' was delivered to 2,111 pupils across 54 schools, and 'Ourselves' was delivered to 1,576 pupils across 45 schools.

been used by schools for over ten years but had not been formally evaluated. The 'Our Families' resources had already been digitalised. The unit cost for producing the physical resources was £65 per pack for 'Ourselves' and £21 for 'Our Families', and the average distribution costs were £16 per school. The physical resources were sent to each teacher who signed up to deliver the programme, and all these costs were covered by YENI/the pilot.

Early on in development, the project team recognised that the most effective way of reaching large numbers of children in a short time frame was through teacher delivery in schools, rather than their usual volunteer-led delivery model, and started work to engage teachers, gain their commitment, and ensure they felt confident to deliver the programme. Once funding was secured, the project team²³ were ready to digitalise the 'Ourselves' resources, recruit teachers to deliver within their schools, create the secure online platform containing the resources and teachers' discussion forum, and run training workshops with teachers. Overall, interviews with teachers and YENI stakeholders suggested the pilot development phase was effective, digitalising fit-for-purpose content and promoting the model to schools for teacher-led delivery.

2.2 Partnership working and stakeholder engagement

The core YENI project team were the main stakeholders engaged in developing the pilot, and the main activities were digitalising the 'Ourselves' resources and recruiting schools to participate. YENI's team for the pilot consisted of six project workers, a project manager and project director, who all worked on the pilot alongside working on other programmes and activities²⁴. Schools were mostly recruited from YENI's existing networks through email and telephone support from YENI's core team. This included keeping-in-touch calls during the COVID-19 pandemic with schools that had previously delivered YENI programmes.

The project team outlined how they aimed to empower teachers to tailor the resources for the children they worked with, in contrast with other more generic programmes designed for all children. It was reported by the project team that this approach helped to engage teachers as stakeholders in the project and its delivery.

YENI also has an established partnership with the Council for the Curriculum, Examinations & Assessment in Northern Ireland (CCEA), which also works to raise teachers' awareness of financial capability and when to deliver it. Alongside the CCEA, YENI has also been working with MaPS and the Consumer Council to encourage teacher take-up of financial education and to highlight the need for financial education within teacher training. The pilot provided an opportunity for YENI to further engage with these organisations, including sharing lessons learned and raising the profile of financial education with providers, hence further broadening stakeholder engagement.

"It was of interest for us, because working with MaPS and CCEA on the programme gives it a credibility with schools to reinforce its importance."

(Project lead)

In general, the process of partnership working, and stakeholder engagement was reported to be effective and helpful in engaging schools to deliver the project and sharing emerging learning with the CCEA.

²³ YENI's team for the pilot consisted of six project workers, a project manager and project director, who all worked on the pilot alongside working on other programmes and activities.

²⁴ YENI do not record precise staff time spent on individual programmes.

2.3 Reach and engagement

The YENI project team originally intended to recruit 60 schools to take part in the project, reaching 2,000 pupils. At the time of reporting (October 2021), 71 schools had been engaged and delivered 'Ourselves' and/or 'Our Families', **reaching 3,687 pupils**.²⁵ Overall, the fact that the pilot exceeded these targets suggests that teachers were keen to engage with the programme, although most intended to deliver a blended model using the existing physical resources as well as the new digital resources. Amongst the teachers completing surveys or interviews, only one delivered the programme as a digital-only model.

All recruitment was undertaken through email, telephone calls and the Collaborate Facebook group. Emails were sent to the Headteacher in each school targeted, who then cascaded them to relevant teachers.²⁶ YENI's use of their existing school networks seemed to be particularly successful. The YENI core team conducted keeping-in-touch calls with teachers who had delivered YENI programmes in previous years, and this approach worked well in recruiting schools to participate in this specific pilot. However, it is worth noting that 49 out of the 71 schools recruited for the pilot did not participate in 'Ourselves' or 'Our Families' in the preceding year. (YENI's database only allowed a comparison between schools involved in delivery in the last two years). Most schools in YENI's networks deliver YENI programmes year on year, so it is likely that these schools had been involved in other YENI programmes the preceding year but were new, or returning to, the 'Ourselves' and/or 'Our Families' programmes. Recruitment via existing networks was therefore shown to be a highly successful recruitment method and **the target number of schools was exceeded**. The Collaborate Facebook group was also reported to be a useful avenue for recruiting new schools to the programme, with ten of the participating schools recruited via this route.

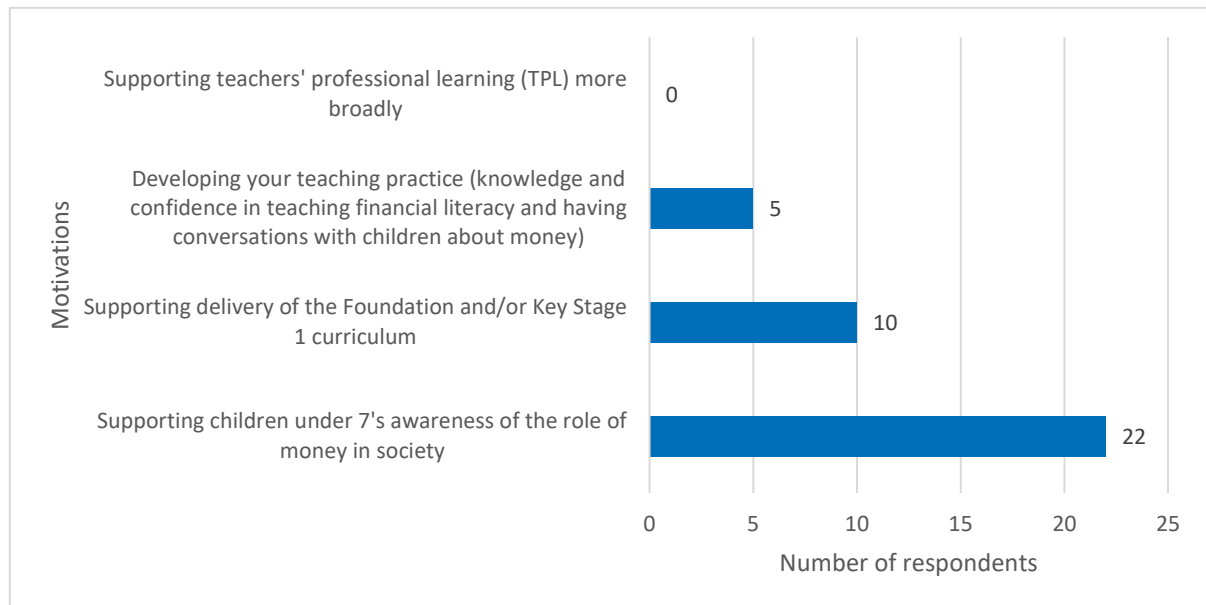
Of the 37 teachers who completed a pre-survey, one was a senior teacher, one a principal, and the remainder (35) were classroom teachers. The pre-survey asked teachers about their motivations for engaging with the pilot (Figure 2.1). The findings reveal the most common motivation for teachers deciding to participate in the pilot was supporting children under seven's awareness of the role of money in society (22), followed by supporting delivery of the Foundation and/or Key Stage 1 curriculum (10) and developing your teaching practice (knowledge and confidence in teaching financial literacy and having conversations with children about money) (five).²⁷ None of the respondents identified their main motivation being to support their professional learning. This suggests that achieving outcomes for pupils was a more important consideration than outcomes for teachers, and that most teachers did not feel they needed help with their professional learning. It is important to note that the programme was not specifically intended to contribute to teachers continuing professional development, as the training element was very light-touch, and was designed to support teachers to deliver a model previously delivered by volunteers.

²⁵ Engagement figures are based on teacher post-survey data and verbal feedback from teachers received by the YENI project team. Some schools delivered to more than one class, for example some schools delivered both 'Ourselves' and 'Our Families'.

²⁶ Email addresses were sourced from existing networks and responses to marketing activity.

²⁷ Table 1.15 in Annex One.

Figure 2.1: Teachers' motivations for engaging with the pilot



Source: Teachers pre survey, Section A. Base: 37 (unmatched)

Teachers interviewed also suggested they were motivated to use the resources because they were viewed to be professional, relevant, clear and well laid-out, with enablers such as worksheets, colouring in activities and stickers to engage children. The storybook characters were reported to be well received by the children. The stories themselves were highlighted by teachers interviewed as being accessible and engaging tools which helped to involve children and assist them in making the connection to more abstract concepts such as earning and saving.²⁸ The resources were also easy to incorporate into a variety of lessons, including literacy and numeracy.

“It’s always good to have different ideas to link in, so any resource that has different stories, different ideas is always really useful...I think the fact that it’s cross-curricular was a success for the resources and for the programme.” (Teacher)

Figure 2.2 overleaf provides an example of storybook characters from the ‘Ourselves’ programme.

²⁸ Sample of the ‘Ourselves’ and ‘Our Families’ programme including the storybook video is available online: <https://yeni.co.uk/programmes/ourselves/> and <https://yeni.co.uk/programmes/our-families/>

Figure 2.2: 'Ourselves' story cards



2.4 Delivery models and support

2.4.1 Training for teachers

Offering teacher induction and support was a key activity for the pilot, as set out in the ToC presented in chapter one. The project team delivered two training workshops online to teachers in March 2021 and YENI estimated around 10 teachers attended a session.²⁹ Out of 48 post-survey respondents, only two had attended a training workshop.³⁰ It was decided to offer these workshops optionally, with no requirement for teaching staff to attend to access the resources, which may explain the low take-up. Furthermore, some teachers may have signed up for delivery after the training workshops had taken place, so were unable to attend but could view a recording of the training session. The interviews with teachers and the two survey respondents who had attended the training indicated that the sessions were positively received, and teachers welcomed the opportunity to familiarise themselves with the resources before starting delivery. Both survey respondents (two) who had attended training rated the workshop as 'very useful', and this was echoed by different teachers interviewed for the evaluation.

²⁹ YENI did not require teachers to register for the training workshops, so the exact number of participants is unknown. The training was recorded and posted on the C2K platform, so teachers could also view the training at other times. The number of times the training has been viewed via the C2K platform is unknown.

³⁰ The post-survey was sent to all schools that registered for the pilot and all registered teachers were invited to the training workshops.

“The intro session on Zoom to see what was covered, a whistle-stop tour was helpful, you realise we’re going to cover this in 4-6 weeks, and it’s ready.” (Teacher)

A small number of teachers interviewed were not aware of the training workshops but felt well supported once they had signed up to deliver the course because YENI's core team contacted teachers who had signed up for the programme and offered to guide them through the materials if needed. YENI's core team provided this support via email and telephone.

2.4.2 Delivery models

In practice, the programme was delivered in different ways. Of the 48 post survey respondents, most (40) delivered the programme as weekly sessions and eight delivered the programme within one week. Feedback from YENI's core team suggests that most schools delivered the programme over a month, but some teachers did deliver it over several days within a 'theme' week, for example working through the story one day and the workbook the following day. This enabled teachers to fit the programme into their schedule and it gave children an opportunity to consolidate their learning about money and work into an 'enterprise' themed week. It was hoped that children might go home to discuss their learning with their parents, but schools did not formally track this in any way.

Although the pilot was originally intended to test whether a digital-only model was as effective as a blended digital and face-to-face delivery model, the resources were designed to be used flexibly, partly in response to the ongoing disruption to schooling during the COVID-19 pandemic. At the outset, it was expected that the programme may be delivered using the following delivery models during 2020/21:

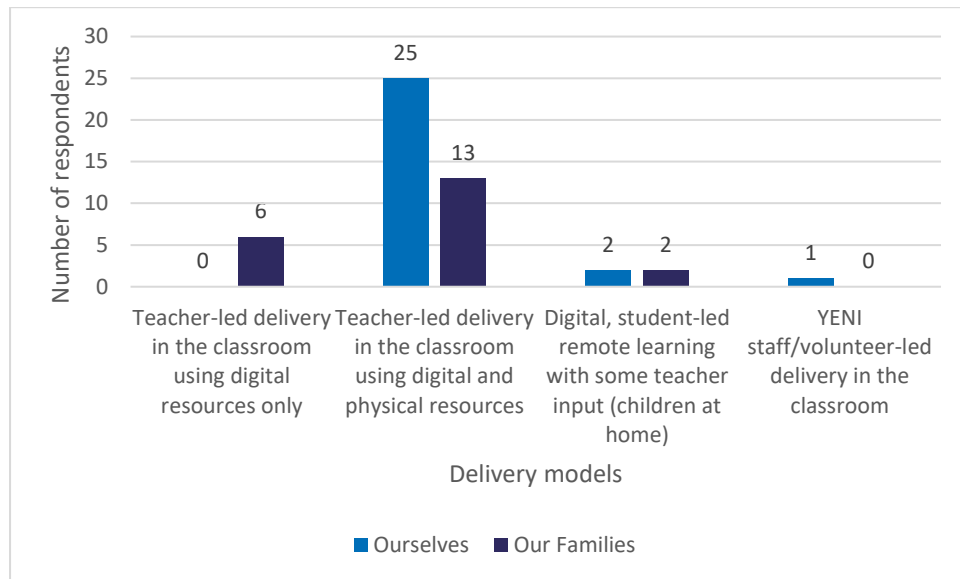
- ▶ Teacher-led delivery in the classroom using digital and physical resources
- ▶ Teacher-led delivery in the classroom using digital resources only
- ▶ Pupil-led, digital remote learning with some teacher input (children at home)
- ▶ YENI staff/volunteer-led delivery in the classroom

The pupil-led, digital remote learning with some teacher input (children at home) model was included to offer a delivery option if schools were closed during the pandemic. These figures were not included in MI data and the delivery method was not evaluated as it was only intended as a short-term measure whilst schools were closed because of the COVID-19 restrictions. YENI issued pupil logins which teachers could give to their pupils to look at while at home while schools were closed. In practice, this model was rarely facilitated by a teacher because they were focused on teaching the core curriculum online whilst children were learning at home, owing to the level of school disruption caused by the pandemic. This option was not an intended aspect of the pilot, as it was designed to inform longer term decisions about teacher-led and volunteer-led delivery models. It was therefore agreed with YENI and MaPS that the pupil-led approach would not be included in the evaluation. Furthermore, the YENI staff/volunteer-led delivery in the classroom model was also paused as schools were not allowed classroom visitors during the pilot because of the pandemic restrictions. Volunteers consulted for the evaluation had therefore been involved in delivery in previous years.

Post-survey data (Figure 2.3) suggests that of the 48 respondents, most (38) delivered the programme using the teacher-led model, face-to-face in the classroom using digital and physical resources; six used the teacher-led

model but using digital resources only³¹; four delivered the programme as pupil-led, digital remote learning with some teacher input; and one reported using YENI volunteer/staff-led delivery in the classroom.

Figure 2.3: How 'Ourselves' and 'Our Families' was delivered in schools



Source: Teachers post survey, Section A. Base: 46 (unmatched)

YENI's core team kept in touch with schools delivering the pilot through email and telephone contact. As expected, there were limited opportunities for volunteer-led delivery due to COVID-19 restrictions. It was therefore not possible to analyse differences between delivery models, although the relative benefits of digital and physical resources were explored through interviews with teachers. None of the matched respondents surveyed used the 'pupil-led, digital remote learning with some teacher input' model.³²

The interviews with teachers explored perceptions of the teacher-led and volunteer-led models. The teacher-led model was reported to have worked well in offering increased flexibility for delivery and provided additional support for children. In some schools, classroom assistants helped children to work through exercises. This aided children's understanding of unfamiliar terminology and assisted their decision making around completing workbook tasks. In contrast, feedback from teachers interviewed suggested that the volunteer model worked well in previous years because pupils enjoyed meeting people from outside school and hearing about the world of work from different people, which helped to maintain the children's attention. The pupils wore name badges and the volunteer called them by their names and asked them questions. Teachers interviewed commented that children responded well to this interactive personal approach, rather than just watching a volunteer on screen. This was also said to have helped children understand about working to earn money and the different sources of money.

³¹ It is interesting to note that all six teachers delivering in the classroom using digital resources only were using the 'Our Families' resources. Teachers may have been less likely to use the digital resources only model for 'Ourselves' as this cohort was slightly younger, but this finding cannot be inferred from the evaluation evidence.

³² Table 1.8 in Annex One.

“For children, seeing someone come in to talk to them gets their attention because there’s an excitement there. And being able to ask someone a question and get an immediate response...Just being able to talk to the person who is delivering it adds so much excitement and interest...watching it on a screen can be a bit flat for them.” (Teacher)

Teachers’ pre-survey responses (from 37 unmatched respondents) revealed that nearly half (16) were based in schools that had not been previously delivered financial education, compared to a minority (11), who were based in schools that had previously delivered financial education. However, a minority (ten) did not know whether their school had delivered financial education before or not.

Teachers interviewed for the ‘Ourselves’ programme (which targeted five- to six-year-olds in the Foundation stage) suggested the programme was a good interactive activity for children returning to school after three months of school closures (owing to the pandemic). Teachers noted that some children’s listening skills had deteriorated during this time, and the use of the interactive whiteboard and the novelty of listening to/watching a different person (a volunteer via the video) aided children’s listening skills (rather than more traditional methods of reading a book).

2.4.3 Views on digital and physical resources

The digital resources were reported to have worked well, with teachers’ commenting that the children enjoyed learning via screens or iPads. The ‘rewind’ option was seen as a very useful element of this type of resource, enabling teachers to repeat key content. Featuring questions at the bottom of the screen also worked well in this sense, as visuals (such as a community scene featuring different job roles)³³ were able to be used to stimulate a discussion around key questions covered by the resources.

The interviews with teachers explored the respective advantages of digital and physical resources. Teachers noted that the digital resources were easy to use and could be used flexibly to fit around any changes in the classroom, for example one teacher found that **delivering the programme on an interactive whiteboard worked well for whole class learning** as all pupils could hear the story through speakers, and **the workbooks helped facilitate group work**. Post-survey respondents also reported that their **pupils engaged well with the physical resources, particularly stickers and workbooks**. For example, an ‘Ourselves’ teacher who delivered the programme in the classroom using physical and digital resources explained that having tangible resources helped to embed knowledge and encourage pupils to discuss topics outside the classroom. Feedback also suggested that the storybook and pictures should appear more prominently in the video resource, enabling the child to look at the pictures in detail, rather than looking at the volunteer holding the storybook/showing the pictures from a distance. One teacher interviewed also indicated that children had engaged well with the resources, as parents had reported their children mentioning related content at home.

³³ A screenshot of this activity is provided in Annex Three

“When I sent home the certificates a number of parents commented, ‘that explains why they’ve been talking about money and earning money so much.’” (Teacher, post-survey)

As highlighted above, most teachers delivered the pilot by combining the digital tools and the physical resources and this mixture was generally seen as effective. For example, one teacher described feedback from her class:

“I think it’s a good combination using the two...I asked my class today...what do you think, boys and girls? One said, ‘oh I love the book’, ‘I love the colouring in’ and someone else liked the stickers and someone else liked the story. They really do love the book and the stickers.”
(Teacher)

Generally, the materials were viewed by teachers as working well with mixed age range classes (five- to seven-year-olds) and mixed ability levels. Some older children (six- and seven-year-olds) were able to work ahead independently while teachers read with and engaged younger children (particularly five-year-olds), where needed.

The interviews also explored teachers’ reflections on the success of the pilot approach compared with earlier in-person volunteer delivery, reflecting that ‘Ourselves’ and ‘Our Families’ had previously been delivered in-person by volunteers. Teachers consulted felt there were pros and cons to the digital/online and in-person approaches. Overall, those interviewed reflected positively on the previous volunteer-led model, where they were aware of this, as the volunteers enabled children to meet people working in a wide variety of job roles, ranging from agriculture workers to staff from local banks and Councils. Discussions with volunteers were also reported to have helped children to make the connection between going to work and earning money.

In the COVID-19 context, the pilot provided an opportunity for volunteers to pre-record videos, for teachers to show their pupils as schools reopened.³⁴ YENI approached existing volunteers they had a good relationship with to make the videos. This approach was seen as working well as an alternative to direct volunteer delivery. It was acknowledged that the digital resources offered increased flexibility, so the programme could be fitted around other activities. However, it was noted that this could also result in delivery being deprioritised, whereas with the previously operated in-person volunteer model the delivery date and time were fixed.

“They’re usually much more focused because it’s somebody different to look at and listen to...I think they get a lot out of having an actual physical person, but they did say that they liked the girl reading the story on screen, I think they’re quite happy with anything that’s not me! Both ways have their benefits; they’re just different.” (Teacher)

³⁴ The on-going COVID-19 restrictions meant schools were not allowed visiting speakers during the pilot phase, and therefore the volunteer model could not be run alongside the new teacher delivery model.

The digitalisation of resources represented a key element of the innovation the pilot sought to test. Findings suggested that such resources provided increased flexibility and capacity, by enabling more children to hear from a volunteer. However, some of those interviewed noted that the digital resources could be enhanced before being rolled out more widely. For example, one challenge which arose because of the pandemic was that children had to remain sitting at their desk and could not all be grouped together around the whiteboard. This was cited as making it more difficult for the video to hold the children's attention, as it was too small on the screen and the presenter was too far away. Furthermore, the video featured the presenter holding the book, so it was difficult for children to see the pictures in detail and several teachers interviewed suggested the book could fill the screen, to help children engage more with the characters and content. One teacher commented that after several weeks she reverted to using the hard-copy materials cards, using the same approach as the volunteer would have done. This suggests that children sitting at their desks may engage less well with the video content than when they can be grouped together around the whiteboard. Further consideration could be given to ensuring the digital resources are more usable by children working independently at desks, for example by exploring the feasibility of using individual tablets.

The **flexibility of the resources to engage children across the ability range and with different learning styles** highlights their potential for **transferability to specialist settings**. YENI are keen to pilot the resources in SEND schools, with older children with higher level educational needs, as they are aware that practical pedagogical approaches may work well with these cohorts. CCEA are also interested in exploring the transferability of the programme to specialist settings to support older children with special educational needs.

2.5 Summary of key enablers, challenges and barriers

Enablers

The following key enablers were identified:

- ▶ **Partnership working and recruiting through existing networks was a key enabler in recruitment**, for example via schools already delivering other YENI programmes. The project team reached schools they were not currently working with through direct telephone calls and the Collaborate Facebook group.
- ▶ The pilot empowered teachers to test the resources by giving them the **flexibility to choose whether to deliver the programme using a mix of digital tools and physical resources, or solely as a digital model**. Teachers could also decide when to deliver the programme and how to incorporate the resources into the curriculum, to support their pupils' learning outcomes. **Some teachers delivered the programme according to the volunteer model (weekly sessions of 40 minutes to one hour delivered over a month), whilst others condensed it into a themed week or several weeks.**
- ▶ The **flexibility of the programme meant it could be incorporated into the curriculum** in various ways. For example, in previous years, 'Ourselves' was delivered alongside other complementary curricula, such as personal development³⁵ activities exploring family life and communities. This year, 'Ourselves' was taught as a standalone course because the priority for schools has been on strengthening literacy and numeracy due to the impact of the pandemic on teaching.

³⁵ 'Personal Development and Mutual Understanding' and also links to 'The World Around Us' in the NI curriculum.

Challenges and barriers

- ▶ **School closures due to the pandemic created the most significant challenge for this pilot**, as it altered the set-up of some classrooms, for example **limiting opportunities for group work**, and delayed delivery which **reduced the time available to test the digital resources in classroom settings and as (part of) a teacher-led delivery model**. It also prevented volunteers from being able to deliver the programme in classrooms, meaning the volunteer-led delivery model was unable to be tested as part of this evaluation.
- ▶ **Low take-up of the training offer also emerged as a challenge**, although all schools were invited to a training workshop and sent the link to the online training. The decision to make the training workshops optional enabled teachers who had not attended the training to engage with the programme. However, **teachers may benefit from attending a training workshop**, to strengthen their understanding of the programme's scope and how it could add value.

3.0 Pilot outcomes

This chapter analyses the evidence of changes that occurred over the course of the 'Ourselves' and 'Our Families' pilot for teachers, children and volunteers. It examines the extent to which 'Ourselves' and 'Our Families' being delivered in schools contributed to short-term outcomes related to confidence, practice and mindset, as well as any other influencing factors, linking back to the pilot Theory of Change (ToC). It also reflects on volunteers' experiences of previous delivery, to inform the transferability and sustainability of the programme.

Pilot Outcomes Key Findings

- ▶ The evaluation identified a significant change in teacher attitudes towards financial education. Teachers interviewed suggested that 'Ourselves' and 'Our Families' helped **reinforce positive attitudes to financial education by providing new, fun ways to engage their pupils**. Teachers commented on the flexibility of the resources for use across the ability range, and their applicability to different areas of the curriculum which helped to develop their pupils' key skills.
- ▶ Teachers and volunteers felt the pilot **raised awareness of the value of supporting children to think about what to do with their money at a younger age**. 'Ourselves' raised children's awareness of the role of money, as a foundation for potentially building their **financial mindset and ability** through 'Our Families' (for six- to seven-year-olds).
- ▶ The survey results **did not indicate improved confidence levels for most teachers in tailoring financial education learning activities to their pupils' characteristics and identified needs, following delivery**. However, this finding is based on a small sample size. **Furthermore, many teachers had high levels of confidence before delivering the programme so there was limited scope to report an increase**.
- ▶ Teachers and volunteers interviewed also suggested that **children had more awareness and a better understanding of key concepts relating to money** after following delivery, such as earning and saving ('Ourselves'), and considering spending decisions around 'needs versus wants' ('Our Families'). 'Ourselves' was also said to have helped children to develop literacy and numeracy skills through discussing the storybook resource used and completing exercises in their workbooks.
- ▶ The pilot demonstrated that **flexible resources are key to engaging teachers and pupils**, supporting both to feel more comfortable discussing the world of work and money. **Teachers appreciated the flexibility and quality of the resources**, noting their adaptability for use across the ability range and application to different areas of the curriculum.
- ▶ Teachers were well placed to deliver and increase programme capacity and reach, as they already had daily interaction with pupils in a classroom setting. However, volunteers brought a wealth of work-related and community experience into the classroom, helping children make connections between money and its place in the wider world. Volunteers worked in a range of sectors, including retail, banking, and local government. The pilot demonstrated **the value of both teachers and volunteers delivering the programme**.

3.1 Outcomes for teachers

3.1.1 Overall effect of 'Ourselves' and 'Our Families' on teachers' skills

This section draws largely on matched data from pre, and post surveys completed by 17 teachers. This approach was taken to measure change to financial confidence, knowledge and mindset experienced by teachers taking part in the programme. The survey results are complemented by interviews with teachers and volunteers who delivered the programme. All survey respondents were Foundation Stage or Key Stage 1 teachers. Of the 17 matched responses, twelve had delivered 'Ourselves' and the remaining five had delivered 'Our Families'. Most respondents were experienced teachers, (13 out of 17 respondents had been teaching for more than ten years, and a further two teachers had been teaching for six to ten years). Only one respondent reported less than three years' experience in teaching³⁶. None of the respondents had taken part in any prior training, development or professional learning relating to financial education³⁷. This section will now review each outcome in turn.

The evaluation results indicated a significant change related to teacher attitudes – with teachers reporting more positive attitudes towards financial education. To compare the changes in teachers' financial education skills pre- and post-delivery, we calculated four scores: an overall total to represent teachers' financial education practice and skills, and then three underlying subscales, comprised of the ratings from the items in each area of teachers' skills: attitudes (five items³⁸, max score = 25), practice (two items³⁹, max score = eight), and confidence (two items⁴⁰, max score = eight)⁴¹. The means for the total score and each sub-scale were then used to compare pre- and post-delivery teacher ratings. A full description of the questionnaire items and the accompanying scoring is in Annex Two.

Only 17 teachers completed the relevant skill rating questions in both the pre-training survey and post-training survey; the findings described below cannot be generalised beyond the teachers who completed the survey. If possible, as part of future delivery, further exploration into changes related to the delivery of 'Ourselves' and 'Our Families' would therefore be important to test the validity of these initial insights.

There was a significant change related to teacher attitudes – with teachers reporting more positive attitudes towards financial education (pre mean = 20.53, post mean = 22.59)⁴². There was no difference related to teacher

³⁶ Table 1.3 in Annex One.

³⁷ Table 1.6 in Annex One.

³⁸ Five items included in the Attitude sub-scale: I recognise that teachers are a valuable intermediary in delivering financial education to young people, I understand that financial education is composed of various themes each reflecting various subjects and circumstances, Financial education helps you to meet the curriculum requirements, Financial education supports your pupils' key skills, Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood

³⁹ Two items included in the Practice sub-scale: Making financial education fun and interactive, and incorporating engaging exercises into lessons; Providing practical learning experiences based on day-to-day financial matters when it comes to developing your pupils' financial capabilities

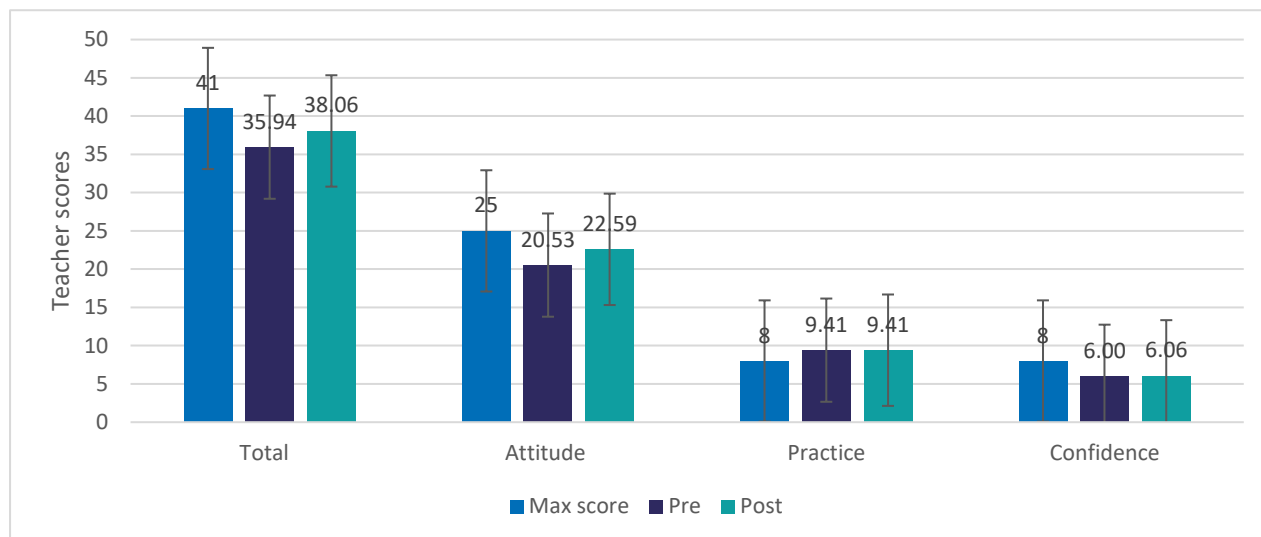
⁴⁰ Four items included in the Confidence sub-scale: Sharing my current knowledge of financial education delivery with colleagues, Tailoring financial education learning activities to your pupils' characteristics and identified needs, Having the ability to deliver engaging and effective financial education, Using resources to facilitate financial education, Having conversations with your pupils about money

⁴¹ Each item was scored using the responses the survey and one of the following scales: 1 – 5 Strongly disagree – Strongly Agree; 1 – 4 Not Very Important – Very Important; and 1 – 4, Very unconfident – Very confident. Don't know responses were coded as zero in the subscale, rather than excluded from calculation. Higher scores represent a higher level of skill in each area.

⁴² A paired sampled t-test was conducted as the assumptions of normality were met. p=0.0342

practice (pre mean = 9.41, post mean = 9.41)⁴³ or confidence (pre mean = 6.00, post mean = 6.06)⁴⁴. Figure 3.1 shows the mean scores for the total score and three subscales.

Figure 3.1 Comparison of pre- and post- delivery scores based on teacher ratings overall, and for attitude, practice and confidence related to financial education across the programme



Source: Teachers pre and post survey. Base: 17⁴⁵ (matched)

Understanding the extent to which 'Ourselves' and 'Our Families' increased teachers' knowledge and confidence in teaching financial literacy, and having conversations with children about money, was a key evaluation objective. The survey results **did not indicate improved confidence levels for most teachers**, though this may relate to most respondents' longstanding prior teaching experience (see below). For example, of the 17 teachers who completed a pre-and post-survey⁴⁶, 13 rated themselves as being confident in having conversations with children about money in both surveys. However, teachers' confidence levels reduced against some survey statements, with ten teachers stating they were confident in sharing their current knowledge of financial education delivery with colleagues at the pre-survey stage, compared to only six teachers reporting confidence in this area in the post-survey. Survey respondents did report more positive attitudes towards teachers' roles in delivering financial education. The evaluation findings also suggested **that mindset and attitudes are key building blocks for supporting teachers' knowledge of teaching practice and confidence to deliver financial education.**

Evidence indicates that the other short-term outcomes in the ToC were met, namely the pilot supported different aspects of the Northern Ireland curriculum; the resources met pupils' and teachers' needs; and children experienced changes in their **mindset and ability** (i.e., awareness of the role of money in society).

⁴³ A paired sampled t-test was conducted as the assumptions of normality were met. $p=1.0000$

⁴⁴ A paired sampled t-test was conducted as the assumptions of normality were met. $p=0.8420$

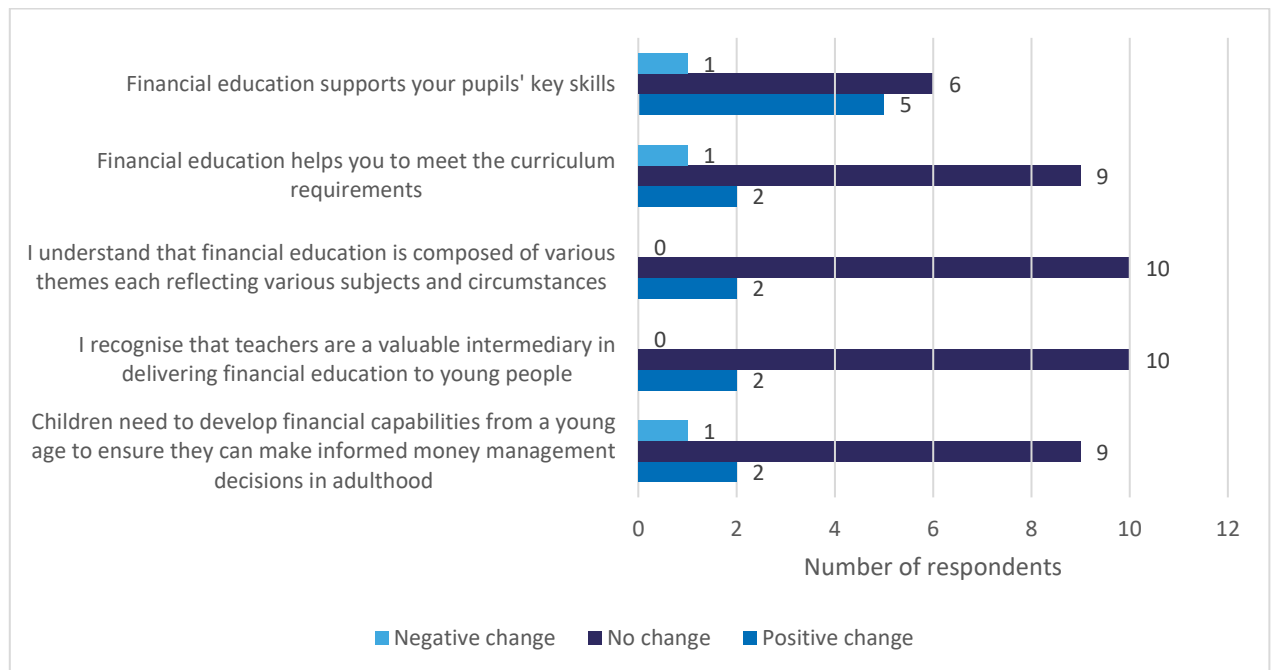
⁴⁵ Only respondents who answered both surveys included in the analysis. Error bars show standard deviation. High scores indicate a higher skill level.

⁴⁶ All teachers participating in the pilot were invited to complete a survey at the start and end of their involvement in the 'Ourselves' and 'Our Families' pilot. 37 teachers responded to the pre-survey and 48 responded to the post-survey. Of these, 17 teachers completed both surveys, which were matched to analyse pre-post change. The base size for individual questions varies as some respondents did not answer every question.

3.1.2 Mindset

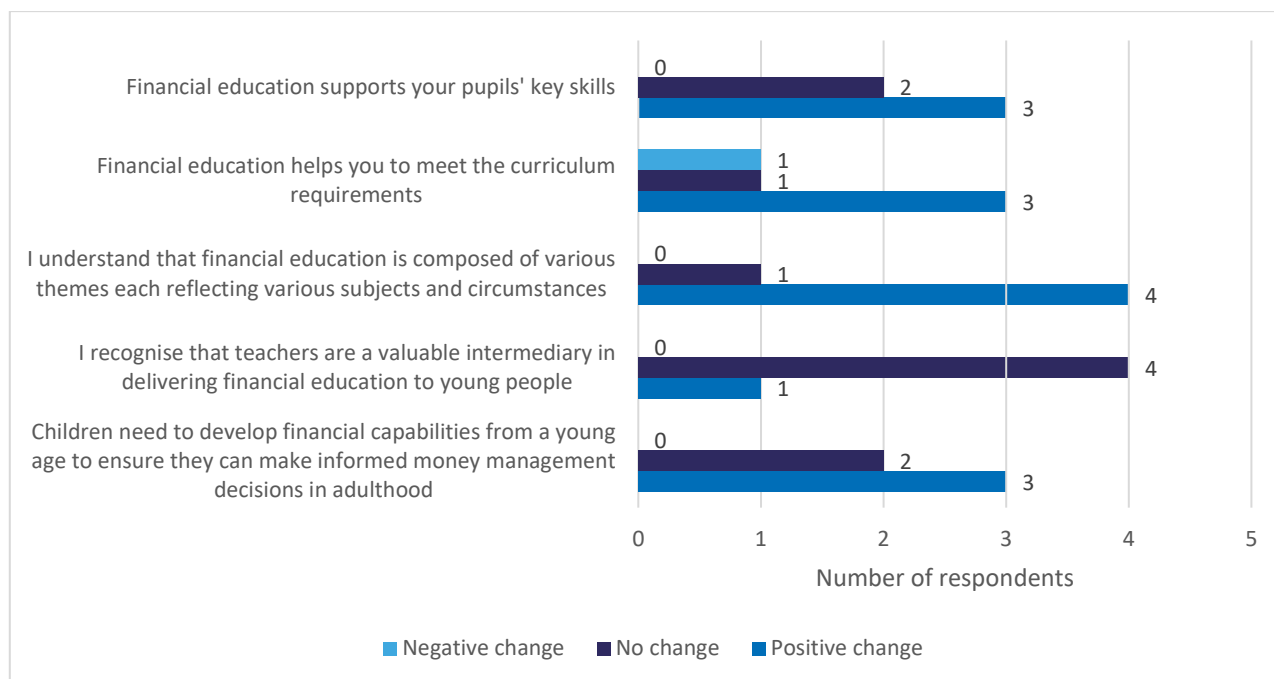
The evaluation suggested that **mindset is an important building block for enhancing teachers' knowledge and confidence in teaching financial literacy and having conversations with children about money.** Teachers surveyed were asked about the extent to which they agreed or disagreed, on a five-point scale of 'strongly agree' to 'strongly disagree', with a range of statements, relating to their attitudes towards financial education and the role that schools should play in developing their pupils' financial capability. Figures 3.2 and 3.3 illustrate change in respect of attitudes to several aspects of financial education and the role of schools before and after delivery, split by the 'Ourselves' programme (12 matched respondents) and the 'Our Families' programme (five matched respondents). Throughout this section, positive change refers to an increased level of agreement with the statements.

Figure 3.2: Change in teachers' attitudes towards financial education and the role of schools after delivering 'Ourselves'



Source: Teacher pre and post survey, respondents who delivered 'Ourselves', Section B. Base: 12 (matched)

Figure 3.3: Change in teachers' attitudes towards financial education and the role of schools after delivering 'Our Families'



Source: Teacher pre and post survey, respondents who delivered 'Our Families', Section B. Base: 5 (matched)

Teachers generally had a positive perception of the value of financial education for children and recognised the role of teachers as a valuable intermediary,⁴⁷ with no respondents disagreeing or strongly disagreeing with any of the statements at either stage. Survey data suggests that out of 12 teachers who had delivered 'Ourselves', the most positive change was associated with the statement, 'financial education supports your pupils' key skills', for which five respondents increased their rating from 'agree' to 'strongly agree'. For the five teachers who delivered 'Our Families', the most positive change was associated with understanding that financial education is composed of various themes, each reflecting various subjects and circumstances (four). There was less change in terms of recognising that teachers are a valuable intermediary in delivering financial education to young people (one). This could reflect "Our Families' focus on the role of family members and understanding the needs and wants of different families.

Overall, teachers interviewed suggested that 'Ourselves' and 'Our Families' helped **reinforce positive attitudes to financial education by providing new, fun ways to engage their pupils**. Teachers commented on the **flexibility of the resources for use across the ability range, and their applicability to different areas of the curriculum which helped to develop their pupils' key skills**. Teachers generally felt the resources were professional and relevant, providing an age-appropriate balance of engaging imagery and fun activities, and using relatable storybook characters to introduce key words and phrases associated with the world of work and money to children under seven.⁴⁸ The resources helped to demonstrate that financial education is comprised of various themes and teachers were able to integrate these across the curriculum. This may explain why teachers surveyed reported a positive change in their attitudes towards financial education, with the resources helping teachers to meet the curriculum requirements as well as supporting their pupils' key skills development. For example, teachers were

⁴⁷ A valuable intermediary is someone in a position to share their knowledge with others and help them learn.

⁴⁸ YENI adopted this approach because setting the aspiration of working to earn at an early age is an area of interest for policy makers.

able to integrate some of the exercises into numeracy classes, to help children make the connection between counting and everyday activities, such as buying stamps at the Post Office. The storybook and workbook were also cited by teachers as useful tools for literacy classes, as the engaging characters and clear instructions helped children to develop reading, listening, communication and reflection skills.

Teachers interviewed also explained how the 'Our Families' programme supported the development of pupils' key skills, by bringing numeracy into everyday life. The resources supported teachers to have conversations with children about money, for example helping to introduce the concept of budgeting in an age-appropriate way. The programme therefore supported teachers to value their role in delivering financial education.

“The link between jobs and that’s where your family gets money from, then the link between [that and] what money is used for...hadn’t occurred to them. It’s lovely for us to introduce it, don’t think we’d have had another way to have those discussions in the curriculum. The whole idea of budgeting was brand new to them.” (Teacher)

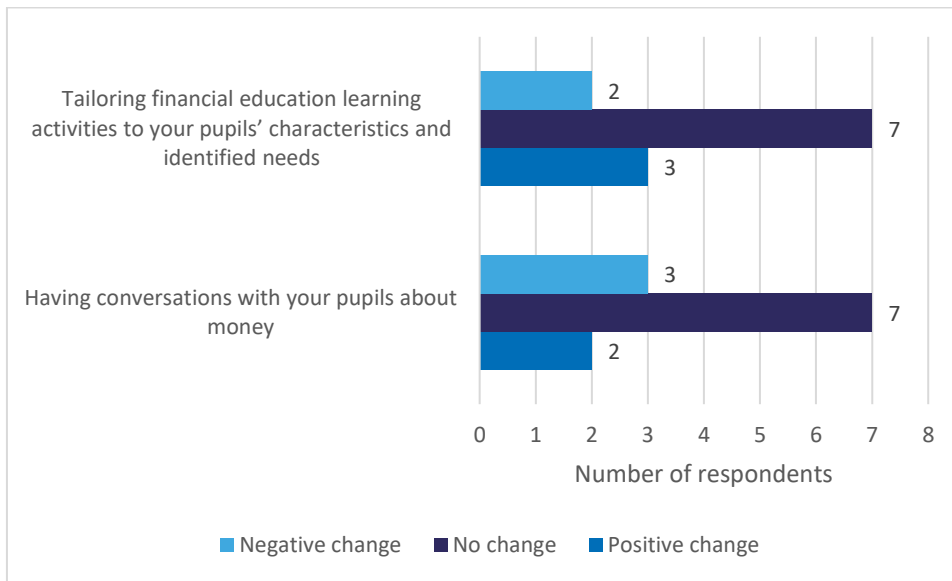
Teachers and volunteers interviewed also suggested the programme **raised awareness of the value of supporting children to think about what to do with their money at a younger age**. From the teachers surveyed, positive change was reported in this area by two out of 12 who delivered 'Ourselves' and three out of five who delivered 'Our Families'. However, it is worth noting that all 17 matched survey respondents 'agreed' or 'strongly agreed' that 'children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood' at both the pre- and post-survey stage.⁴⁹ The potential for positive change relating to raised awareness was limited, therefore, given that most respondents already agreed or strongly agreed with the statement.

3.1.3 Confidence

The evaluation findings **did not indicate improved confidence levels for most teachers in tailoring financial education** learning activities to their pupils' characteristics and identified needs, or having conversations with pupils about money, after delivery. However, **many teachers had high levels of confidence before delivering the programme so there was limited scope to report increased confidence**. Teachers were asked to rate their confidence in two areas before and after delivering pilot activities: having conversations with their pupils about money and tailoring financial education learning activities to pupils' characteristics and identified needs. Figures 3.4 and 3.5 below show findings in respect of changes in confidence, split by whether teachers were involved in the 'Ourselves' or 'Our Families' programmes. Throughout this section, positive change refers to an increased level of confidence in each area of delivering financial education.

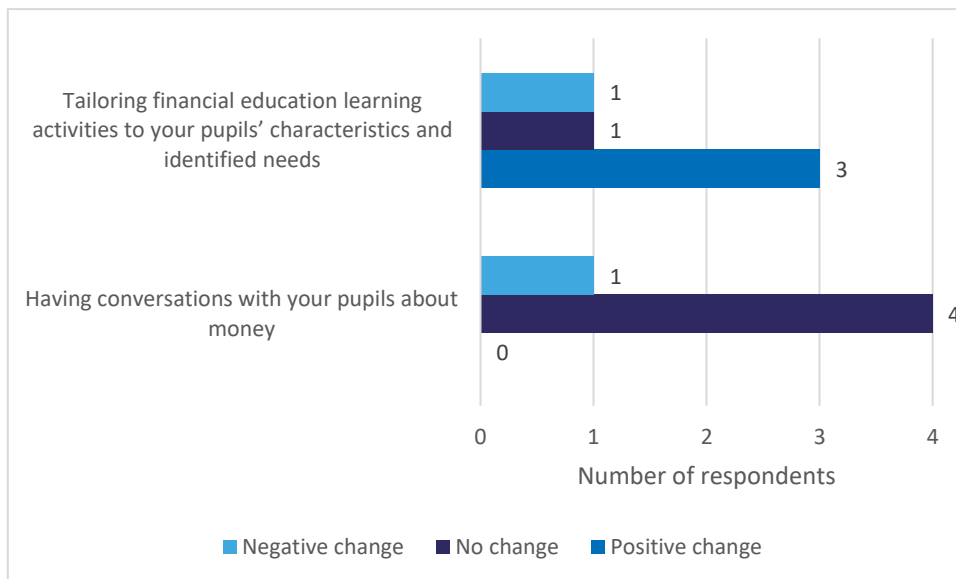
⁴⁹ Table 1.16 in Annex One.

Figure 3.4: Change in teachers' confidence in delivering financial education after delivering 'Ourselves'



Source: Teachers pre and post surveys, respondents who delivered 'Ourselves', Section D. Base: 12 (matched)

Figure 3.5: Change in teachers' confidence in delivering financial education after delivering 'Our Families'



Source: Teachers pre and post surveys, respondents who delivered 'Our Families', Section D. Base: 5 (matched)

A minority of teachers reported an increase in confidence in tailoring financial education learning activities to their pupils' characteristics and identified needs (six out of 17 respondents across both 'Ourselves' and 'Our Families'). However, in a small number of cases, a negative effect on confidence was reported (three out of 17 respondents across both 'Ourselves' and 'Our Families'). Likewise, four respondents out of 17 reported a negative effect on their confidence in having conversations with their pupils about money, while only two teachers reported feeling more confident. This is likely because **all 17 respondents reported feeling 'confident' (13) or 'very confident' (four) before delivery so there was limited scope to increase their confidence.** Of the seven instances of a negative change, only one respondent reported feeling 'unconfident' at post-stage. In all other cases, respondents

nevertheless reported feeling confident to tailor financial education learning activities or have conversations with their pupils about money. It is also possible that the small sample of matched pre- and post- survey responses is an explanatory factor in these findings (17) compared to the 48 respondents that completed the post-survey. While it cannot be confirmed that this had an effect, it may be that a small number of teachers were motivated to respond because they had had a negative experience of delivery. Equally, it could be that participation in the programme highlighted areas for further professional development amongst this sub-set of survey respondents, as delivering the programme may have revealed areas of practice that respondents were previously unaware of.

However, as noted in chapter two, **only two out of 48 post-survey respondents had attended a training workshop, and both rated the workshop as 'very useful'**. Considering the findings noted above, this may suggest that a greater emphasis should be placed on encouraging teachers to attend a training workshop, or view training materials on the secure platform, to help them prepare for delivery. This is reinforced by the finding that interviews with several teachers who had not attended a training workshop also indicated they were unsure about the purpose of some of the resources, and this may have affected their overall confidence in delivering the programme. Several teachers suggested that developing a guide explaining connections between the content of the resources and teaching financial education would be beneficial.

"I feel a guide to accompany it, to get the most out of it. Got to the hospital bit, understood there were different jobs and explained that...Not sure what was the purpose behind it." (Teacher)

"I think we needed more guidance, draw a picture of something you'd like to save money towards... Didn't find that in the booklet or how to express it. How was I supposed to get money out of posting a letter? [I'm] not sure of the connection." (Teacher)

In response to interim feedback, YENI has produced 'quick guides' to assist teachers in implementing the programme.⁵⁰

The teacher interviews suggested other short-term outcomes in the ToC, around supporting different aspects of the Northern Ireland curriculum and ensuring the resources met pupils' and teachers' needs, were achieved. Depth interviews revealed that **the resources were seen as useful and there were plans to incorporate 'Ourselves' and 'Our Families' into the curriculum in a range of ways, including literacy, numeracy, and personal capabilities.** There was also evidence that **teachers were growing in confidence to adapt the resources for different purposes.** For example, some teachers found 'Our Families' was beneficial in helping to support children to develop their communication skills. Furthermore, teachers interviewed outlined their plans to continue using the resources, providing some evidence to suggest they were growing in confidence or were already confident enough to continue delivery.

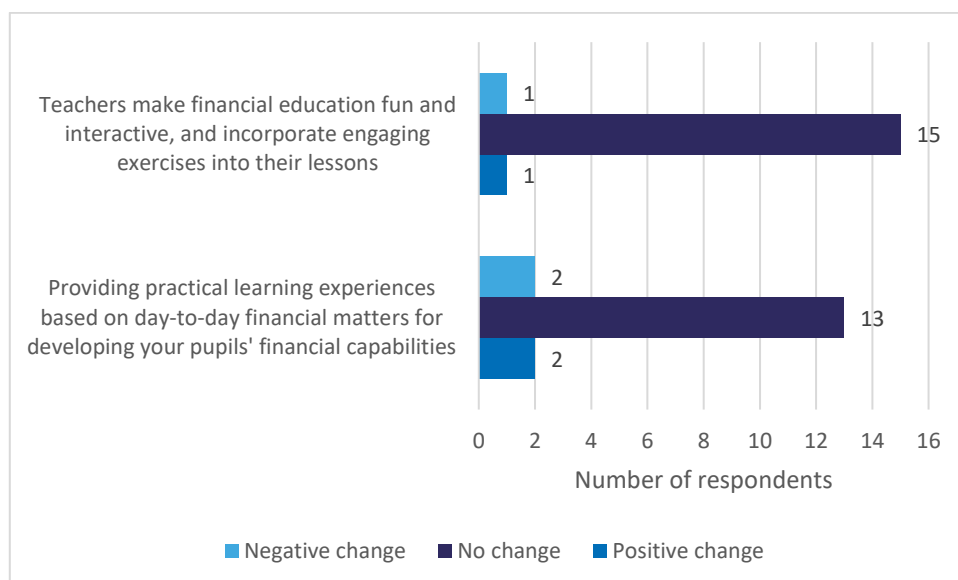
⁵⁰ 'Our Families' Quick Guide: Accessing the programme <https://yeni.co.uk/wp-content/uploads/2021/01/Our-Families-Quick-Guide.pdf>

“To stretch their thinking in a way we don’t normally, getting children to talk and discuss their ideas and opinions, great to give them opportunities. Discussions about money, needs and wants, making decisions, I’ll carry on into my practice... [I’m] more confident.” (Teacher)

3.1.4 Practice

The evaluation results indicated **most teachers already recognised the importance of making financial education fun and interactive, and providing practical learning experienced based on day-to-day financial matters**, so there was limited change in teachers views on these pedagogical approaches after delivering either programme. Respondents were asked to rate, on a five-point scale of 'Not at all important' to 'Very important', the importance of two aspects of delivering financial education to children under seven: 1) providing practical learning experiences based on day-to-day financial matters; and 2) making financial education fun and interactive and incorporating engaging exercises into lessons. The aim was to understand teachers' attitudes towards delivering financial education using different teaching styles, particularly practical pedagogical approaches. Figure 3.6 details changes in the views of the matched cohort of 17 respondents on the importance of key elements of financial delivery, by comparing their pre- and post-surveys. Throughout this section, positive change refers to an increased level of importance placed on each element.

Figure 3.6: Changes in teachers' views of the importance of key elements of financial education delivery after delivering LLAM



Source: Teachers pre and post surveys, Section C. Base: 17 (matched)

Nearly all teachers reported no change in their attitude towards both statements, as they already recognised the importance of both key elements at the pre stage. This suggests that **teachers already recognised the importance of making financial education fun and interactive, and providing practical learning experienced based on day-to-day financial matters**, so there was limited change in their views on these pedagogical approaches after delivering either programme. After delivering the programme, only one respondent reported positive change in terms of

the importance placed on making financial education fun and interactive, and two respondents reported positive change in terms of the importance placed on providing practical learning experiences based on day-to-day financial matters (including the teacher who reported it as 'not very important' at the pre-survey stage). This finding was not related to prior teaching experience or confidence levels pre- or post- programme delivery.⁵¹ The evidence suggests that despite teachers recognising the importance of making financial education practical and fun, and engaging well with the resources, overall, participation in the programme did not increase their confidence in delivery. The survey data is inconclusive in this area, and given the small sample size, it is not possible to draw firm conclusions on this.

However, the interviews suggested that the pilot did help teachers to apply this practice by providing the tools to facilitate conversations with children about money. For example, the caretaker session was very useful in introducing the concept of savings.

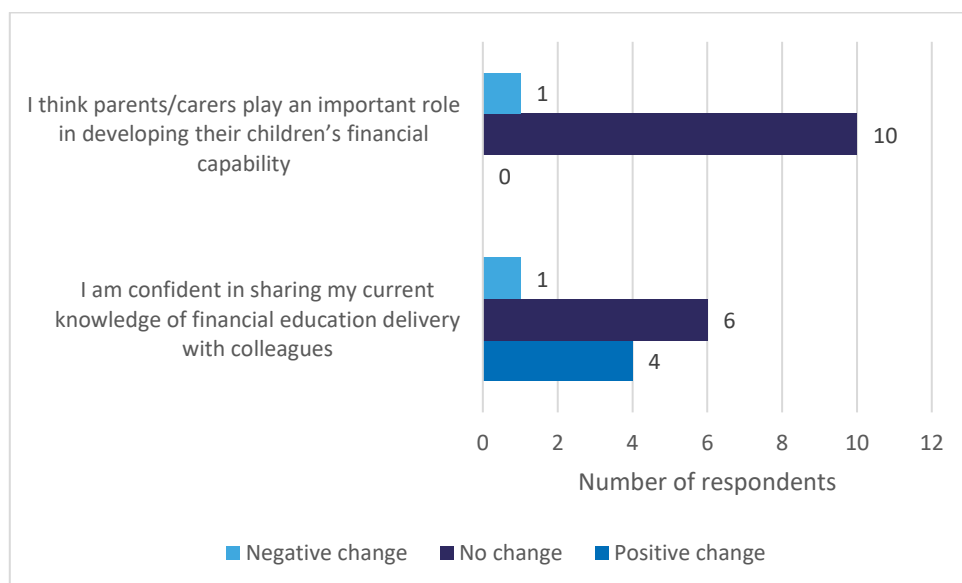
“Introduced conversations we don’t normally have, savings [the resources] made you focus and talk about it.” (Teacher)

3.1.5 Putting knowledge into practice

The evidence suggests **most teachers already agreed that parents/carers play an important role in developing their children’s financial capability** at the start of the pilot and indicated **a mixed picture in terms of teachers’ confidence to share their knowledge of financial education delivery with colleagues after delivering the programme**. Survey respondents were invited to identify the extent to which they agreed with statements relating to their teaching practice and how their learning may be embedded in the future. Figures 3.7 and 3.8 present findings relating to changes in views on these statements from 11 respondents completing both a pre- and post-survey in respect of the 'Ourselves' programme and who responded to this question, and 5 respondents in respect of the 'Our Families' programme.

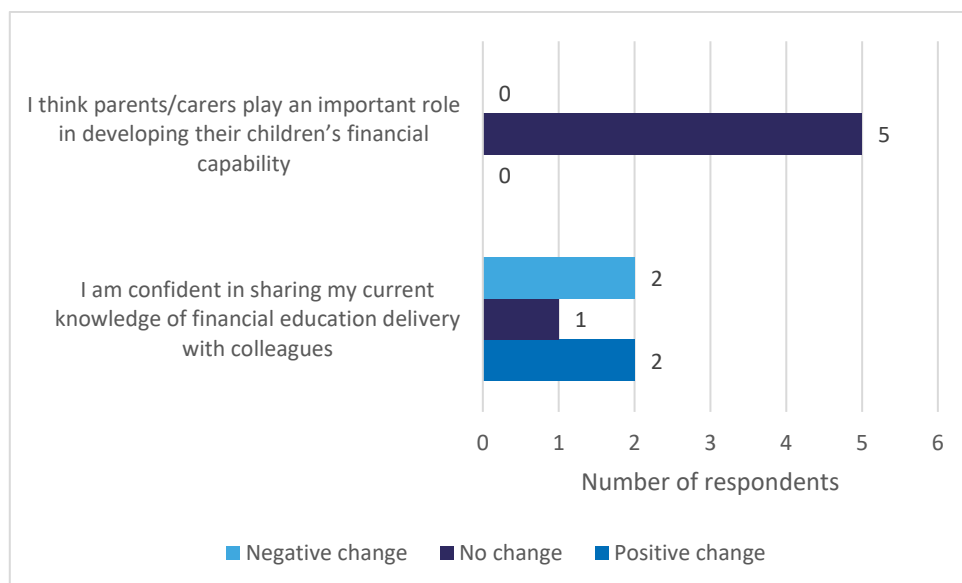
⁵¹ When comparing the responses from individuals in the cross-tabs presented in tables 1.3, 1.17, 1.19 and 1.20 in Annex One.

Figure 3.7 Practice and future plans ('Ourselves')



Source: Teachers pre and post survey, respondents who delivered 'Ourselves', Section E. Base: 11⁵² (matched)

Figure 3.8: Practice and future plans ('Our Families')



Source: Teachers pre and post survey, respondents who delivered 'Our Families', Section E. Base: 5 (matched)

Survey data suggests that **most respondents who had delivered 'Ourselves' (ten) reported no change in the extent they agreed that parents/carers play an important role in developing their children's financial capability.** Of those ten respondents, all already agreed (four) or strongly agreed (six) with the statement at the pre-stage. The same pattern can be seen for the five respondents who had delivered 'Our Families', with all respondents agreeing (one) or strongly agreeing (four) at the pre-stage. As well as high baseline scores, the pandemic may also be a factor in these findings for both programmes, as interviews with teachers suggested that there were limited opportunities

⁵² Only 11 respondents answered these questions.

to engage with parents and carers during this period, and therefore their potential role may not have been fully explored.

The results suggest **a mixed picture in terms of teachers' confidence in their practice in sharing current knowledge of financial education delivery with colleagues after delivering the programme.** Out of the 11 respondents who delivered 'Ourselves', four reported a positive change and of the five respondents who delivered 'Our Families', two reported a positive change. Only one respondent delivering 'Ourselves' reported a negative change, while two delivering 'Our Families' reported a negative change.

Several teachers interviewed felt the quality of the resources meant they could recommend them to other professionals. It was noted that the resources only require familiarisation time, rather than planning time from the teacher.

“Now I’ve now delivered, I could ‘easily’ persuade other teachers to give it a go by telling them, ‘It’s worthwhile, you’ll push your children in another direction than we normally would with our money work’. [The resources are] so child friendly, absolutely age appropriate.” (Teacher)

Nearly half of teachers (22 out of 48) who completed a post-survey had used the 'Ourselves' and/or 'Our Families' activities with their class again, after the main delivery phase. This suggests some teachers felt confident embedding the resources into their teaching practice: for example, using the workbook, online activities, or downloadable activity sheets in other lessons. Open-text feedback suggested that the workbooks were particularly well received, and teachers reported that pupils enjoyed completing the activities, including colouring pages. A further 11 respondents had not used the activities again since the main delivery phase, but planned to do so in the near future, and another 15 teachers had not used the activities again since the main delivery phase, and had no plans to do so.⁵³ Those who had no plans to use the activities with their class again reported that they had completed the programme, so would not be repeating any activities with the same class, but would be keen to deliver the programme again in future years.

Furthermore, most post-survey respondents (43 out of 46 who completed this question) said they were quite or very likely to use the 'Ourselves' or 'Our Families' activities with their classes in the future. This suggests that overall, teachers thought it was beneficial to take part in the pilot and intended to deliver the sessions in the future. A range of positive feedback was provided by teachers in interviews, with an emphasis on the quality of the digital and physical resources which were seen as enjoyable for pupils to use and suitable for their targeted age group. Some teachers expressed a preference for in-class delivery rather than online as they felt this better facilitated group discussions.

3.2 Outcomes for children

This section presents the findings from the teachers' post-survey, which contained a subset of questions relating to pupils' outcomes. It also includes relevant feedback from teacher and volunteer interviews. As identified in the ToC, short-term outcomes for children centred around ability (understanding the role of money in society) and mindset (attitudes). Findings should be treated with caution as analysis is based on teachers' perceptions, rather

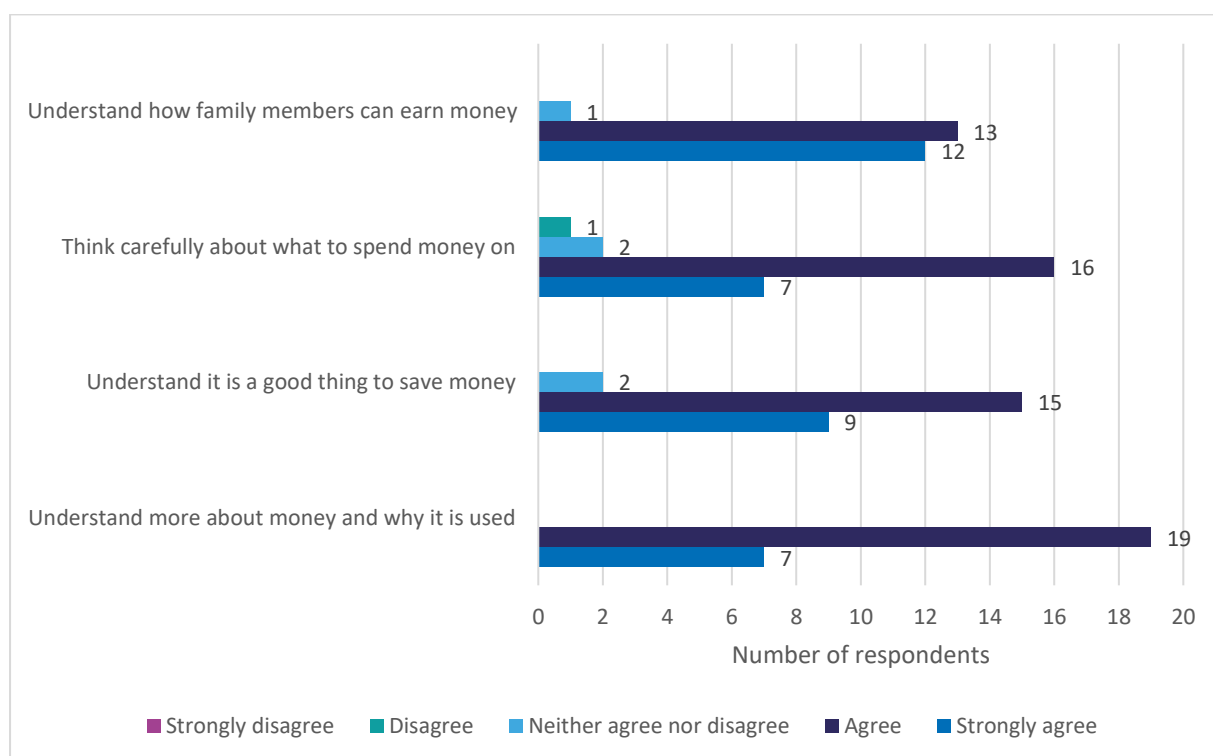
⁵³ Table 1.12 in Annex One

than feedback from children themselves. The evidence suggested that **children had more awareness** and a **better understanding of key concepts relating to money after delivery**, such as earning and saving ('Ourselves') and considering spending decisions around 'needs versus wants' ('Our Families'). "Ourselves" was also cited as helping children to develop literacy and numeracy skills through discussing the storybook

3.2.1 Knowledge

Respondents were asked to rate the extent to which they agreed that participating in 'Ourselves' and/or 'Our Families' had supported their pupils to increase their understanding of different aspects of financial education (Figure 3.9 and Figure 3.10). Those who had participated in 'Our Families' were asked to rate an additional statement relating to their pupils' understanding of the difference between a 'need' and a 'want', as this content was specific to the 'Our Families' programme.

Figure 3.9: Teachers' perceptions of the extent to which participating in 'Ourselves' supported pupils' knowledge relating to financial education



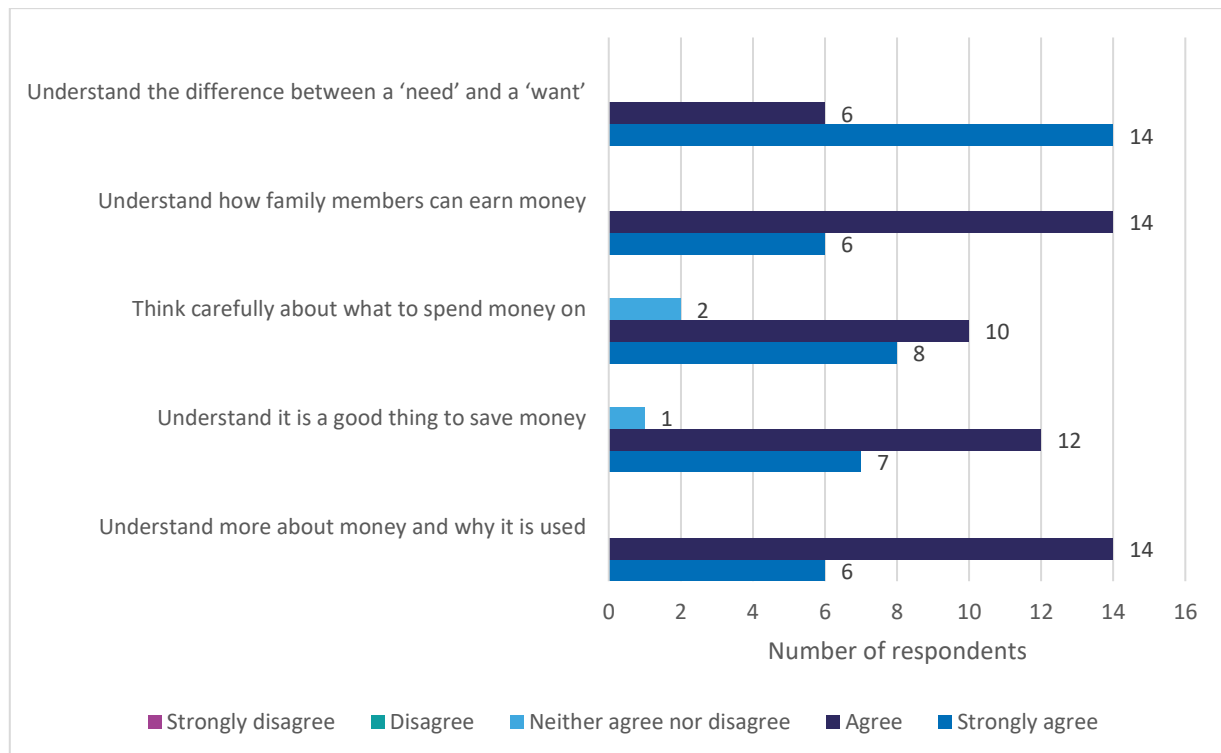
Source: Teachers post survey, respondents who delivered 'Ourselves', Section F. Base: 26 (unmatched)

As Figure 3.9 illustrates, most respondents at the post-survey stage agreed or strongly agreed with all the statements. For 'Ourselves', out of 26 respondents, all teachers agreed or strongly agreed that **the programme had supported their pupils to understand more about money and why it is used**. Compared to other statements, 'Ourselves' teachers most strongly agreed with the statement that **the programme had supported their pupils to understand how family members can earn money** (12 out of 26 'Ourselves' teachers strongly agreed and 13 out of 26 teachers agreed). This finding suggests that **the 'Ourselves' programme was successful in achieving its central aim, which was to develop children's understanding of the world of work and its connection to families earning money through different job roles**. Interviews with teachers demonstrated how 'Ourselves' supported children to make the connection between work and earning money. For example, interviewees described how

the 'Farm Shop' activity teaches children to think about why people work in agriculture, noting that some children had discussed their own experiences of their parents working on a farm and employing people. Two other statements also particularly resonated with 'Ourselves' teachers at the post-survey stage. Figure 3.9 shows that seven 'Ourselves' teachers strongly agreed and 16 agreed with the statement that the programme enabled their pupils to think carefully about what to spend money on and nine 'Ourselves' teachers strongly agreed and 15 agreed that the programme supported their pupils to understand it is a good thing to save money.

Figure 3.10 details the views of teachers delivering 'Our Families' in relation to how strongly they felt delivery had led to a series of positive knowledge outcomes for the children engaged.

Figure 3.10: Teachers' perceptions of the extent to which participating in 'Our Families' supported pupils' knowledge relating to financial education



Source: Teachers post survey, respondents who delivered 'Our Families', Section F. Base: 20 (unmatched)

Most respondents at the post-survey stage agreed or strongly agreed with all the statements. **'Our Families' teachers most strongly agreed with the statements that the programme supported their pupils to think carefully about what to spend money on** (eight out of 20 'Our Families' teachers strongly agreed and ten agreed) and to **understand it is a good thing to save money** (seven out of 20 'Our Families' teachers strongly agreed and 12 agreed). This reflects a core focus of the programme on the resources being designed to introduce children to budgeting and spending decisions ('needs' versus 'wants' etc).

'Our Families' teachers also reported positive views on the extent to which they agreed that the programme supported their pupils to understand more about money and why it is used (six out of 20 'Our Families' teachers strongly agreed and 14 agreed); and understand how family members can earn money (six out of 20 'Our Families' teachers strongly agreed and 14 agreed). These findings suggest that the programme more broadly does support children to start to understand concepts around earning and making financial choices.

Interviews with teachers suggested that "Ourselves" helped children develop their personal capabilities through talking, listening, and thinking of answers. The resources were viewed as being very accessible, resonating with children across the ability range.

"The language is brand new to them, would never have been introduced to them, even 'needs' and 'wants', categorising spending wouldn't have been touched on without this programme. It's great, inclusive for everyone in the class, [we have a] wide spread of ability but everyone is able to discuss and make those decisions regardless of academic ability." (Teacher)

The programme was also seen as helping to develop children's teamwork and cooperation skills (by taking turns when playing the games) and teaching children that different occupations are needed for a functioning society.⁵⁴ In this way, 'Ourselves' supported young children to develop their awareness of basic money concepts through play and practical activities. For example, interviews with several teachers revealed how craft activities were used to introduce the concept of saving and promote independent learning.

"It's done as a whole class learning and then it can spin off into play which would be independent learning. For example, when we do the bun sale, we let them have Play-Doh and cutters and they would pretend to make buns. When we talk about saving, we would then join this up with making money boxes out of junk material wear." (Teacher)

Interviewees also provided several examples they felt demonstrated that children **had a better understanding of money** after taking part in 'Ourselves' or 'Our Families'. Teachers felt that the 'Ourselves' approach worked because children enjoyed the stories and the characters, who work in places familiar to young children such as farms, hospitals and schools. Children were reported to be effectively engaged by working through the workbooks and stickers.

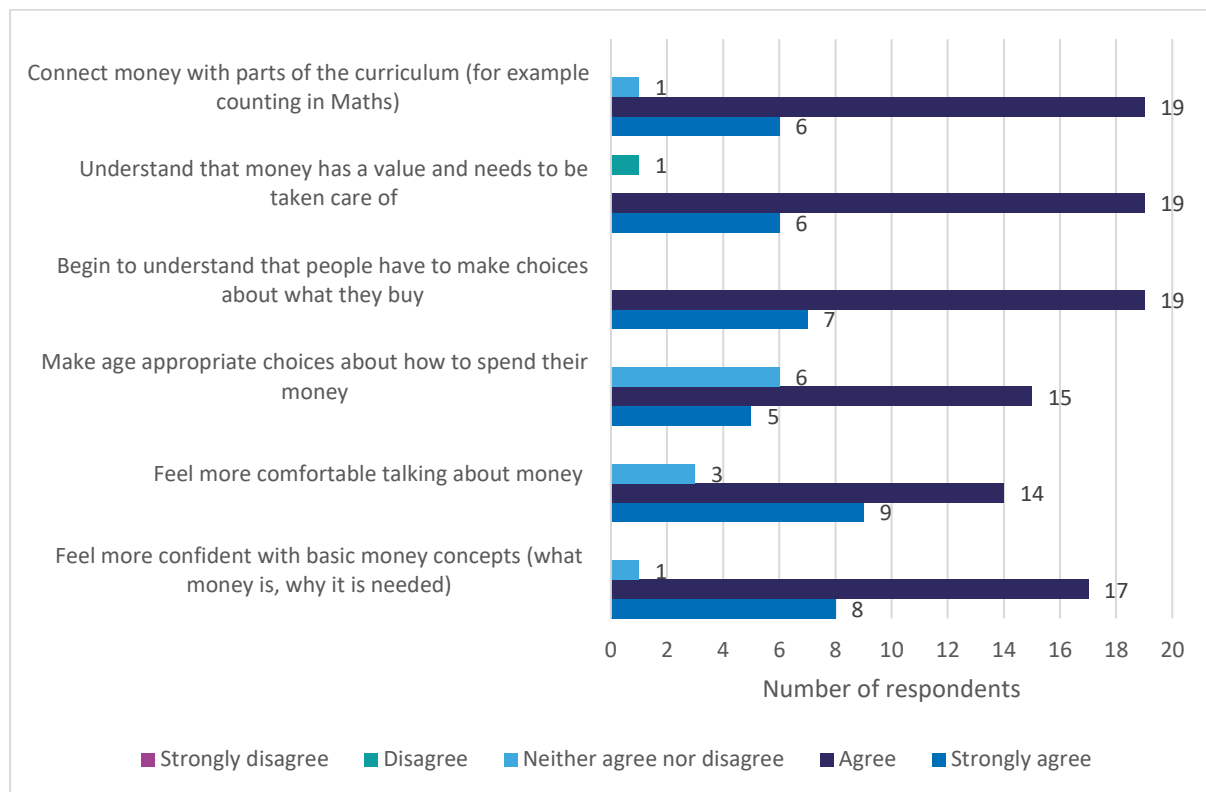
"It gets kids talking. In an area...which is deprived we are very keen to get the children to understand about working to get money, talking about the jobs that mums, dads, grannies and grandparents have. The importance of saving up for things." (Teacher)

⁵⁴ It is important to note that the 'Ourselves' programme is focused on developing children's awareness of communities and the world of work, by introducing key occupations. Money concepts are only introduced towards the end of the programme.

3.2.2 Mindset

Teachers were asked to rate the extent to which they agreed that participating in 'Ourselves' and/or 'Our Families' had influenced their pupils' attitudes towards financial education. (Figure 3.11).

Figure 3.11: Teachers' perceptions of the extent to which participating in 'Ourselves' influenced pupils' attitudes towards financial education



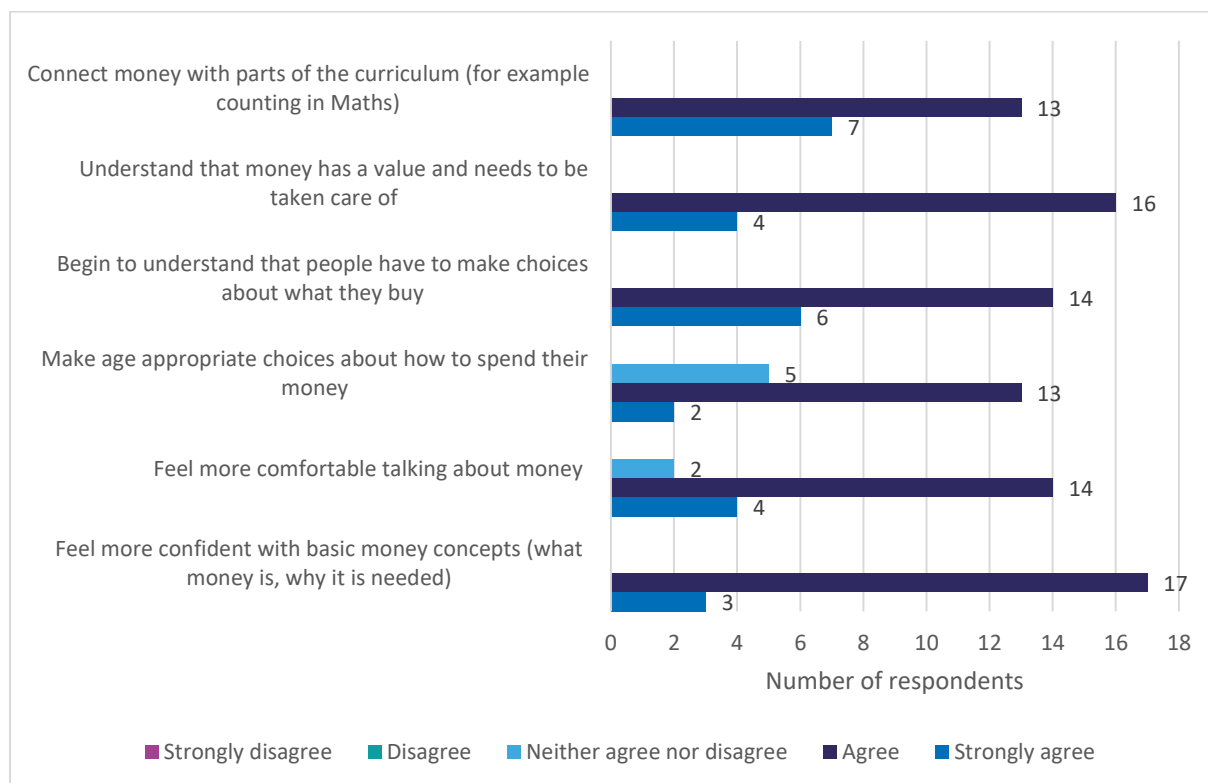
Source: Teachers post survey, respondents who delivered 'Ourselves', Section F. Base: 26 (unmatched)

As shown in Figure 3.11, **all respondents agreed or strongly agreed that the programme had helped their pupils to begin to understand that people have to make choices about what they buy** (seven strongly agreed and 19 agreed) and **most respondents agreed that taking part helped their pupils feel more comfortable talking about money** (nine strongly agreed, 14 agreed). 'Ourselves' teachers also reported positive views on the extent to which they agreed that the programme supported their pupils to feel more confident with basic money concepts (what money is, why it is needed). Eight 'Ourselves' teachers (out of 26 responding to the post survey) strongly agreed and 17 agreed with this statement.

In addition, the majority of respondents agreed or strongly agreed that 'Ourselves' had supported their pupils to begin to understand that money has a value and needs to be taken care of (six 'Ourselves' teachers strongly agreed and 19 agreed). Most also agreed that the programme had supported their pupils to begin to make age-appropriate choices about how to spend their money (five 'Ourselves' teachers strongly agreed and 15 agreed), although six respondents neither agreed or disagreed with this statement, which may reflect the fact that making spending choices was not a particular focus for the 'Ourselves' programme.

It is interesting to note that only six 'Ourselves' teachers (out of 26 responding to the post survey) strongly agreed with the statement that the programme supported their pupils to connect money with parts of the curriculum (for example counting in Maths). However, 19 'Ourselves' teachers did agree with this statement. Interviews with teachers suggested one of the main outcomes of the programme was that it supported different aspects of the Northern Ireland curriculum, in line with a short-term outcome in the ToC

Figure 3.12: Teachers' perceptions of the extent to which participating in 'Our Families' influenced pupils' attitudes towards financial education



Source: Teachers post survey, respondents who delivered 'Our Families', Section F. Base: 20 (unmatched)

Survey data for respondents who delivered 'Our Families' (Figure 3.12) suggests that the statement that the programme supported pupils to connect money with parts of the curriculum (for example counting in Maths) strongly resonated with respondents (seven out of 20 'Our Families' teachers strongly agreed and 13 agreed). This is a positive finding, **demonstrating the application of the resources to the curriculum**. This supports the idea that the 'Our Families' programme is meeting the short-term outcomes in the ToC around the resources supporting different aspects of the Northern Ireland curriculum and meeting pupils' and teacher needs. All respondents also agreed or strongly agreed that 'Our Families' had supported their pupils to begin to understand that people must make choices about what they buy (six 'Our Families' teachers strongly agreed and 14 agreed).

Fewer 'Our Families' teachers at the post-survey stage agreed strongly with the statements that the programme supported their pupils to feel more comfortable talking about money (four out of 20 'Our Families' teachers strongly agreed and 14 agreed), understand that money has a value and needs to be taken care of (four out of 20 'Our Families' teachers strongly agreed and 16 agreed), feel more confident with basic money concepts (what money is, why it is needed) (three out of 20 'Our Families' teachers strongly agreed and 17 agreed), and make age appropriate choices about how to spend their money (two 'Our Families' teachers strongly agreed and 13 agreed). This finding indicates that whilst the programme is impacting positively in these areas, the (while still positive)

greater tendency of respondents not to 'strongly agree' may indicate that they represent potential areas for further development.

Teachers interviewed also suggested the pilot was accessible for children with SEND. Some children may not be able to understand the numerical concept of counting money, but they can engage with the story characters.

“It helps with the broader range of abilities. We all do the same activities, but we all have different levels of discussion points.” (Teacher)

Interviews with teachers likewise suggested that both programmes supported a few aspects of the curriculum, including numeracy, literacy, the world around us, and personal capabilities such as cooperation, teamwork, creativity, problem solving and listening. A strong theme was that **both programmes built on topics covered in the curriculum by providing pupils with a real-world context to enhance their understanding**. For example, 'Ourselves' helps to develop children's literacy skills by introducing new words in real-life situations, such as different job roles. In this way, the programme helps children develop their communication skills and feel more comfortable expressing their thoughts.

“It is a super programme, very relatable for the children to their everyday lives. They love the stories and are always very animated when answering. The activities are also very engaging and suitable for this age group, they always look forward to the sessions every week!” (Teacher)

“That’s great for developing language, you can talk about the pictures, revisiting the characters, even what clothes they wear.” (Teacher)

3.3 Outcomes for volunteers

The pilot explored the potential for volunteers to continue supporting delivery in the long-term by providing an opportunity to consult volunteers who had delivered the programme in previous years and ask for their feedback on the digital aspects of the programme. The volunteers interviewed worked in a range of sectors, including retail, banking, and local government, and all had been volunteering with YENI for several years on different programmes. Some had got involved through corporate volunteering schemes, while others had been looking for ways to give back to their local community in their free time. **Motivations tended to focus on the benefits of introducing children to financial education and 'real life' issues, such as the world of work**, which teachers may not have time to adequately cover in class.

“Because I didn’t work all day every day, I felt that I had the time to give back to the community if you like... It’s just a way of the children having someone else taking an interest in them and listening to them.” (Volunteer)

Few of the volunteers interviewed had seen the digital resources and most said they would need training to be confident to deliver. However, the three volunteers interviewed that had viewed the resources felt more comfortable building them into their practice. Feedback suggested volunteers would welcome a training session and practice in using the resources before delivery. Many volunteers had been supporting the programme for a long time (more than five years) and felt comfortable with the physical resources and hands-on approach. However, they recognised that schools are increasingly using digital resources and would be keen to widen and update their own knowledge through the digital resources.

“If it does go to digital, I would need more training on that.” (Volunteer)

Overall, volunteers accepted that digital resources might help to bring the programme up-to-date and increase accessibility but were keen for the programme to retain the use of the physical resources too. This supports the findings from the teacher-led delivery model.

*“I think it works very well to be honest, I think the digital world has somewhat taken over, but I think you still need that face-to-face contact.”
(Volunteer)*

A common theme was that a blended delivery approach would work well because children would benefit from the face-to-face interaction and were comfortable using online content on apps and other digital resources. One volunteer suggested the children could complete some digital pre-work for the volunteer to review as part of the in-person session.

““That’s the way that children are taught now... [physical resources] should still be used alongside the digital resources because children need a break from screens, it breaks this up for them and keeps them engaged as they might lose concentration just looking at screens.” (Volunteer)

3.4 Unexpected impacts

Based on the evidence from our evaluation, there were no specific unexpected impacts from YENI's pilot, despite a slight variation to the implementation model. However, some of this could be attributed to the small sample sizes and short timeframes for the evaluation.

3.5 Assessment of causality

This section describes the extent to which the changes observed in teachers and children were directly related to their experience participating in the 'Ourselves' and/or 'Our Families' pilot. Feedback from the project team suggested that many schools had previously delivered 'Ourselves' or 'Our Families' using the original volunteer-led model, or other financial education, as they were drawn from YENI's existing networks. However, previous

delivery of 'Ourselves' or 'Our Families' was not explored in the evaluation survey, so the extent to which teachers' and children's views may have been influenced by prior experience of the programme is unknown.

The evidence reviewed, relating principally to short term outcomes, and the fact much of this was gathered soon after delivery, indicates that the outcomes reported can reasonably be assumed to be linked to the delivery of the pilot (although this is specific to the teacher outcomes in the immediate short-term, and as noted above, could have been informed by prior experience of the programme).

While a full impact evaluation with control group was not conducted, the nature of the pilot, the specificity of the intended outcomes observed, and our mixed method approach with triangulated data sources offers some confidence that the pilot can be closely associated with the outcomes as described above.

4.0 Conclusions and implications

4.1 Key conclusions – reflections on overall pilot implementation and outcomes

Despite some challenges, overall, the 'Ourselves' and 'Our Families' pilot was successfully implemented. **Engagement targets in terms of school recruitment and delivery to children were exceeded.** The immediate outputs anticipated for delivery, reflected in the pilot ToC in chapter one, were achieved in terms of recruiting schools and teachers, delivery of sessions to children, and planned engagement levels in terms of numbers of children receiving financial education through the pilot. Schools were mainly recruited through YENI's existing networks, given the tight timescales for the pilot and the disruptions caused to YENI's normal marketing activities with schools by the COVID-19 pandemic⁵⁵.

Implementation did not fully proceed as initially envisaged in respect of engaging external volunteers (e.g., from corporate partners) to deliver face-to-face sessions (other than a few exceptions), given COVID-19 restrictions and effects, but the pilot was able to still include elements of this engagement through developing digital resources, such as videos, including volunteers introducing the storybook and introducing children to their workplace.

A further variation from the proposed implementation model identified by the evaluation was that only a small proportion of teachers opted to deliver the programme in the classroom using digital resources only and chose this model because it provided flexibility to incorporate content around other lessons using the whiteboard. The low take-up of the digital only model limited the extent to which the evaluation was able to assess whether digital is equitable to face-to-face delivery. The interviews and surveys suggested **most teachers delivered the programme using a mix of digital and physical resources.** In this way, the pilot highlighted **the importance of physical resources in engaging children under seven. Digital tools, which were mostly used alongside paper-copies of materials, acted as a valuable complement to physical resources,** enabling variation in delivery by supporting teacher-led sessions with videos featuring volunteers and other interactive resources such as visual quizzes. Indeed, the flexibility and quality of the pilot resources, both digital and physical, emerged as a key theme, with teachers appreciating their utility across different age groups and flexibility in supporting delivery of different parts of the curriculum.

The evaluation findings suggest **some teachers participating in the programme developed more positive attitudes towards the role of financial education** in supporting key skills development and understanding that financial education is composed of various themes, each reflecting various subjects and circumstances. Indeed, the survey evidence identified **a significant change in teacher attitudes towards financial education**⁵⁶. Teachers interviewed suggested that 'Ourselves' and 'Our Families' helped **reinforce positive attitudes to financial education by providing new, fun ways to engage their pupils.** However, there was evidence that **some teachers surveyed felt that the pilot had not increased their confidence and knowledge in delivering financial education,** suggesting that the resources

⁵⁵ Although largely drawn from YENI's existing networks, it is worth noting that 49 out of the 71 schools recruited for the pilot did not participate in 'Ourselves' or 'Our Families' in the preceding year. (YENI's databased only allowed a comparison between schools involved in delivery in the pilot year and the preceding year). Most schools in YENI's networks deliver YENI programmes year on year, so it is likely that these schools had been involved in other YENI programmes the preceding year but were new, or returning to, the 'Ourselves' and/or 'Our Families' programmes. YENI estimated that ten new schools were recruited via the Collaborate Facebook group.

⁵⁶ (Pre mean = 20.53, post mean = 22.59). A paired sampled t-test was conducted as the assumptions of normality were met. $p=0.0342$

and overall pilot content and delivery guidance did not always meet teachers' needs. Indeed, in some cases these results suggested a decrease in confidence post-delivery. However, it is important to recognise the limited sample size here, as well as other factors potentially affecting these results as discussed in chapter 3; as such, caution should be taken in placing too much weight on this finding.

The intended short-term outcome of supporting delivery of the curriculum in Northern Ireland was achieved, particularly in relation to literacy and numeracy. Findings from the depth interviews concerning pilot resources, allied to survey questions exploring teachers' views of how the pilot met a range of children's needs, were very positive, indicating that the resources produced were beneficial from the perspective of meeting children's needs. Other anticipated outcomes for children around increasing their understanding and awareness of money and helping lay the foundations for positively influencing their mindset and ability in respect of dealing with money and finances, also appeared to have been effectively achieved through the pilot. While it was not possible to fully test the achievement of more long-term effects and outcomes anticipated in the ToC, positive evidence in terms of laying these foundations can be taken to indicate a good level of potential for their likely subsequent achievement.

4.2 Sustainability, transferability and potential scalability

Project team members were optimistic about the sustainability of the programme. YENI are keen to promote the programme to their existing network of schools and beyond. To continue running the programme, YENI require funding to cover staff time. YENI's team for the pilot consisted of six project workers, a project manager and project director, who all worked on the pilot alongside working on other programmes and activities.⁵⁷ The project team will use the evaluation findings to support funding applications to continue delivering 'Ourselves' and 'Our Families' in schools. In the short-term, these costs are being covered by the charity.

At the individual school level, survey data and interviews indicated that some schools are planning to continue delivering 'Ourselves' and 'Our Families'. Interviews suggested that some teachers have plans to use the resources across the curriculum. YENI's unit cost for producing the physical resources, as discussed in chapter two, is £65 per pack per class for 'Ourselves' and £21 for 'Our Families'. The physical resources are sent to each teacher who signed up to deliver the programme. The distribution costs average £16 per school. All the production and distribution costs so far have been met by YENI, the programme is free-of-charge to schools. YENI are therefore confident that they could sustain the programme through their normal fundraising activities but would require new funding to scale up delivery. Given the evaluation findings around the importance of using physical resources this does imply some additional funding would be needed, but would be relatively small, suggesting at least the potential to sustain the programme. Further consideration would be needed as to whether scaling-up models could include direct charges for schools, as well as YENI securing additional central funding for scale-up activity.

The pilot has demonstrated that the 'Ourselves' and 'Our Families' programme can be scaled up through YENI's existing network of schools. The evaluation evidence suggests scalability could be achieved through the teacher-led delivery model, which enables more schools to deliver the programme than would be possible through the volunteer-led model. This is because teacher-led delivery provides additional capacity, as volunteer recruitment would be challenging at scale. The teacher-led delivery model also increases schools' ownership of the project.

⁵⁷ YENI do not record precise staff time spent on individual programmes, so the evaluation is unable to calculate exact time requirements for scaling up.

YENI are keen to engage further with school leadership to integrate the resources into curriculum planning and cascade the model out to classroom teachers. In the short-term, the programme could be scaled up through YENI's existing networks, and in the longer-term through further marketing to, and engagement of, new schools. There may also be potential to engage new schools by using learning from the programme to develop a Financial Capability toolkit for Foundation Stage and Key Stage 1 pupils, as a foundation to similar tools already in existence for older children.⁵⁸

The evaluation findings also indicate that **the digital resources are important tools to support the scaling up of the programme**, and YENI stakeholders are keen to promote them to providers. YENI is keen to pilot rolling the programme out to schools in one area via the C2K platform. The digital-only model is relatively low cost, compared to the costs associated with recruiting and supporting a volunteer-led model. The cost of the digital resources in terms of future use would be minimal as they are already developed. Thus far, YENI have not used a charging structure for the digital resources, and these have been given to providers free-of-charge. YENI are currently exploring the future financing of these tools. For example, they are updating their authoring tool and online Learning Management platform soon which may include a cost per head for YENI. The charity will therefore need to consider the cost implications for scaling up this aspect of the programme.

Additional costs are associated with the blended delivery model, to produce the physical resources and delivery. The face-to-face volunteer-led approach is the most expensive delivery model, due to the costs of recruiting and training volunteers. Whilst YENI have not fully costed the different delivery models, as a rule of thumb they find it takes twice as much staff time to match, train, and support a volunteer to support programme delivery compared to a teacher. **The digital model is relatively low cost because once a teacher is trained and has the digital resources, they can deliver to multiple groups.** The physical resources are more expensive, as outlined above, because they require a pack per class including a workbook and stickers for each child.

However, **delivering 'Ourselves' and 'Our Families' during the COVID-19 pandemic has given the team more confidence in a remote support model, as their experience has shown that induction and support can successfully take place via the telephone and online.** This provides the potential to reach out to more schools and support networking activities, as YENI's core team of six project workers and a project manager and director are not limited by their geographical locations. This could be a significant benefit in Northern Ireland owing to the rural location of many small primary schools, which makes travel to attend training time consuming and costly.

YENI works closely with the CCEA, which undertakes a rigorous assessment of new educational content and ensures it is aligned with the curriculum. **The CCEA have already endorsed the 'Ourselves' and 'Our Families' in-person delivery models and recognise the potential for the digital versions to also be endorsed, following review and possible enhancements.** This further increases the potential for scalability as the programme would be recognised as a credible, endorsed resource. The CCEA noted their schools are catering for an increasing number of children with EAL (English as additional language) and it is not possible to translate resources into every language. **The practical resources offered through 'Ourselves' and 'Our Families' are seen by YENI stakeholders as being well placed to support pupils learning EAL.**

⁵⁸ For examples, a series of guides for younger children could be developed to complement YENI's toolkit for secondary school pupils <https://yeni.co.uk/programmes/your-money-matters-textbook/>

4.3 Outstanding gaps

The pilot sought to develop a scalable proof-of-concept model to improve the financial capabilities of children under seven years. While the evaluation was focused on assessing the process of delivering the pilot in primary schools in Northern Ireland, findings have highlighted interesting wider learning which could be explored in future research and evaluation.

Feedback from teachers suggests that the **programme includes topics not adequately covered elsewhere in the curriculum**. Reflecting on the flexible nature of the resources, feedback from survey data and interviews suggests that **'Ourselves' and 'Our Families' is being used to effectively introduce financial literacy into many areas of the curriculum, including numeracy, literacy, and personal development, particularly thinking and communication skills**⁵⁹. Long-term follow-up research could focus on the extent to which the programme is linked to each aspect of the curriculum and whether financial education becomes more embedded in the school as a result, for example teachers acting as champions or the introduction of financial education strategies. It may also be useful to conduct longitudinal research with schools over time to explore whether children who participated in both programmes found 'Our Families' easier to follow as a progression from 'Ourselves', compared to schools delivering 'Our Families' as a standalone model. As a longer-term goal YENI are keen to promote the resources as part of Talk Money Week⁶⁰, to raise school leaders' and senior leaders' awareness of the financial education frameworks and the potential for the programme resources to address digital learning gaps.

There was less evidence of the outcomes achieved for parents/carers, particularly as there were limited opportunities to engage parents in the programme during a period of disruptions to schooling during the COVID-19 pandemic. Building parent engagement into the programme model is a longer-term goal for YENI. The evaluation findings suggest that some parents have supported their child's learning, for example by looking at the storybook and having conversations about spending money. **Follow-on evaluation activity could assess the impact of 'Ourselves' and 'Our Families' on parents' knowledge and confidence and how they can further support the development of their child's knowledge and understanding**. In addition, there is scope to further investigate the extent to which the resources have been used for home-learning or will be used in the future.

There was also a lack of evidence around children's outcomes as it was not possible to access pupils directly during the delivery period. Children's outcomes were assessed by their teachers, rather than the pupils themselves. **Again, future evaluation of the project could focus on the experiences of pupils who have taken part in 'Ourselves' and/or 'Our Families' and the key enablers to achieving the outcomes identified in the ToC**. Although the focus of the pilot was on primary schools – and the intention is to continue this focus – YENI stakeholders highlighted the potential to **transfer the delivery model to different settings**, particularly for older children with SEND or higher-level needs in PRUs. A focus on alternative settings could generate key learning on how to engage a range of learners in financial education, including children with SEND or behavioural challenges who may respond well to practical learning approaches.

To support inclusivity, **YENI have also translated the digital resources into the Irish medium, in recognition of the limited resources available for pupils whose first language is Irish**. The availability of digital resources in the Irish language could increase access to the programme⁶¹, as YENI have struggled to secure Irish language volunteers

⁵⁹ Personal Development and Mutual Understanding' and also links to 'The World Around Us' in the NI curriculum.

⁶⁰ <https://maps.org.uk/talk-money-week/>

⁶¹ There are currently 28 Irish-medium primary schools in Northern Ireland and a further seven Irish-medium units attached to English-medium host schools. This equates to 4,604 primary 1-7 pupils in Irish-medium education. Key statistics available at: <https://www.education-ni.gov.uk/sites/default/files/publications/education/Irish%20Medium%20Education%20202021.pdf>

who are confident to deliver in school settings. Evaluating the impact of these resources could help to plug gaps in the existing evidence base.

This evaluation was only able to explore learning related to teacher-led delivery of the programme, using a combination of digital and physical resources. Follow-on activity could investigate whether any teachers utilise digital-only resources, for either home learning or classroom settings, and if so, any specific learning related to this model.

4.4 Implications from the findings

The findings presented in this report, and lessons learned from pilot delivery, give rise to a range of implications that can usefully be considered in respect of both further developing the 'Ourselves' and 'Our Families' programmes and in designing and developing future related projects. Key implications that can be drawn include:

- ▶ **Use of networks and trusted intermediaries, alongside those with previous experience of delivery (perhaps in a champion role) can be an effective way of encouraging and achieving school and teacher engagement**, as champions can convey enthusiasm and inspire others to utilise the resources to help them have conversations with their pupils about money. Related projects can seek to maximise their reach through adopting similar mechanisms.
- ▶ In light of the slightly mixed findings around effects on teachers' confidence post-delivery and, to some extent, resources/content, **it may be worth including a pre-delivery workshop/familiarisation setting as a more integral part of pilot design to ensure teachers can maximise the resources and to address any questions** as well as gathering/sharing additional delivery suggestions.
- ▶ Such a workshop could equally include **a training component specifically around some of the newer digital resources**, enabling teachers to practise with these and determine how best to use and integrate them into sessions; workshops could also help further refine the resources to be suitable for use with different delivery set-ups (whiteboards etc.) in terms of identifying any potential issues around this that could be addressed.
- ▶ While volunteer engagement in the pilot was limited, findings from **interviews with volunteers who had delivered the programme** previously and feedback relating to the engagement of volunteers in contributing to the digital resources, appear to **confirm the potential value and benefits in engaging those from companies and financial organisations to contribute to face-to-face delivery in future programmes** of this type.
- ▶ Feedback from teacher interviews suggests that **integrating teacher-led and volunteer-led components, such as videos, in financial education projects of this type appears to be beneficial** in combining the positive effects that can stem from these apparently complementary approaches.
- ▶ **A blend of well-designed physical and digital resources can be highly effective in engaging children and helping to maintain and enhance their attention** and focus through varying the delivery media of financial education, for example audio-visual resources that utilise interactive whiteboards for groupwork, and workbooks for individual learning. **The more such resources reflect and adopt real-world contexts the more likely they appear to be in effectively engaging children**, for example incorporating familiar settings such as farms.
- ▶ Focusing on **flexibility in resource design and development**, explicitly seeking to ensure that resources can be **adapted for use across ability ranges and embedded across curricula in different ways**, appears to be a beneficial approach in designing such projects, helping to ensure and broaden the utility of the approaches developed.

Annex One: Supporting tables

Teachers pre and post survey

Table 1.1 A5: What is your role/position in the school? (Please select) [pre only]

Role/position	Number of respondents (matched)	Number of respondents (unmatched)
Teacher	17	35
Senior Teacher		
Principal		

Source: Teachers pre survey (matched, n=17; unmatched, n=37)

Table 1.2 A6: Which school year do you teach? (Please select all that apply) [pre only]

School year	Number of respondents (matched)	Number of respondents (unmatched)
Primary Year 1	2	4
Primary Year 2	11	
Primary Year 3	5	16
Primary Year 4	0	0

Source: Teachers pre survey (matched, n=17; unmatched, n=37)

Table 1.3 A7 How long have you been teaching? (Please select) [pre only]

Length of time teaching	Number of respondents (matched)	Number of respondents (unmatched)
Less than three years	1	4
3-5 years	1	2
6-10 years	2	4
More than 10 years	13	27

Source: Teachers pre survey (matched, n=17; unmatched, n=37)

Table 1.4 A8a Has your school been involved in delivering financial education before this pilot? (Please select) [pre only]

Involvement in delivering financial education	Number of respondents (matched)	Number of respondents (unmatched)
Yes	7	11
No		16
Don't know	7	10

Source: Teachers pre survey (matched, n=17; unmatched, n=37)

Table 1.5 A8a If yes, please estimate how many children have received financial education in your school during the last two years. [pre only]

Number of children	Number of respondents (matched)	Number of respondents (unmatched)
Less than 30	2	3
31-60	1	2
61-100	1	2
More than 100	3	4
Don't know	0	0

Source: Teachers pre survey, respondents who selected 'yes' to A8a (matched, n=7; unmatched, n=11)

Table 1.6 A9 Have you participated in any training/development/professional learning for financial education previously? (Please select)

Involvement in training/development/professional learning	Number of respondents (matched)	Number of respondents (unmatched)
Yes		
No		
Don't know		

Source: Teachers pre survey (matched, n=17; unmatched, n=37)

Table 1.7 A10 Are you delivering/did you deliver 'Ourselves' or 'Our Families' or both? (Please select all that apply)

Programme	Number of respondents	
	Pre	Post
'Ourselves'	12	12
'Our Families'	5	5

Source: Teachers pre survey (n=17) and post survey (n=17)

Table 1.8 A11 How do you plan to [pre]/did you [post] deliver the programme? (Please select all that apply) [Unmatched]

Delivery Model	Ourselves		Our Families	
	Pre	Post	Pre	Post
Teacher-led delivery in the classroom using digital and physical resources	21	25	17	13
Teacher-led delivery in the classroom using digital resources only	1	0	1	6
Digital, pupil-led remote learning with some teacher input (children at home)	0	2	0	2
YENI staff/volunteer-led delivery in the classroom	1	1	0	0
Not decided yet [pre]	2	0	0	0
I haven't delivered yet [post]	0	0	0	0

Source: Teachers pre survey (unmatched, n=37) and post survey (unmatched, n=48)

Table 1.9 A7a Did you deliver the programme as weekly sessions or as a Young Enterprise week? (Please select all that apply)

Delivery model	Ourselves (matched)	Ourselves (unmatched)	Our Families (matched)	Our Families (unmatched)
Weekly sessions over 4-5 weeks				
Within a Young Enterprise week (i.e. completed within 1 week)				

Source: Teachers post survey (matched, n=17; unmatched, n=48)

Table 1.10 A8 When did you deliver the programmes? (Please enter the start and end date in the boxes below, or enter 'don't know').

Ourselves		Our Families	
Start date	End date	Start date	End date
29/4/20	27/05/2020	27/04/2021	18/05/2021
30/4/20	June 11th	17th April	18th May
1/5/20	29.06.21	30th April	11th June
2/5/20	17/06/2021	3rd May 2021	28th May 2021
Don't know		May-21	Jun-21
31/5/21	11/06/2021		
24/5/21	29/06/2021		
Early May	End of June		
10 th May	14th June		
27/5/21	24th June 2021		
Start of June	End of June		
28/5/21	25/06/2021		

Source: Teachers post survey (n=17)

Table 1.11 A9 How many children in your school have taken part in the programme so far? (Please enter the number of pupils in the boxes below, or enter 'don't know') [post only]

	Ourselves (matched)	Ourselves (unmatched)	Our Families	Our Families (unmatched)
Total number of pupils in your class	310	669	117	512
Total number of pupils in your school	403	792	501	817

Source: Teachers post survey (matched, n=17; unmatched, n=48)

Table 1.12 A10 Have you used the 'Ourselves' and/or 'Our Families' activities with your class again, after the main delivery phase? (For example, this could be using the workbook, online activities or downloadable activity sheets in other lessons) [post only]

Used activities again	Number of respondents (matched)	Number of respondents (unmatched)
Yes	11	22
Not yet, but I plan to do so in the near future	2	11
Not yet, and I don't have any plans to do so	4	15

Source: Teachers post survey (matched, n=17; unmatched, n=48)

Table 1.13 A11a Did you attend the training workshop on delivering 'Ourselves' and/or 'Our Families'? (Please select)

Attended training workshop	Number of respondents (matched)	Number of respondents (unmatched)
Yes		
No		
Don't know		

Source: Teachers post survey (matched, n=17; unmatched, n=48)

Table 1.14 A11b If yes, on a scale of 1-5, how useful did you find the workshop? (Please select one answer)

Rating	Number of respondents (matched)	Number of respondents (unmatched)
Extremely useful		
Very useful		
Moderately useful		
Not very useful		
Not at all useful		

Source: Teachers post survey, respondents who selected 'yes' to A11a (matched, n=1; unmatched, n=2)

Table 1.15 A12 What are your motivations for engaging in this pilot? (Please rank in order of importance) [pre only]

Motivations	Number of respondents rating as number '1' motivation (matched)	Number of respondents rating as number '1' motivation (unmatched)
Supporting children under seven's awareness of the role of money in society	11	22
Supporting delivery of the Foundation and/or Key Stage 1 curriculum	4	10
Developing your teaching practice (knowledge and confidence in teaching financial literacy and having conversations with children about money)	2	5
Supporting teachers' professional learning (TPL) more broadly	0	0
Other	0	0

Source: Teachers pre survey (matched, n=17; unmatched, n=37)

Table 1.16 B1 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	Children need to develop financial capabilities from a young age to ensure they can make informed money management decision in adulthood		I recognise that teachers are a valuable intermediary in delivering financial education to young people		I understand that financial education is composed of various themes each reflecting various subjects and circumstances		Financial education helps you to meet the curriculum requirements		Financial education supports your pupils key skills	
	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
Strongly agree	10									
Agree	7									
Neither agree nor disagree	0									
Disagree	0									
Strongly disagree	0									
Don't know	0									

Source: Teachers pre survey (n=17) and post survey (n=17)

Table 1.17 C1 How would you rate the following in terms of importance? (Please select one answer per row)

	Providing practical learning experiences based on day to day financial matters in developing your pupils' financial capabilities		Teachers make financial education fun and interactive, and incorporate engaging exercises into lessons	
	Pre	Post	Pre	Post
		11	13	13
Quite important	4	6	4	4
Not very important	1	0	0	0
		0	0	0
Don't know	0	0	0	0

Source: Teachers pre survey (n=17) and post survey (n=17)

Table 1.18 C2a Are you aware of resources awarded the Financial Education Quality Mark? (Please select) [pre only]

Awareness of resources	Number of respondents
Yes, but haven't used them	0
Yes, and have used them	0
No	17

Source: Teachers pre survey (n=17)

Table 1.19 D1 How would you rate your confidence in the following areas? (Please select one answer per row)

	Having conversations with your pupils about money		Tailoring financial education learning activities to your pupils characteristics and identified needs	
	Pre	Post	Pre	Post
Very confident	4			
Confident	13			
Unconfident	0		7	1
Very unconfident	0	0	0	0
Don't know	0	0	0	0

Source: Teachers pre survey (n=17) and post survey (n=17)

Table 1.20 E1 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I am confident in sharing my current knowledge of financial education delivery with colleagues		I think parents/carers play an important role in developing their children's financial capability	
	Pre	Post	Pre	Post
		1	11	10
Agree	10	6	5	6
Neither agree nor		4	0	0
Disagree	2	5	0	0
Strongly disagree	0	0	0	0
		0	0	0

Source: Teachers pre survey (n=16) and post survey (n=16)

Table 1.21 E3a How likely are you to use the 'Ourselves' and/or 'Our Families' activities with your classes in the future?

Likelihood of using activities in the future	Number of respondents
Very likely	28
Quite likely	15
Less likely	3
Not at all likely	0
Don't know	0

Source: Teachers post survey (n=46)

Table 1.22 To what extent do you agree or disagree with the following statements? Participating in 'Ourselves' /'Our Families' has supported my pupils to... (Please select one answer per row)

	Strongly agree		Agree		Neither agree or disagree		Disagree		Strongly disagree	
	Ourselves	Our Families	Ourselves	Our Families	Ourselves	Our Families	Ourselves	Our Families	Ourselves	Our Families
		6	16	14	1	0	0	0	0	0
		7	15	12	2	1	0	0	0	0
		8	16	10	2	2	1	0	0	0
		6	13	14	1	0	0	0	0	0
		14	N/a	6	N/a	0	N/a	0	N/a	0

Source: Teachers post survey (n=46; final statement n=20)

Table 1.23 F2 To what extent do you agree or disagree with the following statements? Participating in 'Ourselves' /'Our Families' has supported my pupils to... (Please select one answer per row)

	Strongly agree		Agree		Neither agree or disagree		Disagree		Strongly disagree	
	Ourselves	Our Families	Ourselves	Our Families	Ourselves	Our Families	Ourselves	Our Families	Ourselves	Our Families
		3	17	17	1	0	0	0	0	0
		4	14	14	3	2	0	0	0	0
		2	15	13	6	5	0	0	0	0
		6	19	14	0	0	0	0	0	0
		4	19	16	0	0	1	0	0	0
		7	19	13	1	0	0	0	0	0

Source: Teachers post survey (n=46)

Annex Two: Scoring system

Full details on scoring system for attitude, knowledge, and confidence statements used in pre- and post-training.

Attitudes: 5 statements. Max score = 25

1. Children need to develop financial capabilities from a young age to ensure they can make informed money management decision in adulthood
 - Strongly agree = 5, Agree = 4, Neither agree nor disagree = 3, Disagree = 2, Strongly disagree = 1, Don't know = 0.
2. I recognise that teachers are a valuable intermediary in delivering financial education to young people
 - Strongly agree = 5, Agree = 4, Neither agree nor disagree = 3, Disagree = 2, Strongly disagree = 1, Don't know = 0.
3. I understand that financial education is composed of various themes each reflecting various subjects and circumstances:
 - Strongly agree = 5, Agree = 4, Neither agree nor disagree = 3, Disagree = 2, Strongly disagree = 1, Don't know = 0.
4. Financial education helps you to meet the curriculum requirements
 - Very important = 4, Quite important = 3, Not very important = 2, Not at all important = 1, Don't know = 0
5. Financial education supports your pupils' key skills
 - Very important = 4, Quite important = 3, Not very important = 2, Not at all important = 1, Don't know = 0

Knowledge: 2 statements: max score = 8

1. Teachers make financial education fun and interactive, and incorporating engaging exercises into lessons
 - Very important = 4, Quite important = 3, Not very important = 2, Not at all important = 1, Don't know = 0
2. Providing practical learning experiences based on day-to-day financial matters when it comes to developing your pupils' financial capabilities
 - Very important = 4, Quite important = 3, Not very important = 2, Not at all important = 1, Don't know = 0

Confidence: 2 statements: max score = 8

1. Having conversations with your pupils about money
 - Very confident = 4 Confident = 3 Unconfident = 2 Very unconfident = 1 Don't know = 0
2. Tailoring financial education learning activities to your pupils' characteristics and identified needs
 - Very confident = 4 Confident = 3 Unconfident = 2 Very unconfident = 1 Don't know = 0

Annex Three: Programme resources

'Our Families' video still

Rebecca from the Bank of Ireland

