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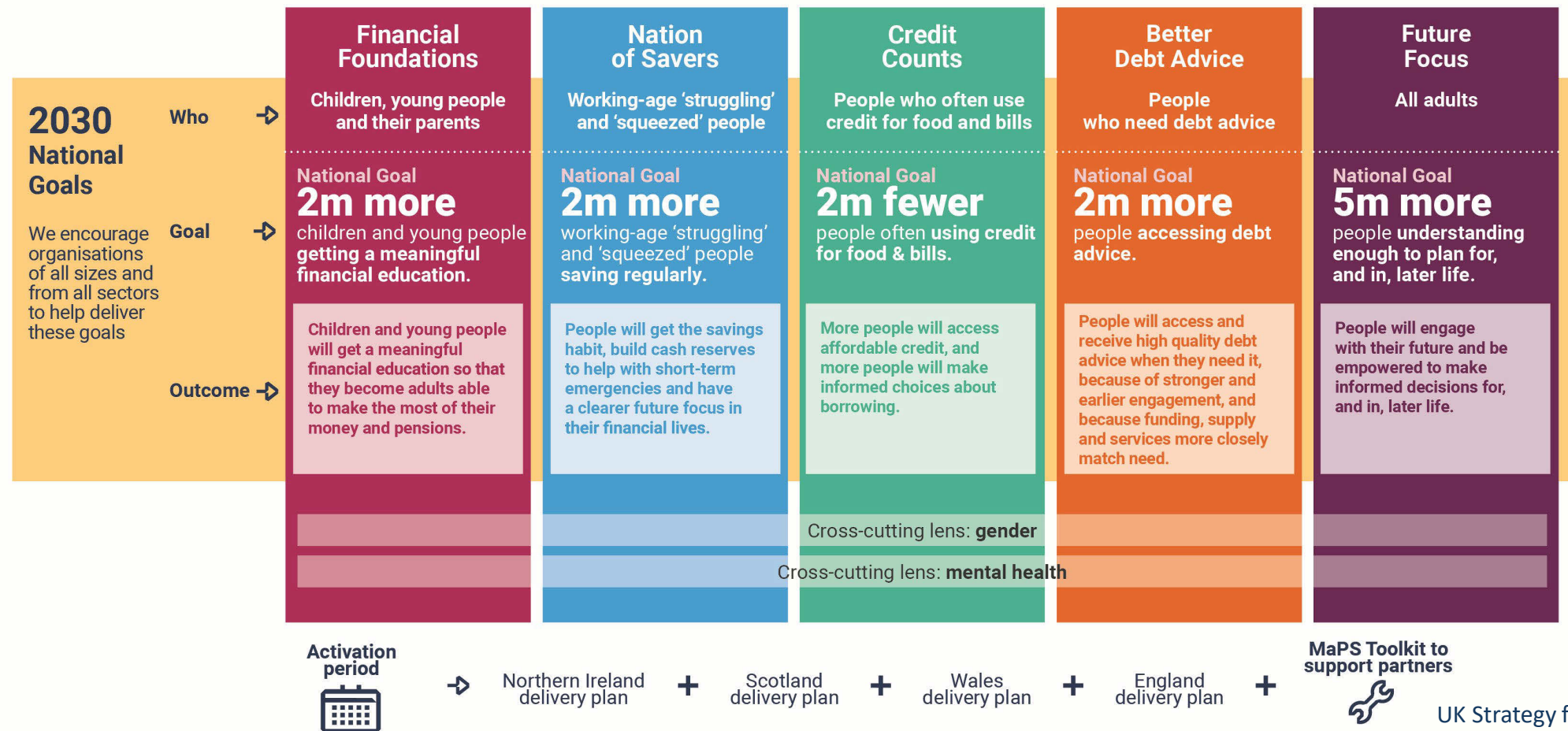
# UK Strategy for Financial Wellbeing

Winter 2024 Progress Report - Northern Ireland



# UK Strategy for Financial Wellbeing

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



# Northern Ireland Delivery Plan: Progress Report

- The Delivery Plan for Northern Ireland was published in March 2022. It was developed with both the Department for Communities and stakeholders through the NI Financial Wellbeing Forum.
  - It sets out the priorities for MaPS, our partners and our stakeholders to focus on in NI, and the 26 activities that are taking place to meet those priorities over the next 24-36 months.
  - Our first Delivery plan update was produced in November 2022 and included four new initiatives which can be found here [https://maps.org.uk/en/our\\_work/uk\\_strategy\\_for\\_financial\\_wellbeing/delivery\\_plan\\_for\\_northern\\_ireland](https://maps.org.uk/en/our_work/uk_strategy_for_financial_wellbeing/delivery_plan_for_northern_ireland)
  - On the following slides we provide information about the progress of these initiatives and additions, since publication, up to and including November 2024.
- We have also captured some activity from key stakeholders across NI that contribute towards the national goals. We are keen to hear from other stakeholders who:
    - a) are involved in projects or programmes which contribute **directly** to the National Goals, and
    - b) would be happy for us to include updates on those initiatives in future iterations of this progress report, or
    - c) would like to be a part of the Northern Ireland Financial Wellbeing Forum or MaPS work in Northern Ireland please contact me on [Janine.maher@maps.org.uk](mailto:Janine.maher@maps.org.uk)

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## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<p><b>Your Money Matters Textbook NI Edition</b></p> <p>Financial education textbook delivered to all Post Primary across NI</p>	<ol style="list-style-type: none"> <li>Increase financial awareness for young people</li> <li>Increase usage of financial education resources in NI schools</li> </ol>	<p>MAPS</p> <p>Young Enterprise NI (YENI)</p> <p>Council for Curriculum, Examinations and Assessment (CCEA)</p>	<p>MaPS continue to work with Department for Education NI, CCEA and YENI to promote usage of the textbook.</p> <p>YENI will continue to engage with link teachers on the textbook as part of their core delivery.</p> <p><a href="https://yeni.co.uk/programmes/your-money-matters-textbook/">https://yeni.co.uk/programmes/your-money-matters-textbook/</a></p>
<p><b>Digitise Talk Learn Do (TLD)</b></p> <p>Adaptation of TLD to give parents, carers and practitioners access to digital, bite-sized content which supports them to teach children about money</p>	<ol style="list-style-type: none"> <li>Digitisation of existing content</li> <li>Increase reach of content to parents and practitioners</li> <li>Increase use and impact of TLD by parents and practitioners</li> </ol>	<p>FinEd, Parenting Children, Financial Services (FS) sectors</p>	<p>The new Talk Learn Do digital content has been live on the MoneyHelper website for over a year. This content is now being reviewed as part of a wider review of content which supports parents/carers to talk to their children about money.</p> <p>Testing with parents and carers showed the content is successful in engaging them through appropriate tone, 'bite-size' content and useful activity suggestions. Further updates will be made over time.</p>
<p><b>Expand TLD for Teenagers</b></p> <p>TLD will be expanded to include content for parents/carers of teenagers and young people to help the former teach the latter about money.</p>	<ol style="list-style-type: none"> <li>Creation of TLD content for teenagers</li> <li>Expand audience of TLD content</li> </ol>	<p>FinEd, Parenting Children, FS sectors</p>	<p>MaPS is reviewing content that supports parents/carers of 3-24-year-olds to talk to children about money. The review involves content both within and outside MoneyHelper.</p> <p>The review concluded in mid-December and MaPS will assess the findings and recommendations and develop a future work plan.</p>
<p><b>Expand and scale teacher training across the UK</b></p> <p>Quality school-based financial education is key to achieving the national goal.</p>	<ol style="list-style-type: none"> <li>Increased teacher training reach across the UK</li> </ol>	<p>DfE; FinEd &amp; FS sectors; Education Scotland; CCEA</p>	<p>MaPS has completed the financial education grant programme that funded approaches to delivering financial education teacher training. The programme evaluation report was published in November, and we held an online event to launch the findings with key stakeholders: <a href="https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people">https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people</a> .</p> <p>The event included a presentation of findings, panel discussion with grantees and contributions from young people and teachers who took part in the programme. We are now continuing to disseminate the findings among external stakeholders.</p>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<p><b>Support for practitioners working with vulnerable children</b></p>	<ol style="list-style-type: none"> <li>Increase content for practitioner support</li> <li>Increase reach and access of practitioner support</li> </ol>	<p>DfE; Welsh Gov, Scot Gov, NI Exec, FinEd sector; social care services</p>	<p>MaPS has completed the financial education grant programme that funded approaches to supporting children and young people in vulnerable circumstances. The programme evaluation report <a href="https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people">https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people</a> was published in November and we held an online event to launch the findings with key stakeholders.</p> <p>The event included a presentation of findings, panel discussion with grantees and contributions from young people and teachers who took part in the programme. We are now continuing to disseminate the findings and work with external stakeholders.</p>
<p><b>Spending Sense Guide</b> Production of Financial Education textbook for Special Educational post primary schools in NI.</p>	<ol style="list-style-type: none"> <li>Increase financial awareness for young people</li> <li>Increase usage of financial education resources in NI schools</li> </ol>	<p>MAPS YENI CCEA</p>	<p>MaPS and YENI continue to raise awareness and usage of the guide in the SEN sector in NI.</p> <p><a href="https://yeni.co.uk/young-money/">https://yeni.co.uk/young-money/</a></p>
<p><b>Financial Education Guidance for Schools in NI</b> Guidance available for primary and secondary schools in NI</p>	<ol style="list-style-type: none"> <li>Encourage schools to include financial education in their teaching programme</li> </ol>	<p>MaPS &amp; CCEA</p>	<p>In March 2024, MaPS and CCEA worked in partnership to launch new financial education guidance for primary and post-primary schools in Northern Ireland. The guidance sets out how financial education fits within the curriculum and highlights the quality tools, resources and services available to help schools. It draws on the evidence of what works, setting out the steps schools can take to enhance their provision – such as having a financial education champion, accessing teacher training, embedding financial education across the curriculum and engaging parents and carers. MaPS will continue to work with CCEA to explore opportunities to raise awareness of the value of financial education and help schools to improve their approach to teaching children about money.</p> <p><a href="https://maps.org.uk/en/publications/research/2024/financial-education-guidance-for-primary-and-secondary-schools-in-northern-ireland">https://maps.org.uk/en/publications/research/2024/financial-education-guidance-for-primary-and-secondary-schools-in-northern-ireland</a></p> <p>Snapshot of the Teacher conference can be found below <a href="https://www.youtube.com/watch?v=EgJK9b1OBk4">https://www.youtube.com/watch?v=EgJK9b1OBk4</a></p>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Commentary
<p><b>Other activities from MaPS in NI that contribute to the overall priorities in the plan</b></p>	<ul style="list-style-type: none"> <li>• MaPS has supported Children and Young People (CYP) teams within various organisations - Roe Valley Resident's Association, Include Youth and Belfast Central Mission - to develop young people's confidence and competence in financial foundations as they move towards independent living.</li> <li>• MaPS has supported Women's Aid staff with financial education resources, to help mothers living in secure accommodation and in the community build confidence in talking with their children about money.</li> <li>• MaPS has worked with Foyle Food Bank as they developed mother and baby projects to encourage mothers to save regularly for their baby in collaboration with local credit unions. Foyle Food bank have created an incentive for regular savings, by topping up the parents' regular contributions. To date they have seen 47 new accounts opened with mothers also saving in their own accounts.</li> <li>• MaPS has guided employers - Braidwater Group, Hastings Hotel Group, Northern Regional College, South-Eastern Regional College and Alchemy Technologies - with resources as part of their Financial Wellbeing Strategy action plan, to help guide young people, as they enter employment, and experience different life events.</li> </ul> <p><b>Research</b></p> <ul style="list-style-type: none"> <li>• This report sets out findings from the evaluation of a MaPS financial education grant programme that tested approaches to expanding training and support for teachers and for practitioners working with children and young people in vulnerable circumstances <a href="https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people">https://maps.org.uk/en/publications/research/2024/evaluating-grants-improving-financial-education-for-vulnerable-young-people</a></li> <li>• This review explores what existing literature tells us about the rise of digital money. It also examines the impact this might have on children and young people's financial capability and the way they learn about money. <a href="#"><b>Literature Review: The impact of digital money on children and young people's financial education   Money and Pensions Service</b></a></li> <li>• The internet has transformed the way we can connect with friends and family living on the other side of the world, work remotely and transfer money with a few clicks of a button. Here MaPS' Policy and Propositions Manager, Sarah Brenig-Croft, examines the rise of 'digital money' and its impact on financial education <a href="#"><b>How children and young people learn about money in a digital world   Money and Pensions Service</b></a></li> <li>• MaPS has refreshed its bank account comparison tool on its consumer-facing site, MoneyHelper, to help make choosing the right bank account even simpler. <a href="#"><b>Find the perfect student bank account with MoneyHelpers improved comparison tool   Money and Pensions Service</b></a></li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<p><b>Financial Foundations stakeholder activities in NI that contribute to the overall priorities in the plan</b></p>			<ul style="list-style-type: none"> <li>• <b>CCEA</b> worked in partnership with MaPS to create Talk Money Week and Toolkit for Schools, reviewed and agreed text referencing CCEA within the Toolkit for Schools <a href="#">Talk Money Week for schools   Money and Pensions Service</a>. CCEA worked with MaPS to help promote Talk Money Week and the Toolkit for Schools to primary and post-primary schools in Northern Ireland. This included producing a mailshot for primary (1554 recipients) and post-primary (4261 recipients) schools. The mailshot promoted Talk Money Week, the Toolkit, MaPS Financial Education Guidance, YENI’s ‘Your Money Matters’ textbook, and CCEA financial capability resources. A main news story on the homepage of the CCEA website was available in advance of and during Talk Money Week; the story also included a link to the Talk Money Week section of the MaPS website. CCEA have continued to attend APG sessions on reducing harm related to gambling and have supported evidence gathering sessions.</li> <li>• <b>Advice NI <u>Digital Carers</u></b>: The purpose of this programme is to build the digital skills of carers of children with additional needs so they can access their rights and entitlements and advocate on behalf of their children. Includes sessions on online shopping, financial wellbeing, and benefit checks. To date 30 people have completed the 10-week course.</li> <li>• <b>Bank of Ireland UK</b> has developed a comprehensive financial wellbeing programme for both primary school students and teachers. The Ollie the Owl teacher-led lesson plans are free and focused on helping students understand what money is and how it works, to make empowered financial decisions throughout life.</li> <li>• <b>Danske Bank- Money Smarts</b> secondary school programme is a free financial education programme that’s packed with content, workshops and events designed to empower students to step into the world, equipped with the money skills they need for life. It includes three purposefully designed financial literacy presentations, focused on the six pillars of financial wellbeing. Suitable for students aged 11–18, they cover topics like spending and saving, earning and income, credit, and debt, investing and risk, protection and financial decision making. Presentations can be delivered either virtually or on site in school. Over 3000 Financial Literacy hours were delivered to local post-primary schools in Northern Ireland during 2024.</li> <li>• <b>MyBank</b> have delivered 15 primary school programmes (in Belfast, Moyallon, Downpatrick) with 379 total participants in P5-P7, as well as 26 secondary school programmes (Belfast, Ballymena, Derry) with 661 total participants in Y8-Y12. School sessions cover a wide range of topics including needs and wants prioritisation, delayed gratification, budgeting, saving and cost of borrowing. Also, 10 young adult programmes completed (Derry, Ballymena, Belfast, Dungannon, Coleraine, Omagh) with 150 and young people and adults aged 16-25; Level 1 programme in money management, with topic covered including income, deductions, spending, budgeting, banking, saving, borrowing, credit scores and debt.</li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

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<p><b>Financial Foundations stakeholder activities in NI that contribute to the overall priorities in the plan</b></p>	<ul style="list-style-type: none"> <li>• <b>Danske Bank- Money Smart</b> financial education programme targets young people in NI primary and secondary schools. Delivered in classrooms by Danske colleagues, it is a crucial component of our Time to Give programme and aligns with our strategic goals. We have already reached over 11,000 young people.</li> <li>• <b>Irish League of Credit Unions ILCU</b> School initiatives from individual credit unions – presentations, school savings schemes, ILCU schools quiz, ILCU art competition.</li> <li>• <b>Christians Against Poverty CAP</b> Ongoing delivery of money coaching courses to groups across NI, resources specifically for young people aged 9-11 and 14-16 now available.</li> <li>• <b>Young Enterprise NI-</b> <ul style="list-style-type: none"> <li>○ Primary age financial education 85 sessions delivery to 2,823 young people through the Ourselves and Our Families programme exploring, needs, wants, budgeting.</li> <li>○ Post Primary age financial education 189 sessions delivery to 7,799 young people through Learn to Earn, Personal Economics, and My Money Matters programmes looking at budget and lifestyle choices.</li> </ul> </li> </ul>		



## NI Delivery Plan initiatives: progress report November 2024

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<p><b>Promote opt-in payroll savings schemes and develop case for alternatives</b></p> <p>Prompt a significant increase in voluntary take-up of existing opt-in payroll saving schemes, and trial and build the evidence base for opt-out schemes</p>	<ol style="list-style-type: none"> <li>1. Increased availability of payroll savings schemes for employees</li> <li>2. Increased use of payroll savings schemes</li> </ol>	<p>MaPS, ILCU Irish League of Credit Unions</p>	<p>Nest Insight is completing this phase of field trials into workplace autosave with a small number of employers and savings providers: <a href="https://www.nestinsight.org.uk/research-projects/workplace-emergency-savings/">https://www.nestinsight.org.uk/research-projects/workplace-emergency-savings/</a></p> <p>MaPS and BlackRock are funders. A final paper setting out the compelling evidence behind workplace autosave is due for publication in March 2025. Engagement continues with policy makers and regulators about expanding provision at scale of workplace autosave.</p>
<p><b>Financial Services sector to co-create a draft savings charter to encourage regular saving</b></p>	<ol style="list-style-type: none"> <li>1. Creation of a savings charter for regular savers</li> <li>2. Increase in regular savers</li> </ol>	<p>MaPS</p>	<p><a href="#">Building a Nation of Savers: How MaPS worked in partnership to create the Savings Charter   Money and Pensions Service</a></p>
<p><b>Maximise the take-up of Help to Save and ensure consumers understand their savings choices once their account matures</b></p>	<ol style="list-style-type: none"> <li>1. Increased take up of Help to Save</li> <li>2. Increased understanding of savings choices for Help to Save consumers</li> </ol>	<p>MaPS</p>	<p>October 2024's budget confirmed the extension of Help to Save to April 2027 with eligibility expanded to all three million Universal Credit claimants in work earning at least £1 from April 2025. A consultation is under way to determine the future of Help to Save from April 2027. This includes a roundtable for industry and consumer groups in December 2024. In September 2024, government published its annual savings stats, which includes take-up of Help to Save in 2023/24.</p>
<p><b>Other MaPS activity which contributes to the priorities of the plan</b></p>	<ul style="list-style-type: none"> <li>• 11 employers have implemented payroll savings as part of their financial wellbeing action plan. MaPS continues to support our stakeholders to help create opportunities to grow the number of employees saving.</li> <li>• <b>Education Authority NI</b> launched a collaboration with Teachers CU to promote payroll savings for teaching and non-teaching staff as part of their new two-year financial wellbeing action plan.</li> </ul> <p><b>Publications</b></p> <ul style="list-style-type: none"> <li>• To mark UK Savings Week, the Money and Pensions Service's (MaPS) Savings Lead, Michael Royce, explains how we worked in partnership to create the Savings Charter and how it is helping the UK to build a Nation of Savers. <a href="#">Building a Nation of Savers: How MaPS worked in partnership to create the Savings Charter   Money and Pensions Service</a></li> </ul>		

## NI Delivery Plan initiatives: progress report November 2024

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<p><b>Nation of Savers activity in NI that contributes to the overall priorities of the plan</b></p>			<p><b>Danske Bank - Savings Products Review</b> Although there are no specific programmes, all savings products have been reviewed for price and value, in line with Consumer Duty. Our goal is to support customers in achieving financial objectives, with a focus on saving. We aim to offer improved access to products, more digital options, and to promote positive saving behaviours.</p> <p><b>Danske Bank - Money Worries Website</b> – The Money Worries Hub provides practical information and tips for customers concerned about their finances, directing them to specialists both within and outside Danske Bank. It also outlines our commitments under the Mortgage Charter for customers worried about mortgage payments.</p> <p>The <b>Irish League of Credit Unions (ILCU)</b> offers:</p> <ul style="list-style-type: none"> <li>• Payroll savings schemes in several credit unions</li> <li>• Family loan pilot with CCNI and five ILCU affiliated CUs</li> <li>• Individual CUs presentations at local groups e.g. mother/baby groups, foodbanks etc.</li> <li>• ILCU national advertising campaign to raise the profile of credit unions nationally</li> <li>• Several credit unions have signed up to the Savings Charter</li> </ul> <p><b>MyBank</b> school sessions include learning about the difference between AER and APR, choosing an account, the benefits of saving, the importance of setting up a regular saving habit.</p>

## NI Delivery Plan initiatives: progress report November 2024

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<b>Accessing affordable credit</b>	<ol style="list-style-type: none"> <li>1. Pilot of No Interest Loan Scheme for NI</li> </ol>	DfC	The NILS pilot lending concluded in August 2024. The Department for Communities, DfC, continues to be part of the Pilot Steering Group overseeing evaluation activities and will consider the pilot evaluation findings due in 2026 and any future rollout.
<b>Illegal money lending</b> Help people avoid the use of, and deal with the consequences of, illegal money lending products	<ol style="list-style-type: none"> <li>1. Reduce the number of people using illegal money lending</li> <li>2. Raise awareness of this topic</li> </ol>	MaPS, HMT, Welsh Govt, NI Exec, Scot Gov	The Money Guiders Network NI continues to promote support for those impacted by illegal money lending by providing training and guidance for front line practitioners, who are reporting an increase in this in illegal money lending activity related to the impact of cost-of-living pressures.
<b>Develop income maximisation and improved money guidance to help people choose and manage credit</b>	<ol style="list-style-type: none"> <li>1. Improved customer journeys for income maximisation</li> <li>2. Improved guidance and support</li> </ol>	MaPS	<p>Money guidance transformation work on an updated credit core guidance landing page and content has been finalised with two new credit tools launched in early 2024 to help consumers find credit or address reasons for rejection for credit. Updates to the credit guidance section were finalised in 2023 with updates to Universal Credit benefits content delivered in September 2024. Further transformation of remaining benefits guidance will be taking place in 2025 to better meet consumer needs. Progress is being made to move toward a long-term benefits calculator feature on the site via an open market tender.</p> <p>Fair4allFinance’s Financial Inclusion plan highlighted insufficient income as one of the main drivers of financial exclusion. Fair4allFinance have begun work with banks and community lenders to embed benefits calculators into customer journeys to help consumers access unclaimed benefits and social tariffs.</p> <p><a href="https://fair4allfinance.org.uk/case-study-working-with-banks-and-income-maximisation-providers-inbest-lloyds/">https://fair4allfinance.org.uk/case-study-working-with-banks-and-income-maximisation-providers-inbest-lloyds/</a></p>
<b>Increase awareness of and access to community finance credit products</b>	<ol style="list-style-type: none"> <li>1. Increased awareness of community finance market and products</li> <li>2. Increased use of community finance credit products</li> </ol>	Responsible Lending Forum, NI Consumer Council	<p>The Money Guidance transformation programme has developed consumer journeys to include greater information and signposting on forms of affordable credit. Our optimised credit section incorporates new guidance on CDFI loans and Customs Union credit facilities and our new 'Credit Options' Tool.</p> <p><a href="https://www.moneyhelper.org.uk/en/everyday-money/credit/options-for-borrowing-money">https://www.moneyhelper.org.uk/en/everyday-money/credit/options-for-borrowing-money</a>) highlights the availability of affordable credit, signposting users to external directories to find responsible finance providers.</p>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<p><b>Best practice guidance for creditors with customers living with mental health problems</b></p> <p>Following the development of creditor standards for consumers with mental health problems, improve creditor sector engagement and support for vulnerable consumers</p>	<p>1. Good practice made available to and used by creditor sectors</p>	<p>Supported by mental health sector and wider charitable sector</p>	<p>Initiative has now been delivered. Ongoing promotion and awareness raising through partner networks across Northern Ireland and the UK. It will be reviewed on an ongoing basis.</p>
<p><b>Other MaPS activities in NI that contribute to the overall priorities in the plan</b></p>	<p>MaPS work with essential bill creditors to allow people to avoid use of credit. Experian’s Support Hub service has been expanding at pace. Companies such as M&amp;S Bank, First Direct, and Zempler have signed-up, giving customers the opportunity to share their support and access needs in a simple, standardised way so they can get the support they need. More companies are set to join in the coming months.</p> <p>New ‘life events’ support needs have also been added to the service, so customers can notify their service providers about the circumstances they find themselves in, including if they have suffered a bereavement or are experiencing financial difficulty.</p> <p>Experian have also been working with StepChange and Stamma to promote the benefits of Support Hub, with a series of online video interviews, raising awareness of the service.</p>		

## NI Delivery Plan initiatives: progress report November 2024

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<p><b>Credit Counts- Activities in NI that contribute to the overall priorities in the plan</b></p>	<ul style="list-style-type: none"> <li>• <b>Danske Bank</b> <ol style="list-style-type: none"> <li><b>1. Persistent Debt Campaigns</b> – We conduct outreach to customers who are paying minimum balances on credit facilities.</li> <li><b>2. Newsletter Campaigns</b> – We distribute newsletters that highlight credit usage and encourage good practices, shared with personal and business customers. Our mailing list includes 280,000 personal customers.</li> <li><b>3. Money Worries Website</b> – The Money Worries Hub provides practical information and tips for customers concerned about their finances, directing them to specialists both within and outside Danske Bank. It also outlines our commitments under the Mortgage Charter for customers worried about mortgage payments.</li> </ol> </li> <li>• <b>MyBank</b> programme for youth groups, aged 16-25, to 51 young people in total on understanding credit scores, the difference between APR and AER, prioritising needs and wants, debt consequences and prioritisation.</li> <li>• <b>Irish league of Credit Unions ILCU</b> Family loan pilot with CCNI and five ILCU affiliated CUs, ILCU national advertising campaign - raises profile of credit unions nationally. ILCU presentation to Department for Communities Central Policy Support Team to raise the profile of credit unions and outline products and services available (shares and loans etc.). Money Guiders NI Network Credit Union Presentation on the benefits of becoming a member of a credit union, raising profile of credit unions and outlining products and services available (shares and loans etc.)</li> <li>• <b>Foyle Food Bank</b> has developed a collaboration with credit unions in Derry/Londonderry to help their service users save and obtain credit from a regulated provider. To help build financial resilience, Foyle Food Bank incentivise regular savings by topping up their savings. Foyle Food Bank’s objective is to work in their local community to steer service users from illegal money lenders and support access to more affordable forms of credit.</li> <li>• <b>Roe Valley Residents Association (RVRA)</b> are working with their residents to identify affordable forms of credit through their local credit union and away from illegal lending sources. They have anecdotal evidence of a reduction in illegal lending from their clients.</li> </ul>		

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<b>Ensure people are confident they are accessing quality assured information and advice services</b>	1. Promotion of quality assurance in the NI debt sector	Department for Communities NI Advice Sector	A key priority proposal for DfC is ensuring quality assured services. DfC plan to review, update and implement the NI Quality Assurance Standard, adding debt-specific elements as part of its ongoing review of advice services. The public consultation of this review is planned to commence before the end of the current financial year (31 March 2025).
<b>Design and implement and Debt Respite Scheme for NI</b>	1. Implementation of Breathing Space and Statutory Debt repayment Plan	NI advice sector	The Minister has agreed that officials should progress policy development on a NI debt respite scheme in line with provision in GB.  Establishment of a NI scheme is cross cutting and will require support and input from various other government departments.
<b>Broaden debt advice referral partners</b>		Department for Communities and NI advice sector	On 5 November, the Minister for Communities, Gordon Lyons, launched the Integrated Advice Partnership Fund. This £1.3m fund's objective is to "improve the uptake of free, independent regulated debt advice through a collaborative partnership approach." The fund will be delivered via councils across NI to create new partnerships and to strengthen existing partnerships, ensuring that debt advice is available to people where and when they are at their most vulnerable.  Referral pathways are a key component in the development of a new advice service policy framework due to commence consultation by 31 March 25.
<b>Other MaPS activities in NI that contribute to the overall priorities in the plan</b>			<ul style="list-style-type: none"> <li>Read a summary of the responses to the Money &amp; Pension Service's consultation on MaPS proposals for the delivery of its debt advice strategy. This document also provides a summary of the key themes and sets out information on how MaPS will take forward any next steps based on the proposals and consultation responses. <a href="https://maps.org.uk/en/publications/consultations-and-responses/2024/debt-advice-strategy-consultation-summary-of-responses">https://maps.org.uk/en/publications/consultations-and-responses/2024/debt-advice-strategy-consultation-summary-of-responses</a></li> <li>As part of this year's Talk Money Week, three debt advisers worked with MaPS to highlight the benefits and importance of getting help for debt. <a href="#">Debt advisers speak out about the benefits of getting debt advice encouraging people to "reach out, you're not alone"   Money and Pensions Service</a></li> <li>The MaPS-funded debt advice impact report is our first publication dedicated to detailing the work and impact of MaPS-funded debt advice services in England. <a href="https://maps.org.uk/en/publications/consultations-and-responses/2024/maps-service-funded-debt-advice-impact-report-2023-2024">https://maps.org.uk/en/publications/consultations-and-responses/2024/maps-service-funded-debt-advice-impact-report-2023-2024</a></li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Commentary
<p><b>Better Debt Advice activities in NI that contribute to the overall priorities in the plan</b></p>	<ul style="list-style-type: none"> <li>• <b>Advice NI programmes including:</b> <ol style="list-style-type: none"> <li>1. <b>Advice NI Debt Advice Service:</b> Provides financial capability guidance through the debt advice process – budgeting, income max, savings, banking, and expenditure reduction.</li> <li>2. <b>Advice NI Business Debt Service:</b> Provides financial capability guidance through the debt advice process – budgeting, reduce outgoing, and credit processes.</li> <li>3. <b>Wiseradviser NI Training:</b> Provides financial capability training as standalone Wiseradviser NI courses and as part of larger/specialist Wiseradviser NI courses. Wiseradviser NI financial capability, as well as money and debt advice training are provided at a range of levels from generalist to specialist and across a range of subject areas within money and debt advice.</li> </ol> </li> <li>• <b>NIACRO</b> have written a new training offering for Debt and Prison: Best Practice in Supporting People with Debt Issues During Custody and On Release. The course has been written to raise awareness among professionals and/or service providers who work with individuals in custody and their families of the importance of addressing debt at an early stage.</li> <li>• <b>Dankse Bank</b> programmes including: <ul style="list-style-type: none"> <li>• <b>1. Digital Collections Tool:</b> For customers in arrears, their digital collections tool provides additional support by allowing them to calculate their surplus or deficit income and set up appropriate repayment solutions online, outside normal banking hours. This approach aims to deliver more timely and consistent outcomes for customers, resulting in (i) increased efficiencies from more customers self-curing, (ii) a reduction in overall arrears and excesses, (iii) an increase in repayment plans and cash recovered.</li> <li>• <b>2. Money Worries Website:</b> The Money Worries Hub provides practical information and tips for customers concerned about their finances, directing them to specialists both within and outside Danske Bank. It also outlines our commitments under the Mortgage Charter for customers worried about mortgage payments.</li> </ul> </li> <li>• <b>Irish League of Credit Unions ILCU:</b> Family Saver Loan Pilot – Advice referral protocol with Advice NI (referral portal and Christians Against Poverty)</li> <li>• <b>Christians Against Poverty CAP:</b> Ongoing policy work and lobbying on a UK wide basis on issues facing our clients. Deficit budgets and people using credit to survive remain very relevant.</li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<p><b>Develop a retirement planning hub incorporating MaPS pensions dashboard</b></p> <p>The vision of the retirement planning hub is to support people with personalised guidance at every stage of their pension journey</p>	<ol style="list-style-type: none"> <li>1. Increase retirement planning in key consumer groups</li> </ol>	<p>No other orgs at this initial stage</p>	<p>As part of MaPS 2024/25 Corporate Plan commitments, MaPS will focus on customer journeys to meet their needs after using the MoneyHelper Pensions Dashboard. This will include addressing customer needs surrounding the guidance and advice required to support people in understanding their finances and taking action that's best suited to their circumstances.</p>
<p><b>Implement a mid-life MOT</b></p> <p>A tool to encourage people to engage with later-life planning through a holistic assessment of their health, finance and skills</p>	<ol style="list-style-type: none"> <li>1. People aged 45+ enabled to check in on their financial wellbeing on an annual basis, including gaining a better understanding of how to budget and plan for retirement</li> </ol>	<p>Aviva, L&amp;G, PHG, NCS, PHE, FIC, BCC</p>	<p>The Money MidLife MOT tool provides users with an overview of their current financial situation by asking easy to answer questions. The user receives an output of actions and guidance that will help them on their financial journey.</p> <p>MaPS are using Adobe Analytics to measure how people are using the tool and making small changes to design and copy in response to feedback. We are continuing to work closely with DWP to plan for further developments and communications.</p> <p><a href="https://www.moneyhelper.org.uk/en/everyday-money/midlife-mot">https://www.moneyhelper.org.uk/en/everyday-money/midlife-mot</a></p>
<p><b>Produce holistic financial wellbeing guidance for later life including specific information for women and diverse ethnic communities</b></p>	<ol style="list-style-type: none"> <li>1. Delivery of later life financial wellbeing guidance</li> <li>2. Increased reach of later life guidance</li> </ol>	<p>Age UK, Centre for Ageing Better, Financial services sector</p>	<p>Later life continues to be a key priority. The customer needs for managing your pension money in later life are being applied to our guidance content, to shape how content can be updated to provide increased support for consumers.</p>



## NI Delivery Plan initiatives: progress report November 2024

Initiative	Commentary
<p><b>Other activities in NI that contribute to the overall priorities in the plan</b></p>	<p><b>MaPS Partnership Activity</b></p> <ul style="list-style-type: none"> <li>• 1,600+ employees from Northern Ireland have joined a series of bespoke and UK wide virtual pension webinars between June and the end of November 2024</li> <li>• MaPS supported <b>Fermanagh Omagh District Council</b> <a href="https://www.fermanaghomagh.com/services/business/multiply-programme/">https://www.fermanaghomagh.com/services/business/multiply-programme/</a> and <b>Mid Ulster District Council</b> <a href="https://www.midulstercouncil.org/multiply">https://www.midulstercouncil.org/multiply</a> in their Multiply Programmes, for over 50s, with pensions and retirement tools/resources from MoneyHelper.</li> <li>• We have continued support <b>MacMillan Benefits Support NI</b>, to pilot a programme to support people living with cancer obtain one-to-one pensions guidance appointments at a time that works around their treatment and sickness periods.</li> <li>• MaPS continues to work collaboratively with DfC to promote the <b>Make The Call</b> programme with community organisations to maximise uptake of benefits entitlements especially Pension Credit before the December deadline.</li> <li>• MaPS supported Carers Forum webinars for <b>Belfast Health Trust and Department for Communities (DfC)</b>, through awareness sessions on the tools and resources that could be helpful, for example Power of Attorney resources.</li> <li>• Information on the use of MoneyHelper Pensions Guidance service for NI and across the UK can be found at <a href="#">MoneyHelper pension take up dashboard   Money and Pensions Service</a>.</li> <li>• MaPS research has found that over a third of adults who have contributed to a pension have never engaged with it, from a survey of over 12,000 people conducted in Summer 2024. <a href="#">Man who checked his pension to find surprise £70,000 urges people to check their pensions, as only a third do   Money and Pensions Service</a></li> <li>• MaPS research: In a survey of 2,000 UK 18 to 25-year-olds, MaPS found that one in three (29%) who are currently working have never contributed to a workplace or private pension. <a href="#">One in three working young people have never contributed to a pension   Money and Pensions Service</a></li> <li>• MaPS has launched ‘Pension Wise Digital’ to expand the existing Pension Wise service to more people. In doing so, MaPS is answering customer needs and engaging with customers in modern and digital ways. <a href="#">Money and Pensions Service launches Pension Wise Digital   Money and Pensions Service</a></li> </ul> <p><b>Advice NI - Rights4Seniors:</b> The purpose of this programme was to build the media literacy of a cohort of digitally excluded older people and give them greater confidence in carrying out basic but important online tasks such as using cost comparison websites, banking online, staying safe online. A total of 105 older people completed the five sessions. An evaluation of the programme showed that there was a considerable positive change in the digital skills of learners.</p> <p><b>Advice NI-STEP (Mid-Ulster Member):</b> STEP delivered five planning for retirement sessions as part of the Mid Ulster Multiply Programme – Planning for Retirement, and two Money MOT sessions with various groups across Mid Ulster council area.</p> <p><b>Danske Bank</b> have a continued focus on the themes highlight in line with Consumer Duty requirements and Danske’s strategic commitments.</p>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Commentary
<p><b>Develop and launch a digital hub for employers and partners</b></p> <p>The digital hub will enable employers to improve their understanding of the financial wellbeing needs of their workforce.</p>	<ol style="list-style-type: none"> <li>1. Increased employer and partner engagement</li> <li>2. Increased reach for MaPS initiatives</li> </ol>	<p>The Discovery phase of the project was completed in April 2023. However, the FY24/25 Corporate Plan involved tough choices for MaPS. It required MaPS to be focused on increasing funding to key areas of our services that offer the most immediate help to people that need it.</p> <p>As a result, the next stage of the digital hub for employers has been paused.</p>
<p><b>Supporting women in the workplace</b></p> <p>Digital hub will include specific customer journeys supporting women in the workplace</p>	<ol style="list-style-type: none"> <li>1. Increased reach for supporting women in the workplace</li> </ol>	
<p><b>Develop and implement a Financial Wellbeing and Health Systems strategy</b></p> <p>MaPS will collaborate with NHS services in NI and across the UK to design, pilot and deliver financial wellbeing support through health systems</p>	<ol style="list-style-type: none"> <li>1. Develop a FW and Health Systems Strategy</li> <li>2. Embed FW within the health and social care system</li> </ol>	<ul style="list-style-type: none"> <li>• MaPS has supported the <b>Children and Young People's Strategic Partnership (CYPSP)</b> - the regional body responsible for commissioning. Work has been channelled through the Western Area's Outcomes Group chaired by the <b>Western Health &amp; Social Care Trust (WHSCCT)</b> and supported by organisations such as <b>NI Housing Executive (NIHE), NI Environmental Agency (NIEA) and Police Service for NI (PSNI), Public Health Agency (PHA) and local community and voluntary organisations</b>. MaPS contributed to workshops, to support the development of the regional CYPSP action plan, Western Area Outcomes Action Plan and on a local geographical basis, the six area Locality Plans for the next three years.</li> <li>• MaPS has supported <b>WHSCCT Children and Young People (CYP)</b> Early Intervention Action Plan and obtained agreement to have MoneyHelper and the Money Guiders Programme built into their 'Priority 4 - Poverty Action' to help practitioners supporting families experiencing financial hardships. Going forward we will work with Locality Managers and Family Hubs, to help build financial foundations for parents, carers, and youth service.</li> <li>• <b>Northern Health and Social Care Trust, (NHT)</b> published their 2024 Financial Wellbeing Survey results (using MaPS Financial Fitness tool questions). In their report, they compared the results, with their 2022 baseline. MaPS is helping NHT with their current action plan to support employees</li> <li>• Previous research has shown that financial wellbeing is lower among people with disabilities or long-term health conditions. MaPS research has examined how this varies for people with different types of disabilities or conditions. <a href="https://maps.org.uk/en/publications/research/2024/disabilities-long-term-illness-and-financial-wellbeing">https://maps.org.uk/en/publications/research/2024/disabilities-long-term-illness-and-financial-wellbeing</a></li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<p><b>Money Guiders - developing skills, sharing understanding, improving lives</b></p> <p>Improving the quality of money guidance by upskilling organisations and individuals providing it to their service users</p>	<ol style="list-style-type: none"> <li>1. Increased competency understanding</li> <li>2. Shared language for organisation and practitioners</li> <li>3. Increased practitioner engagement</li> <li>4. Increased understanding of position within sector</li> </ol>	<p>Money guidance sector, advice sector, etc</p>	<p>From June to November, the NI Money Guiders Network welcomed 259 new members from 99 different organisations as well as delivering 17 online events.</p> <p>This all has helped the Northern Ireland Network scale and sustain the engagement of its current members and has attracted new money guiders from a range of sectors.</p> <p>The networks have hosted several events over this six-month period, with 586 attendees covering a wide range of topics such as:</p> <ol style="list-style-type: none"> <li>1. <a href="#">An overview of 'Women and the Cost of Living - Discussion' - Money Guiders Northern Ireland - Knowledge Hub</a></li> <li>2. <a href="#">Overview of 'Understanding Dementia: Creating a Dementia-Friendly Community - Discussion' - Money Guiders Northern Ireland - Knowledge Hub</a></li> <li>3. During Talk Money Week 4–8 November 2024 with the key message: Encouraging individuals to ‘Do One Thing’ that positively impacts their finances, serving as a foundation for financial wellbeing. The NI Network hosted sessions on Navigating Homelessness, Women and Gambling Related Harm and a winter-ready workshop looking at energy efficiency.</li> <li>4. In October we looked at Navigating Credit with Irish League of Credit Unions '<a href="#">An overview of Credit Insights from the Irish League of Credit Unions - Discussion' - Money Guiders Northern Ireland - Knowledge Hub</a></li> </ol>
<p><b>The financial wellbeing landscape in NI</b></p>	<ol style="list-style-type: none"> <li>1. Using the NI Financial Wellbeing Forum to engage with and expand</li> </ol>	<p>NI Forum members</p>	<p>Working through and with the membership of the NI Financial Wellbeing Forum and NI Money Guiders network to maximise reach and outcomes for this shared agenda.</p>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Key Outcomes	Partners	Commentary
<b>Adapt the Mental Health and Money Toolkit (England) for NI, to be distributed through all GP practices</b>	1. Supporting practitioners to help people to access advice when needed	Money and Mental Health DoH	<p>MaPS has been engaging with Southern GP Federation and Western GP Federation about the benefit of the Money and Mental Health toolkit with their Multi-Disciplinary Teams MDT.</p> <p>We have engaged with Cancer Focus with respect to the Money and Mental Health toolkit, to help support people living with cancer.</p>
<b>Research into the combined impact of money and mental health problems from the perspective of ethnic minority communities</b>	1. Enhanced understanding of the money guidance/debt advice needs and experiences of people from ethnic minority communities with money and mental health problems. This will inform the future configuration of relevant services	MaPS	<p>MaPS have carried out two rapid evidence reviews to help us understand the relationship between financial wellbeing and physical health and mental health respectively. The findings highlight how socio-economic context, health costs, and financial stress influence each other.</p> <p><a href="https://maps.org.uk/en/publications/research/2024/physical-health-and-financial-wellbeing--a-rapid-evidence-review">https://maps.org.uk/en/publications/research/2024/physical-health-and-financial-wellbeing--a-rapid-evidence-review</a></p>
<b>Financial Wellbeing Barometer</b> <b>The Barometer will provide a dynamic method of monitoring the status of financial wellbeing at local, regional and national levels and within key demographic groups</b>	1. Increased reach across the UK	BHSCT	<p>The Discovery phase of the project was completed in 2022. However, the FY24/25 Corporate Plan involved tough choices for MaPS. It has required us to increase funding to key areas of our services that offer the most immediate help to people that need it. As a result, the next stage of the Financial Wellbeing Barometer project has been paused.</p> <p>In the meantime, we will continue to monitor the financial wellbeing in all four nations of the UK through our regular surveys.</p> <p>We would like to thank all those organisations who contributed their time and energy to help us develop our thinking during the Discovery phase of the project.</p>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Commentary
<p><b>Cross cutting themes activity in NI that contribute to the overall priorities in the plan.</b></p>	<ul style="list-style-type: none"> <li>• <b>MyBank</b> programmes have been delivered to particularly vulnerable cohorts including care experienced young people (via Barnardos and Include Youth) and young people with additional needs (via Mencap and Harberton Special School).</li> <li>• <b>Advice NI</b> programmes:             <ol style="list-style-type: none"> <li>1. <b>Digital Carers:</b> A programme designed to build the digital skills of carers of children with additional needs so they can access their rights and entitlements and advocate on behalf of their children. Includes sessions on online shopping, financial wellbeing, and benefit checks. To date 30 people have completed the 10-week course.</li> <li>2. <b>Digi WellBeing:</b> This programme is supporting 45 vulnerable migrants, refugees, and asylum seekers to access them to technology so they can improve their mental and financial wellbeing and inclusion by accessing their rights and entitlements online.</li> <li>3. <b>LINK:</b> This programme supported 100 digitally excluded people in rural areas to enhance their skills by completing five learning sessions which included price comparison websites, shopping online, banking online, and staying safe online. An evaluation is underway.</li> <li>4. <b>Welfare Reform Support Project:</b> Touches on basic financial and digital capability from budgeting to mentoring with getting online to complete and maintain online applications/accounts.</li> <li>5. <b>HMRC Tax and Benefits Project:</b> Financial and digital capability, from budgeting to mentoring on completing and maintaining online applications/accounts.</li> <li>6. <b>Advice and Support service for victims and survivors of Historical Institutional Abuse:</b> Touches on basic financial and digital capability – from budgeting to mentoring with getting online to complete and maintain online applications/accounts.</li> <li>7. <b>Independent Financial Advice and Guidance Service (DOJ):</b> Financial advice and guidance offer: identifying financial priorities, managing day-to-day finances – budgeting and banking, building a nest egg by starting to save, managing debts and how to clear them and deciding how to make money work in the future.</li> <li>8. <b>Advice NI Training:</b> Provides accredited and non-accredited financial capability training as stand-alone courses and as part of larger qualifications (e.g. financial capability module). Training is provided at a range of levels and to a range of target audiences, from service users to specialist advisers. It covers a range of financial capability subject areas, and is delivered on an anytime-online, scheduled, and bespoke basis. Bespoke training in financial capability is developed and adapted to meet the needs of individual organisations.</li> </ol> </li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Commentary
<p><b>Cross cutting themes activity in NI that contribute to the overall priorities in the plan.</b></p>	<ul style="list-style-type: none"> <li>• The <b>Bank of Ireland</b> Financial Wellbeing programme for companies/organisations supports employees/members by providing educational financial seminars. The programme can be delivered either virtually or on site. It can fit seamlessly into an existing wellbeing programme or stand alone. Over 1800 Financial Literacy hours were delivered to Companies/Organisations in Northern Ireland during 2024.</li> <li>• <b>Christians Against Poverty CAP:</b> Money coaching to equip people with tools to be able to better manage and talk about money, which in turn leads to better future planning. Training of more coaches from the volunteer network and beyond is planned for 2025.</li> <li>• <b>Fermanagh Omagh District Council (FODC)</b> has included MaPS in their anti-poverty strategy 2024-2034 – under 'Theme 2 – Prevention and Reduction in Poverty – Education' <a href="https://www.fermanaghomagh.com/services/community/pathways-out-of-poverty/">https://www.fermanaghomagh.com/services/community/pathways-out-of-poverty/</a> FODC outline that they will work as a corporate partner with MaPS in their implementation of the NI Financial Wellbeing Action Plan, including the facilitation of training their staff and support partners through the Money Guiders Programme (MGP). Since the launch of the Anti-Poverty Strategy, FODC has introduced nine stakeholder organisations to the benefits of MoneyHelper and MGP, with the support of MaPS. FODC would like these stakeholders (they grant fund) to work towards the MGP Foundation initially and develop onwards to Tier 1 status under the Money Guiders Programme.</li> <li>• <b>Causeway Coast and Glens Council, (CCGC)</b> has endorsed MaPS to support their Anti-Poverty Steering Group - Objectives in 'Objective 4 - Promote better information, signposting and communication' - <a href="https://causewaycoastandglens.gov.uk/assets/files/Community-Development/CCG_Anti-Poverty_Action_Plan_2022-23.pdf">https://causewaycoastandglens.gov.uk/assets/files/Community-Development/CCG_Anti-Poverty_Action_Plan_2022-23.pdf</a> The Steering Group approved the Money Guiders Programme and recommended community stakeholders (they grant fund) work towards completion of the foundation programme. They also have endorsed MoneyHelper for stakeholders to use as a triage support resource, alongside the work of the Causeway Community Advice Office. CCGC have agreed a plan to build financial foundations with schools and have been introduced to Young Enterprise to help support this project.</li> <li>• MaPS completed a series of MoneyHelper awareness webinars with public, private and health trust employers during the period 1 June to 30 November, with approximately 800 employees in attendance as part of our ongoing employer financial wellbeing activity.</li> <li>• MaPS supported <b>Derry Strabane District Council's</b> International Women's Day events by presenting on the importance of financial wellbeing for women.</li> <li>• MaPS supported <b>Western Health Trust's Traveller Development Officers</b> delivery through their women's groups by providing resources from MoneyHelper on topics such as Help2Save, Child Trust Fund schemes and our savings calculator.</li> <li>• <b>Danske Bank</b> have maintained a continued focus on themes aligned with Consumer Duty requirements and Danske Bank's strategic commitments. Their actions are guided by the principles of avoiding foreseeable harm, acting in good faith, and supporting customers' financial objectives.</li> </ul>

## NI Delivery Plan initiatives: progress report November 2024

Initiative	Commentary
<p><b>Cross cutting themes activity in NI that contribute to the overall priorities in the plan.</b></p>	<ul style="list-style-type: none"> <li>• <b>NIACRO</b> are working with a researcher from <b>Queen’s University Belfast</b> focusing on the financial impact of imprisonment on families who are supporting a loved one in custody. They hope to launch the report <i>The Unseen Sentence: The Financial Implications of Imprisonment on Families in Northern Ireland</i> in Spring 2025 and use the recommendations to lobby for better outcomes for families</li> <li>• <b>Irish League of Credit unions ILCU</b> have delivered Money Guiders NI Network Credit Union Presentation on the benefits of becoming a member of a credit union and raising profile of CUs and outlining products and services available (shares and loans etc.) and continue to deliver their Consumer Sentiment work.</li> </ul>

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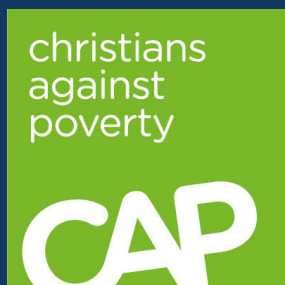
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