

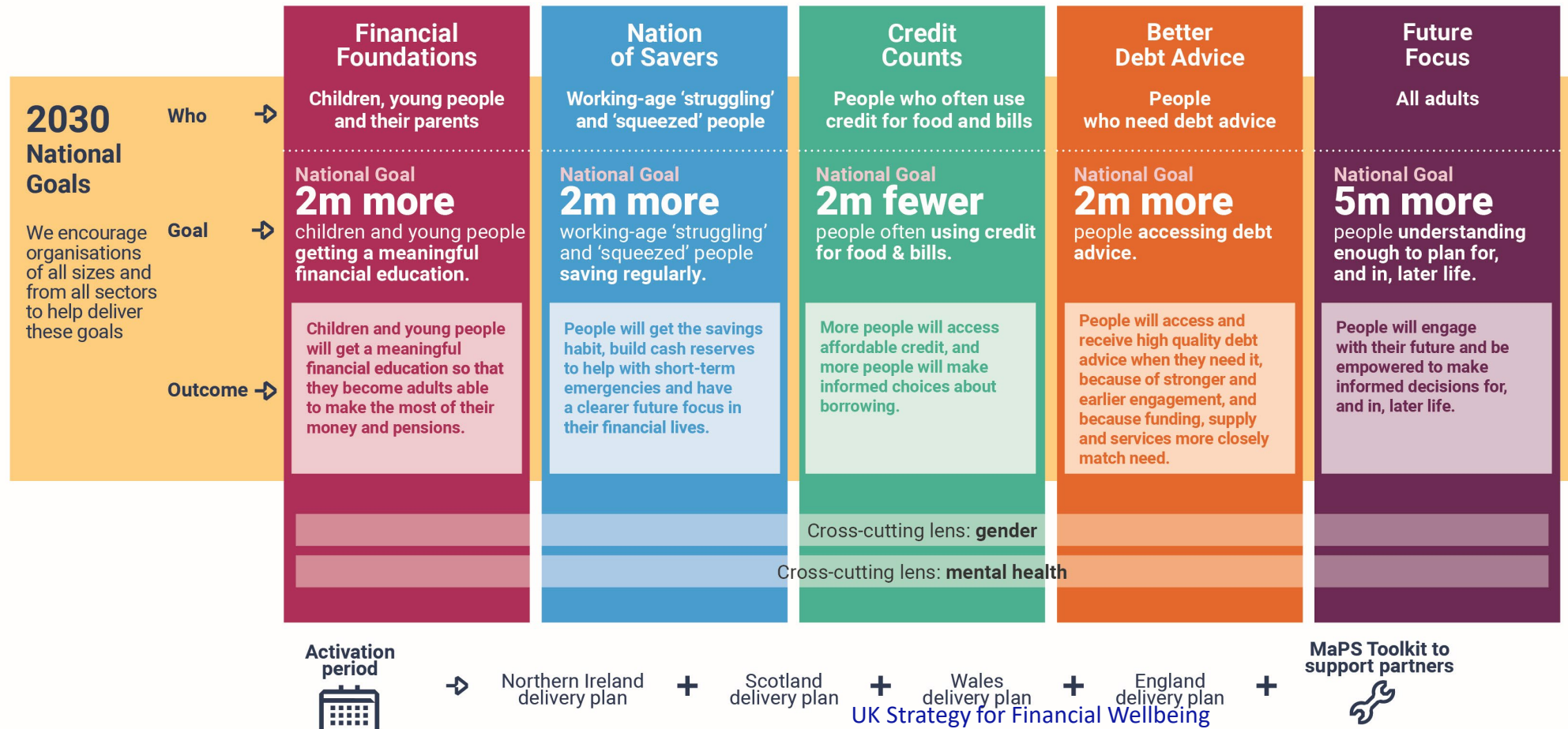


# UK Strategy for Financial Wellbeing

Winter 2025 Progress Report (Scotland)

# UK Strategy for Financial Wellbeing

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



# Scotland Delivery Plan: a progress report

- The Scotland Delivery Plan was published in April 2022.
  - It set out the priorities for MaPS, our partners and our stakeholders to focus on in Scotland; and the activities that are taking place to meet those priorities over the next 24-36 months.
  - On the following slides we provide information about the progress of these initiatives up to Winter 2025.
  - However, we would like future iterations of these progress reports to be able to capture all the work going on across Scotland that helps make progress towards the National Goals.
- If you are:
    - a) involved in projects or programmes which contribute **directly** to the National Goals, and
    - b) you would be happy for us to include updates on those initiatives in future iterations of this progress report, then **please let us know**.

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## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Digitise Talk Learn Do (TLD)</b> 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>1. Digitisation of existing content</li> <li>2. Increased reach of content to parents and practitioners</li> <li>3. Increased use and impact of TLD by parents and practitioners</li> </ol>	MaPS, FinEd, Parenting Children, FS sectors	<p>The new Talk Learn Do digital content has been live on the MoneyHelper website for nearly two years.</p> <p>This content has been reviewed as part of a wider review of content which supports parent/carer to talk to their children about money.</p> <p>Enhancements and updates are due to be made based on the findings of the review.</p>
<p><b>Expand TLD for teenagers</b> 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>1. Creation of TLD content for teenagers</li> <li>2. Expand audience of TLD content</li> </ol>	MaPS, FinEd, Parenting Children, FS sectors	<p>Discovery research identified low levels of proactive money talk in the home and low levels of searching for content and support. This highlights the need to meet parents and carers 'where they are' and capitalise on accessing Money Helper Services for their own needs. There are plans to map parent/carer needs broadly, including financial education to improve information architecture of Family and Care area of the MoneyHelper website, and to enhance signposting from services that parents/carers are already accessing.</p>
<p><b>Expand and scale teacher training across the UK</b> Quality school-based financial education is key to achieving the national goal</p>	<ol style="list-style-type: none"> <li>1. Increased teacher training reach across the UK</li> </ol>	MaPS	<p>MaPS has completed the financial education grant programme that funded approaches to delivering financial education teacher training. The programme evaluation report was published in November and we held an online event to launch the findings with key stakeholders.</p> <p>The event included a presentation of findings, panel discussion with grantees and contributions from young people and teachers who took part in the programme. We are now continuing to disseminate the findings among external stakeholders. <b>Workstream is now complete.</b></p> <p>View the <a href="#">programme evaluation report</a></p>
<p><b>Support for practitioners working with vulnerable children</b></p>	<ol style="list-style-type: none"> <li>1. Increase content for practitioner support</li> <li>2. Increase reach and access of practitioner support</li> </ol>	MaPS	<p>MaPS has completed the financial education grant programme that funded approaches to supporting children and young people in vulnerable circumstances. The programme evaluation report was published in November and we held an online event to launch the findings with key stakeholders. We are now continuing to disseminate the findings and work with external stakeholders to promote them along with our <a href="#">guidance</a></p> <p>View the <a href="#">programme evaluation report</a></p>

## Scotland Delivery Plan initiatives: progress report

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

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
Money Ready - young adults (aged 16-40)	1. Delivery of financial education to groups of young adults	Money Ready lead, Charities, colleges, universities and local authorities	Programmes are beginning to work with those up to age 37. There are strong partnerships in this space across a large number of local authorities. Between July 2025 and December 2025, the programme reached 574 learners.
Money Ready - financial education programme for primary schools – Money Twist P3 – P7	1. Financial education for students in P3-P7 with a focus on building positive habits early, such as saving and budgeting	Money Ready lead, Primary schools and SGN	We're continuing to see significant demand for the primary programme and have an extensive waiting list for courses this academic year. The programme has reached 233 young learners from July – December 2025.
Money Ready financial education programme (Money Twist) for secondary schools and colleges	1. Financial education for students in S1-S6 with a focus on practical and relevant financial matters. A comprehensive overview of student finance and living independently at university.	Money Ready lead, Secondary Schools, colleges and universities	Great partnerships with Scottish Borders and West Lothian Council have enabled reach across entire year groups throughout all local authority schools. From July to December 2025 <ul style="list-style-type: none"> <li>The programme reached 2,277 learners in secondary schools and colleges</li> </ul>
Change the Game – primary school programme	1. Financial education in schools	Money Ready	<ul style="list-style-type: none"> <li>Working with sixteen primary schools and reaching approx. 5,000 learners</li> </ul>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p>Scotland’s Financial Schools – delivered by Young Enterprise Scotland</p> <p>Resources for teachers delivering financial education, delivering workshops to pupils and increased engagement with educators on the importance of financial education</p>	<p>Creation of an online portal with digital resources for practitioners across Scotland</p>	<p>Young Enterprise Scotland, MaPS, Educators, local authority, university lecturers</p>	<p><b>Professional Learning:</b> SFS reduced delivery in 2025 due to reasons already discussed. We did continue delivery where possible.</p> <ul style="list-style-type: none"> <li>Professional Learning Training 24-25 (mid year): 254</li> <li>Engaging in pupils' workshops 24-25 (mid year) - 343</li> </ul> <p><b>Pupil Workshops</b> (no. of pupils)</p> <ul style="list-style-type: none"> <li>January – 971</li> <li>February – 1056</li> <li>March – 1435</li> <li>April - 415</li> <li>May - 472</li> <li>June – 689</li> </ul> <p>Total: <b>5038</b> pupils</p> <p><b>Communications &amp; Marketing</b> Young Enterprise has absorbed as much of YES work to ensure continuity and ongoing support for educators and young people. Scotland’s Financial Schools website remains fully operational. Access to teaching resources, the Student Hub, and related materials continues to be available and free to use, ensuring that educators and young people can still benefit from the content and support they rely on.</p>
<p>NatWest Thrive</p>	<p>Financial education programme in schools</p>	<p>NatWest</p>	<p><b>Scottish School Data for 2025 only</b></p> <ul style="list-style-type: none"> <li>Reached 107,455 lives</li> <li>Working with 757 schools and</li> <li>Reaching 1,175 teachers</li> </ul>

## Scotland Delivery Plan initiatives: progress report

Initiative		Commentary
<p><b>Other activities that contribute to the delivery plan</b></p>		<p><b>Banking inclusion project</b></p> <p>Financial Inclusion for Scotland are working with SFE and MaPS to pilot a banking inclusion project. This pilot project aims to promote financial and banking inclusion among young people by leveraging the Developing the Young Workforce (DYW) initiative in Scottish schools.</p> <p>The programme will focus on two contrasting settings: a rural area and an urban area. It will provide practical financial education and help young people open and manage basic bank accounts, enabling them to become more financially literate and independent as they enter adulthood.</p> <p>Partners will include Local Authorities, FCA and financial education providers. MaPS will provide evaluation services for the pilot.</p> <p><b>Girl Guiding</b></p> <p>Girl Guiding have launched a ‘Money skills- I’m money confident’ badge and new activities developed with HSBC UK, to teach financial literacy and empower over 300,000 UK girls and young women aged between four and 18 to confidently manage money.</p> <p><b>Research</b></p> <ul style="list-style-type: none"> <li>•The Money and Pensions Service's financial education provision mapping exercise provides an up-to-date snapshot of financial education programmes for children and young people aged three to 24 in the UK. Read the <a href="#">findings from the mapping exercise</a> we carried out in Autumn/Winter 2024.</li> <li>•New research from the Money and Pensions Service (MaPS) explores how children and young people (CYP) aged 11–18 from low-income households across the UK <a href="#">experience and learn about money</a></li> <li>•Research from the Money and Pensions Service (MaPS) has found that children and young people living in low-income households are less likely to receive a meaningful financial education. Here, MaPS' Policy and Propositions Manager, Sarah Brenig-Croft, uses <a href="#">evidence from our new qualitative research</a> to explore what support these households might need and why practitioners play a critical role.</li> </ul>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Promote opt-in payroll savings schemes &amp; 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, DWP, HMT, BSA, ABCUL, BlackRock, JP Morgan</p>	<p>The Financial Conduct Authority published a statement targeted at employers and savings providers to give regulatory assurance on rules governing opt-in payroll-deducted cash savings schemes.</p> <p>UK Government included opt-in workplace savings in the UK Financial Inclusion Strategy, announcing the establishment of an employers' coalition to raise the profile and uptake of such schemes.</p> <p>Work continues to make the case for opt-out schemes and hybrid schemes (eg borrowing into saving) through Nest Insight, BlackRock and others.</p>
<p><b>Financial services sector to cocreate 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>FS Sector, MaPS</p>	<p>The Savings Charter on maps.org.uk now has 39 signatories, mostly credit unions plus one bank, three building societies and four fintech providers.</p> <p>UK Government references the Charter in the Financial Inclusion Strategy.</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>UK Government confirmed the permanency of Help to Save from April 2028 with extended eligibility to claimants receiving the child or caring elements of Universal Credit.</p> <p>Help to Save featured in the savings pillar of the UK Financial Inclusion strategy.</p>
<p><b><u>Work and Save Scotland</u></b></p>	<ol style="list-style-type: none"> <li>1. To raise awareness and promote take up of payroll saving schemes among Scottish employers and workers.</li> </ol>	<p>Action for Financial Inclusion, Capital Credit Union, Scotwest Credit Union</p>	<p>Twenty-five major employers, employing a total of 126,000 employees, are active in offering payroll saving.</p> <p>The number of employees who now have access to a payroll savings scheme equates to eight percent of the total workforce of Scottish employers with more than 250 employees.</p> <p>Work and Save has raised the profile of the credit union sector in Scotland as a provider of modern, relevant financial services on a not-for-profit basis</p> <p><b>No further update at this time.</b></p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<b>Development of income maximisation and improved money guidance to support people to choose and manage credit</b>	<ol style="list-style-type: none"> <li>Improved customer journeys for income maximisation</li> <li>Improved guidance and support</li> </ol>	MaPS, IncomeMax	The long-term benefits calculator solution has been launched on MoneyHelper, and user testing conducted to understand any accessibility changes that are needed. Throughout 2026, MaPS will be looking at continuous improvement of this tool, including strengthening the guidance and tailoring next actions for users.
<b>Increase awareness of and access to community finance credit products</b>	<ol style="list-style-type: none"> <li>Increased awareness of community finance market and products</li> <li>Increased use of community finance credit products</li> </ol>	MaPS, HMT, Scot Govt	MaPS has finalised changes to our credit tools to show community finance options under broadened parameters, as appropriate, and direct consumers to income maximisation and credit eligibility checkers where we are not able to return finance options. Tool changes will go live in early 2026.
<b>Develop creditor standards for those with mental health issues</b> Following the development of creditor standards for consumers with mental health problems, improve creditor sector engagement and support for vulnerable consumers	<ol style="list-style-type: none"> <li>Good practice made available to and used by creditor sectors</li> </ol>	MMHPI, MaPS	The guidance has been promoted at creditor events and exhibitions across the UK. We will continue to promote this with our stakeholders across Scotland.

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Work with essential bill creditors to allow people to avoid use of credit</b></p> <p>Help financially vulnerable people to manage their commitments through targeted help from essential bill creditors</p>	<p>1. Central point of access for consumers in vulnerable circumstances to range of support resources offered by essential services providers</p>	<p>Support Hub, creditors, regulatory bodies, charities.</p>	<p>Experian’s Support Hub service has been expanding at pace. Companies such as M&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>
<p><b>Expenditure smoothing to avoid use of credit for essential costs</b></p> <p>Further research and development of products and services to support people whose income or outgoings fluctuate over the course of a year</p>	<p>1. Consumers can fit payment of essential costs with variations in income and expenditure and avoid use of credit</p>	<p>Centre for Responsible Credit, Housing Association Charitable Trust</p>	<p>Centre for Responsible Credit's FlexMyRent trials have concluded and findings have been published: <a href="#">Trust and Default Risk: lessons from FlexMyRent</a></p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Illegal money lending (Scotland)</b> Help people avoid the use of, and deal with the consequences of, illegal money lending</p>	<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>	SIMLU, Scot Gov, advice sector	<p>Reports of loan shark activity in Scotland continue to rise. Several investigations are ongoing in several areas of Scotland. A loan shark from Midlothian was convicted at Edinburgh Sherrif Court. Prevention work continues, with a current focus on education, disability and links between coercive debt and illegal money lending, with research on this being published in 2026. New prevention projects are under development with particular focus on Ethnic Minority Communities, Employability and Mental Health.</p>
<p><b>Support access to affordable credit (Scotland)</b> A review of the impact made by the Scottish Community Lenders Fund</p>	<ol style="list-style-type: none"> <li>1. This review may highlight areas where additional loan funding could support continued growth and we will work with credit unions to explore potential opportunities</li> </ol>	<p>Scottish Government will continue to work with and help credit unions to grow membership and lending, supported by the sector</p>	<p>The Community Sustainability Fund closed in September 2024 (some applications were still being worked on up to December). It saw £12.5m deployed to 42 organisations committed to the causes of the Recovery &amp; Resilience, Net Zero and SCLIF Funds.</p> <p><b>Action now complete</b></p>
<p><b>Support access to affordable credit (Scotland)</b> Work with Fair4All Finance on taking forward a no interest loan scheme</p>	<ol style="list-style-type: none"> <li>1. People who can't access mainstream lending are helped to spread costs.</li> <li>2. Possibly avoid illegal money lenders</li> </ol>	<p>Scottish Government</p>	<p>The No-Interest Loan Scheme (NILS) pilot ran in Scotland from January 2023 to August 2024. Delivery partners in Scotland were Fair for You Finance, Capital Credit Union, Salad Money and Social Credit/Plend.</p> <p>As of August 2024, a total of 1,971 NILS loans were issued to customers in Scotland. This amounts to total lending of £1,482,735 with an average loan value of £752.</p> <p>A robust evaluation report on the feasibility and sustainability of the pilot is expected by March 2026.</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Support access to affordable credit (Scotland)</b></p> <p>Dormant Assets Funding</p>	<ol style="list-style-type: none"> <li>1. Support across the four areas of funding</li> <li>2. Increasing access to affordable credit.</li> </ol>	Scottish Government	<p>In early November 2025, the Scottish Government issued revised directions to the National Lottery Community Fund for Scotland’s share of dormant assets funding. The new directions are:</p> <ul style="list-style-type: none"> <li>• Opportunities for Children and Young People;</li> <li>• Supporting Mental Health &amp; Wellbeing;</li> <li>• Tackling Poverty and Inequality;</li> <li>• Financial Inclusion, including specifically increasing access to affordable credit.</li> </ul> <p>The affordable credit element will be advanced through the provision of strategic funding to one or more organisations with a strong understanding of the Financial Inclusion landscape and suitable expertise in providing support to the community lending sector in Scotland. In discussion with officials and relevant stakeholders, the National Lottery Community Fund expects to produce a Strategic Plan early this year that will set out how this new element will be delivered.</p>
<p><b>Support access to affordable credit (Scotland)</b></p> <p>Digital Innovation Project</p>	<ol style="list-style-type: none"> <li>1. Maximise benefit entitlement</li> </ol>	Scottish Government. Social Investment Scotland	<p>Grant funding of £98,000 was awarded to Social Investment Scotland (SIS) in September 2025 for a project to embed benefit checkers into the loan management systems used by credit unions in Scotland.</p> <p>The aim of the project is to help low-income families, and others, who make an application for a credit union loan to identify any unclaimed benefits they may be eligible for to boost their individual/household income, reduce reliance on credit and help lift people out of poverty.</p> <p>Ten community lenders have been successful in securing funding. The project will be fully evaluated after it ends on 31 March 2026.</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Support access to affordable credit (Scotland)</b> Launched and widened remit of £2.5m Scottish Community Lenders Investment Fund</p>	<p>1. Supporting community lenders to access loan capital</p>	<p>Scottish Government, Community Lending Sector</p>	<p>As part of the wider CSF, credit unions and affordable credit providers saw an increased investment when considered against the initial £3.4m earmarked for SCLIF. By September 2024, seven organisations (Credit Unions and affordable Credit Providers) had received investment of £4,125,000. <b>No further update</b></p>
<p><b>Support access to affordable credit (Scotland)</b> Helping to grow the credit union and CDFI sector in Scotland</p>	<p>1. Supporting social lenders to help the sector grow and raise awareness amongst the general public</p>	<p>Scottish Government Lead, Community lending sector</p>	<p>The Affordable Credit Fund, which is funded by the Scottish Government and Carnegie and delivered by Social Investment Scotland, is fully committed and helping support the development and growth of the sector by providing community lenders with further capital to deploy to their customers. The marketing grant has also been fully allocated and supported recipients to market their services, including through TV campaigns broadcast across Scotland. <b>Action is now complete</b></p>
<p><b>Support access to affordable credit (Scotland)</b> Promote awareness of the community lending sector</p>	<p>1. Raise awareness of community lending</p>	<p>Scottish Government lead, Community lending sector</p>	<p>In February 2022, a national affordable credit marketing campaign was launched as part of a wider marketing strategy that also promoted benefit uptake and free debt advice. While this campaign has ended, the Scottish Government is continuing to promote the services of community lenders. This includes through our Cost of Living website which highlights the availability of community lenders and provides information on the services available and how to access them. The Scottish Government also promoted access to affordable credit organically via its social media platforms throughout 2023 and into early 2024. <b>This is now completed.</b></p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Other activities that contribute to the delivery plan</b></p>	<p>MaPS will be updating guidance within our credit options tool to incorporate guidance on affordability and the risks of taking on multiple lines of BNPL credit even if the individual lines are small ahead of ‘regulation day’ on 15 July 2026.</p>		<p>MaPS has continued work across remedies arising from the FCA's Credit Information Market Study. Although the consumer advisory group to support the establishment of the Credit Information Governance Body has concluded, MaPs continues to engage with the Credit Information Governance Body as it begins to set up governance processes. We will endeavour to support the body’s objectives and outcomes, particularly where they enhance consumer understanding and financial inclusion.</p> <p>The Consumer Advisory Council is also now working with the credit industry working groups to support the industry-led remedies arising from the market study. Work on this will continue throughout 2026.</p> <p>MaPS worked with Credit Reference Agencies earlier this year to publish two new pages to the MoneyHelper site aimed at improving consumers understanding and engagement with their credit information, as part of Remedy 3B of the Credit Information Market Study. We will resume this work as changes arise from other remedies in progress in the credit market to ensure guidance for consumers reflects new routes for engagement.</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Support the Scottish advice sector’s response to Covid-19</b></p> <p>Build the foundations for a longer-term advice strategy that maximises the impact and effectiveness of debt levy funding</p>	<p>1. Project evaluation and stakeholder engagement will build an evidence base for a future advice strategy for Scotland</p>	<p>Scottish Government and the Advice Sector</p>	<p>In 2025-26 the Scottish Government has allocated £16.9m to support the provision of free income maximisation and welfare and debt advice. We provide funding to a range of advice providers including Citizens Advice Scotland and their network of bureaux, StepChange Debt Charity, Advice Direct Scotland, One Parent Families Scotland and others. Officials continue to engage with key stakeholders on a regular basis and to support ministerial engagement with debt advice providers on a range of shared priorities.</p> <p>To support households struggling with Council Tax arrears (frequently highlighted as a significant debt issue for many advice agency clients), in 2023 and 2024 we allocated funding to Citizens Advice Scotland to deliver short-term pilot projects in nine local authority areas. Pilot bureaux provided targeted advice on Council Tax debt within overall holistic support, and also trialled initiatives and resources to support best practice principles of Council Tax debt collection. The pilot provided learning to help inform future practice on Council Tax debt collection as well as helping to build and strengthen relationships between local authorities and debt advice providers.</p> <p>Following the overall success of both pilot projects in securing positive outcomes for clients as well as producing helpful resources for engaging with local authorities, we have allocated £2.22m in 2025-26 to roll out this programme of work across Scotland. This will enable increased debt advice provision across the whole of Scotland for those in Council Tax arrears as well as the development of national resources which can help support the best practice principles in Council Tax collection. CAS and the CAB network will build on the learning from the initial pilots in order to continue to strengthen relationships between local authorities and debt advice providers.</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Pilot and develop advice services in accessible settings (Scotland)</b></p> <p>Advisers will work in 150 GP practices in Scotland’s most deprived areas, giving advice to patients on issues such as debt and benefits entitlement</p> <p>This has been extended to 180 GP practices, to include rural/ isolated and Island communities</p>	<ol style="list-style-type: none"> <li>1. Reduce pressure on GPs and primary care services</li> <li>2. Support individuals with their social and economic needs</li> </ol>	<p>Scottish Government and participating advice providers</p>	<p>In 2025-26 the Scottish Government has continued and expanded our support for the Advice in Accessible Settings Fund which was established in June 2023. Delivered by Advice UK, the Advice in Accessible Settings Fund has supported partnership working between advice agencies and a range of other community-based services including youth charities, housing and homelessness services, faith-based charities, specialist mental health services and carers support services.</p> <p>Since the fund was launched in July 2023 up to June 2025, it has supported more than 13,000 clients and unlocked more than £27m in financial gains. Families receiving support from these services include lone parents, minority ethnic families and families with disabled children. The aim of this funding is to increase the availability and awareness of advice services within places that people already go in community, health and education settings.</p> <p>The Welfare Advice and Health Partnerships model continues to highlight the value of bringing advice to people in an accessible, and often less stigmatising, primary care setting. Embedded welfare rights advisers can provide individuals with advice on a range of issues including social security entitlement, income maximisation support, and debt resolution options.</p> <p>Continued funding beyond the initial ‘test-and-learn’ pilot phase sees welfare rights advisers currently placed into 110 GP practices across Scotland. Partnerships are targeted in deprived communities, as well as in remote, rural and island settings. Since 2021 to date, the Scottish Government has invested over £5.3m into Welfare Advice and Health Partnerships, including more than £610,000 in 2025/26.</p> <p>Furthermore, by tapering Scottish Government funding over several financial years, local partners are provided additional funding to support continued service delivery, while also ensuring transparency over expected Scottish Government funding levels until 1 April 2027. Recent evaluation has shown that 89% of the more than 16,000 people using the service accessed advice for the first time through a participating partnership.</p> <p>Scottish Ministers have agreed that the Advice in Accessible Settings Fund will continue in 2026/27 with an increased value of £2m (including fund management costs).</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	Commentary
<p><b>Evaluate debt advice journeys (Scotland)</b></p> <p>Scottish Legal Aid Board testing digital innovations in debt advice</p>	<p>1. The outcome of the evaluation may build into a future advice strategy</p>	<p>Scottish Government, Improvement Service, Scottish Legal Aid Board and participating debt advice providers</p>	<p>The final report on the use of debt levy funding for debt advice services in Scotland, undertaken by the Improvement Service, was published in April 2023.</p> <p>Scottish Government officials have undertaken a review of the existing literature and evidence on potential funding models for the use of the levy alongside considering funding for wider advice services more generally.</p> <p>Much has changed across the advice services landscape since the Improvement Service work began in 2019, including the significant impact of the Covid-19 pandemic as well as the current cost crisis. Officials have therefore taken time to consider how best to achieve the wider Scottish Government objectives of maximising incomes, reducing poverty and tackling problem debt with the funding available whilst supporting the advice sector to continue to provide much needed advice.</p> <p>Scottish Government Ministers and officials have concluded that, at this point in time, the current model used for funding advice services provides good value for money and stability to the sector. Officials will continue to liaise with advice sector stakeholders to explore options for further efficiencies and/or improvements that could be obtained within the current approach to funding.</p>

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<p><b>Review of statutory debt solutions (Scotland)</b></p> <p>A review of Scotland’s statutory debt solutions is being taken forward in three stages</p>	<p>1. Possible legislation changes</p>	<p>Scottish Government - Accountant in Bankruptcy</p>	<p>Legislative updates</p> <ul style="list-style-type: none"> <li>• Regulations to amend MAP bankruptcy and uprate certain excluded items from vesting and attachment are ongoing.</li> </ul> <p>The Mental Health Moratorium</p> <ul style="list-style-type: none"> <li>• A report summarising responses to the public consultation on the draft Regulations was published in July 2025.</li> <li>• A series of meetings was held with stakeholders to discuss the feedback on that consultation. This has led to ongoing work to further develop the Regulations.</li> </ul> <p>Update on stage 3 (the MacDermid Review)</p> <ul style="list-style-type: none"> <li>• A report detailing the responses to the most recent public consultation is due to be published shortly.</li> </ul>

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<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>	MaPS	<p>This work is focussing on the wrap around guidance for MHPD with the initial phase looking at the onward guidance from MHPD. Helping people to understand their next best actions to help plan for and in later life having seen all their pensions on MHPD.</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>	DWP lead, Aviva, L&G, PHG, NCS, PHE, FIC, BCC	<p>The Money Midlife MOT is a tool that was launched in 2022 to help a user assess their current financial situation and plan for the future. The output is a tailored report which provides actions on how to improve your financial wellbeing from midlife through to retirement. It is an important tool and MaPS will continue to promote the tool through MoneyHelper, partners and networks to support consumers with their financial decisions.</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>	MaPS lead, Age UK, Centre for Ageing Better, Financial services sector	<p>Later life guidance is a multi-faceted life stage that begins after consumers make their first pension decumulation decision. It covers the financial choices and trade-offs involved in transitioning from work to full retirement. MoneyHelper guidance has been updated in key areas such as housing, wills, power of attorney and guidance on the gender pensions gap. As this is a critical life stage, MaPS will continue to evolve its guidance, including support for the MoneyHelper pensions dashboard through a dedicated life-event journey to help consumers make informed financial decisions.</p>

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<p><b>Online workshops for people over State Pension Age (Scotland)</b></p> <p>Setting the scene about older people and benefits; means tested and non-means tested, and what’s changing</p>	<ol style="list-style-type: none"> <li>1. Increased awareness of benefits</li> <li>2. Increased take-up of benefits</li> </ol>	<p>Age Scotland</p>	<p>In the period July – December 2025, we have delivered 52 cost-of-living, energy and benefits workshops, to 559 attendees. The workshops we are currently delivering are:</p> <ul style="list-style-type: none"> <li>· Unlocking your entitlements: Benefits for people over State Pension age</li> <li>· Pension Age Disability Payment: Completing the form</li> <li>· Devolved benefits for older people</li> <li>· Benefits drop-in</li> <li>· Energy Matters: Saving money and energy</li> <li>· Being prepared: power cuts and winter storms</li> <li>· Using technology to manage your home energy</li> </ul> <p>In February we will launch a new workshop aimed at older people who have not yet reached State Pension age, focussing on Universal Credit and Adult Disability Payment.</p> <p>We currently have 75 information guides on topics including money and benefits, health and wellbeing, social care and carers’ rights, housing, energy, dementia, legal and family issues, and veterans’ support and rights. During this period, we have released the following new guides:</p> <ul style="list-style-type: none"> <li>· Feeling lonely? ; Being Prepared: Power cuts, winter storms and more; Guide for Victims of Crime; Staying Safe Online</li> </ul> <p>In the period July – December 2025, we have sent out 63,782 hard copies of our publications, and a further 7,122 were downloaded from our website. In total, 49,855 unique users visited the information pages of our website. Our most popular hard copy guides for the period were:</p> <ul style="list-style-type: none"> <li>· A guide to Power of Attorney in Scotland; Avoiding Scams; Keeping active in later life; Health and Wellbeing in Later Life; Attendance Allowance</li> </ul> <p>Our most popular downloads were:</p> <ul style="list-style-type: none"> <li>· Care home funding</li> <li>· A guide to Power of Attorney in Scotland</li> <li>· Attendance Allowance</li> <li>· Care home contracts</li> <li>· Care and support at home: assessment and funding</li> </ul>

## Scotland Delivery Plan initiatives: progress report

Initiative	Commentary
<b>Other activities that contribute to the delivery plan</b>	<p>MaPS have launched an online PW appointment so that people could self-serve their appointment, at a convenient time for them with the ability to save and come back later. This appointment currently accounts for 30% of all PW appointments.</p> <p>Bite sized actionable guidance is included in the MaPS design principles and used in both the development of our mid-life MOT and the pension wise digital appointment.</p>

## Scotland Delivery Plan initiatives: progress report

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<p><b>Strengthen mental health support for those affected by debt (Scotland)</b></p> <p>Progress commitments made in the Scottish Government's Mental Health Transition and Recovery Plan</p>	<p>1. Progress commitments made in the Scottish Government's Mental Health Transition and Recovery Plan by working with advice providers, mental health support services and other organisations such as the DWP and Citizen's Advice Scotland, to improve access to help for people affected by mental health and financial issues</p>	<p>Scottish Government</p>	<p>A marketing campaign was launched on 14 January 2026 for the Mind to Mind website. This includes targeted work with minority ethnic communities, with specific signposting to the money worries section of the site.</p> <p>Through funding made available by the statutory Gambling Levy we are supporting a number of community-based projects to understand the mental health impacts of problem gambling in marginalised communities. This will include targeted work within particular communities that may be disproportionately affected by gambling harms</p> <p>We continue to apply greater emphasis on mitigating poverty and deprivation within Communities Mental Health and Wellbeing Fund for Adults in 25/26. We have invested £84 million in our Communities Mental Health and Wellbeing Fund for adults since 2021, with over 6,100 grants made to local projects across Scotland over the first four years.</p> <p>Creating Hope Together is our first suicide prevention first strategy that in addition to aiming to reduce deaths is also focused on tackling the inequalities that are drivers of poor mental health and suicide, including poverty. We have published our new Suicide Prevention Action Plan on 22 January 2026, which outlines key actions for driving forward the strategy.</p> <p>People living in the highest SMD groups are 2.5 times more likely to die by suicide than those in the least deprived groups. We are working across government to ensure that suicide prevention is embedded in a range of work, including in relation to the Tackling Child Poverty Delivery Plan, Employability Strategic Plan, and Fair Work Action Plan.G16</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & Partners	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>	MaPS	<p>A key element of our outreach strategy will be making our information easily accessible to partners. This will be supported by a new digital platform that spans our full range of resources, including a fully refreshed and updated evidence hub. Our ambition is for this to become the go-to-source for funders, decision-makers and providers.</p> <p>We will develop a central digital space for partners and stakeholders to access our full range of services, including evidence and insights, as well as Money Guiders resources, MoneyHelper syndicate content and tools, and more.</p>
<p><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>	MaPS	
<p><b>Develop and implement a Financial Wellbeing and Health Systems strategy</b></p> <p>MaPS will collaborate with NHS services in Scotland 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>	MaPS lead	<p>MaPS have developed a health and social care strategy which was agreed with the MaPS Board. MaPS colleagues continue to liaise with teams in Scottish Government, NHS Scotland and Public Health Scotland on the importance of addressing financial wellbeing alongside physical and mental wellbeing.</p> <p>Our successful Money Guiders programme pilot for health visitor and family nurse practitioners with NHS Scotland and Scottish Government has presented further opportunities for strategic rollout. Following an initial cohort from the Specialist Community Public Health Nursing (Health Visiting) Post Grad course at Glasgow Caledonian University, MaPS Scotland Partnership Manager has been continuing to work with the Money Guiders team to enrol the next batch of students.</p> <p>This has led to an introduction to the Deputy Associate Nurse Director of the South Lanarkshire University Health and Social Care Partnership who is interested in what learning options might exist for their wider workforce, which is extremely positive.</p> <p>Our evaluation partner, Ecorys, also remain involved as we look at future focus groups and feedback to improve delivery.</p> <p>Previous research has shown that financial wellbeing is lower among people with disabilities or long-term health conditions. MaPS <a href="#">research</a> has examined how this varies for people with different types of disability or condition.</p>

## Scotland Delivery Plan initiatives: progress report

Initiative	Key Outcomes	Lead & 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>MaPS, Money guidance sector, Advice sector, etc</p>	<p>The Money Guiders Networks have over <b>2,338</b> members in Scotland and hosted <b>134</b> events with <b>3,095</b> attendees to date.</p> <p>There are <b>35</b> organisations partnered with the programme with <b>567</b> practitioners registered for learning.</p> <p>E-learning: <b>254</b> people have completed the foundation level. <b>270</b> have gained the City &amp; Guilds Credential across Foundation and Tier One.</p> <p><b>Scottish League of Credit Unions (SLCU)</b> have now signed up as a 'Host' Partner, facilitating access to Money Guiders for their member credit unions. Launch webinar scheduled for January 2026 to promote MG to member credit unions</p> <p><b>Kingdom Housing Association</b> have now started to onboard their teams and are keen to work with us to demonstrate the benefits of Money Guiders to other Housing Associations across Scotland.</p> <p><b>Glasgow Caledonian University (GCU)</b> the first cohort of student Health Visitors have now completed Money Guiders learning as part of their Specialist Community Public Health Nursing (Health Visiting) Course. Initial evaluation activity headlines indicate positive outcomes with some useful feedback as to how the learning may need to be tailored for this audience going forward. A 2<sup>nd</sup> cohort are due to begin the learning January 2026.</p> <p><b>Scottish Government (SG)</b> We continue to work closely with Scottish Government to make Money Guiders available to Health Boards across Scotland. SG are in the process of inputting into a case study with the aim of helping to drive further progress in this area.</p> <p><b>Independent Food Aid Network:</b> we have partnered with IFAN, who are working across most Local Authorities in Scotland, to make Money Guiders available to all of their member organisations and demonstrate how our training resources ultimately complement each other.</p> <p><b>Macmillan Cancer Support:</b> we are working with Macmillan Welfare Rights teams across Scotland to bring their advisers through Money Guiders to enhance knowledge, confidence and competence.</p>

## Scotland Delivery Plan initiatives: progress report

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<p><b>Financial Wellbeing Barometer</b></p> <p>The barometer will provide a dynamic method of monitoring the status of financial wellbeing at local, regional and national levels and within key demographic groups</p>	<p>1. Increased reach across the UK</p>	<p>MaPS lead</p>	<p>The discovery phase of the project was completed in 2022. However, the FY23/24 Corporate Plan involved tough choices for MaPS. It has required us to increase funding to key areas of our services that offer the most immediate help to people that need it. As a result, the next stage of the Financial Wellbeing Barometer project has been paused.</p> <p>In the meantime, we will continue to monitor the financial wellbeing in all four nations of the UK through our regular surveys.</p> <p>We would like to thank all those organisations who contributed their time and energy to help us develop our thinking during the discovery phase of the project.</p>
<p><b>Research</b> into the combined impact of money and mental health problems from the perspective of ethnic minority communities</p>	<p>1. Enhanced understanding of the money guidance/debt advice needs and experiences of people from ethnic minority communities with money and mental health problems to inform the future configuration of relevant services</p>	<p>MaPS</p>	<p>The research, undertaken by the Universities of Bristol and Southampton and funded by MaPS, was published in January 2023. The various departments across MaPS are digesting the <a href="#">findings and recommendations</a>.</p>

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<p><b>Digital tools</b></p> <p>Online tools to help people manage their money and understand their Council Tax and any reductions available to them</p>	<ol style="list-style-type: none"> <li>1. Money Map, an online self-help tool, was developed in response to the impact of the pandemic on household budgets</li> <li>2. Check my Council Tax was developed to help people identify reductions, discounts and exemptions on Council Tax and tell them where to go to access these savings</li> </ol>	<p>Citizens Advice Scotland (CAS)</p>	<p><b>Money Map tool</b></p> <p>Over the last six months (June to Dec 2025):</p> <ul style="list-style-type: none"> <li>• 5.9K visitors with over 12K unique page views and 35,000 event counts (where a user triggers an event like clicking to a link to an external site indicating that users are following through with the hints and tips on the site)</li> <li>• The most viewed page continues to be our Grants page which provides a host of information on local authority grants such as the Scottish Welfare Fund, Scottish Government Grants including Best Start Grants and support for Travel costs</li> <li>• The next most viewed page was “Benefits and Tax Credits” which provides information on financial support from both UK and Scottish Government in particular how Scottish Citizens have options on the ways their Universal Credit can be paid.</li> </ul> <p><b>Council Tax Savings Tool</b></p> <p>Last six months - 6.7K visitors with over 72K page views and 150K event clicks.</p>
<p>Adapt the <b>Mental Health and Money Toolkit</b> (England) for Scotland, to be distributed through all GP practices</p>	<ol style="list-style-type: none"> <li>1. Supporting practitioners to help people to access advice when needed</li> </ol>	<p>MaPS, Scottish Government, SIMS, PHS</p>	<p>Initially, 60,000+ copies of the toolkit were distributed to all GP practices across Scotland and some social prescribing networks and health practitioners.</p> <p>MaPS Scotland Partnership Manager has continued to collaborate with Health and Social Care partnerships and Affordable Credit organisations to ensure the toolkit is promoted and utilised to help practitioners open up conversations around money with vulnerable people who need trusted guidance and signposting.</p> <p>Following this work, we have engaged with a number of practitioners to develop case studies to demonstrate usage and impact of the toolkit, and these have been shared accordingly.</p> <p>We are also currently in dialogue with Mental Health UK, Change Mental Health, Scottish Government and Citizens Advice Scotland about a toolkit update and refresh which is expected to take place later in 2026.</p>

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<p><b>Strategic Partnership activity from MaPS contributing to the overall plan</b></p>	<p>MaPS Scotland Partnership Manager will work with private, public and third sector organisations to support and embed financial wellbeing across employee and customer experience</p>	<p>MaPS Scotland Partnership Manager consistently engages with stakeholders such as employers, local authorities and health boards to promote financial wellbeing in the workplace, signpost to trusted services and utilise key resources like the Money Guiders programme which helps groups or individuals to confidently talk about money with their customers and give safe, effective guidance.</p> <p><b>Financial Wellbeing in the Workplace</b> MaPS continues to build, develop and maintain meaningful relationships with employers in a range of settings to understand and support financial wellbeing requirements. Our recent workplace partnerships have assisted organisations such as <b>Scottish League of Credit Unions</b>, <b>Northern Lighthouse Board</b> and <b>NHS National Services Scotland</b>.</p> <p><b>Pensions Outreach</b> MaPS Pensions Operations team provide invaluable outreach services to partners, and we are currently working with colleagues to raise awareness about webinars taking place that can support employees and consumers across Scotland.</p> <p><b>MoneyHelper Performance in Scotland: June to November 2025</b></p> <table border="1" data-bbox="766 725 2359 779"> <tr> <td>Unique visitors: 482,864</td> <td>Page views: 2,341,414</td> <td>Average page views: 4.8</td> <td>Average minutes on site: 4.2</td> </tr> </table> <p><b>How do People Access MoneyHelper?</b></p> <table border="1" data-bbox="766 846 2359 908"> <tr> <td>Via mobile device: 65%</td> <td>Via computer: 35%</td> </tr> </table> <p><b>Top 5 Digital Tool Completions</b></p> <table border="1" data-bbox="766 989 2359 1079"> <tr> <td>Pension Calculator (18,069)</td> <td>Budget Planner (5,670)</td> <td>Travel Insurance Directory (4,577)</td> <td>Workplace Pension Contribution Calculator (4,164)</td> <td>Annuities (3,566)</td> </tr> </table> <p><b>Top 5 Areas of Interest</b></p> <table border="1" data-bbox="766 1158 2359 1243"> <tr> <td>Buying a Home (116,248)</td> <td>PensionWise (45,600)</td> <td>Taking Your Pension (38,164)</td> <td>Pensions Basics (33,803)</td> <td>Tax and Pensions (22,848)</td> </tr> </table>	Unique visitors: 482,864	Page views: 2,341,414	Average page views: 4.8	Average minutes on site: 4.2	Via mobile device: 65%	Via computer: 35%	Pension Calculator (18,069)	Budget Planner (5,670)	Travel Insurance Directory (4,577)	Workplace Pension Contribution Calculator (4,164)	Annuities (3,566)	Buying a Home (116,248)	PensionWise (45,600)	Taking Your Pension (38,164)	Pensions Basics (33,803)	Tax and Pensions (22,848)
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# Thank you

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