



# **Boosting financial wellbeing: a toolkit for practitioners working with children and young people in England, Scotland, Wales and Northern Ireland**



**Money &  
Pensions  
Service**



# Contents

Welcome	4
Step 1: Familiarise yourself with financial education frameworks	6
Step 2: Understanding what works	7
Step 3: Explore ways to start conversations	8
Step 4: Find resources to help build your knowledge of financial wellbeing	12
Step 5: Find resources for the young people you support	14





# Welcome

This toolkit has been created by the Money and Pensions Service (MaPS) for practitioners working with children and young people and their families/carers around the UK. MaPS is an arm's-length body of the UK Government, sponsored by the Department for Work and Pensions. We help people – particularly those most in need – to improve their financial wellbeing and build a better, more confident future. We work to ensure people can access high quality money and pensions guidance and debt advice, and to improve the provision of financial education for children and young people at home, at school and in the community.

Our research shows that young people begin to develop the skills, attitudes and behaviours to manage money from an early age. Everyone involved in supporting children and young people can play a part in helping them build good foundations for financial wellbeing in later life.

This might be through having conversations about money as part of the support you already provide, offering money skills sessions, helping young people to access money guidance,<sup>1</sup> or helping parents and carers think about their role in influencing their children about money.

We know that it is especially important for children and young people growing up in vulnerable circumstances to have the chance to gain money skills. During our research with practitioners, we've heard that many of you are already trying to help build the financial capability of the children and young people you support, and that you would like more support to do this. Whilst practitioners clearly understand the value in offering this support, they may face additional barriers such as a lack of time or resources; this guide aims to ease some of those by creating one document which consolidates knowledge, tips and signposting to other organisations and resources.

This toolkit is designed to help you:

- identify opportunities to raise financial awareness for children and young people alongside the support you are already providing
- find resources to increase your knowledge of financial wellbeing
- signpost sources of information to the children and young people you support
- learn from the experiences of other agencies and organisations

## What is financial wellbeing?

Financial wellbeing is sometimes known by different names, including financial literacy, financial wellness, financial confidence or capability, or financial resilience. This is how it's defined by MaPS:

Financial wellbeing is about feeling secure and in control. It is about making the most of your money day to day, dealing with the unexpected, and being on track for a healthy financial future. In short: financially resilient, confident and empowered.

<sup>1</sup> Guidance is an impartial service which will help you to identify your options and narrow down your choices but will not tell you what to do or which product to buy; the decision is yours. It is different from financial advice or debt advice, which only firms that are regulated by the Financial Conduct Authority (FCA) can offer, and will recommend a specific product or course of action for you to take given your circumstances and financial goals. [The Money and Pensions Service, Understanding the difference between advice and guidance](#)

## Why does financial wellbeing matter to the children and young people you support?

Our experiences of money in childhood and as young adults can have an impact on our financial wellbeing and resilience for the rest of our lives.

Across the UK, financial education is covered in the school curriculum, but we know that it isn't reaching everyone. Young people in vulnerable circumstances may be missing out on formal education as well as needing more tailored support delivered outside school.

Some childhood experiences and contexts are predictors of poorer financial outcomes, such as growing up in care, being a care leaver, having caring responsibilities, as well as growing up in an over-indebted household, or having a long-term illness, impairment or disability.

We know that these children and young people may:

- be at risk of lower levels of financial capability, which could lead them to be at greater risk of exploitation, or
- have additional needs that would benefit from targeted help, tailored to their experiences, or
- be living in homes where they are not receiving constructive financial influences and learning what they need.<sup>2</sup>

This is where you, as a practitioner working in the community, have an important part to play: reaching children and young people at key moments in their journey to financial independence.

## What can you do to help?

You will already have a very clear understanding of the financial issues faced by the individual young people you support. This toolkit will help you use your existing contact and the trusting relationship you have built with them as opportunities to boost the money skills, knowledge and behaviours they need to build their financial wellbeing.

As well as talking directly to the children and young people you support, you are in a strong position to identify other agencies and practitioners who can contribute to their financial awareness. A multi-agency approach will increase the number of opportunities to talk to young people about money. Finding ways to work with other agencies – and sharing best practice – will unlock improvements in local services and make a big difference to the financial resilience and confidence of the young people you support.

Whilst looking at the financial capability of children and young people, you will note that some can manage their own finances with adequate support to build the skills, knowledge and awareness needed. However, there may be some young people who lack the capacity, and when they reach the age of 18, they will need either lasting power of attorney or deputyship for the parent or carer to continue to support them across their health, welfare, property and finances. You can find more information and help on this topic [here](#).

2 [Children and Young People and Financial Capability: Needs Analysis \(MAS, 2018\)](#)





# Step 1: Familiarise yourself with financial education frameworks

Young Money has produced [two Financial Education Planning Frameworks](#) – one for children and young people aged [3 to 11](#) and another for those aged [11 to 19](#), and these are also available in Welsh. Although they are designed for use within school settings, they provide a useful overview of the knowledge, skills and attitudes that children and young people can be expected to develop at appropriate stages, structured around these themes:

- How to manage money
- Becoming a critical consumer
- Managing risks and emotions associated with money
- Understanding the role money plays in our lives.

The frameworks are not intended to be used rigidly, but they will give you a good idea of where the children and young people you work with are in terms of their money skills, knowledge and attitudes and help you identify the conversations and resources they would benefit from the most.

There is also the Money Guidance Competency Framework, produced by MaPS as a general guide to what money guidance is. The framework includes the knowledge, skills and behaviours needed by anyone who is going to support a member of the public with a money related query, and the basics of 'what you need to know' for different areas of money guidance practice such as household finances, budgeting, borrowing, savings and debt. The Money Guidance Competency Framework is available in English and Welsh, [downloadable from our website](#).



## Step 2: Understanding what works

Although each of the children and young people you work with will have their own set of learning needs and priorities when it comes to understanding money, there are some general points that are worth remembering. These are based on MaPS research findings and give us a helpful overview of what we know works when helping children and young people strengthen their money skills.

### Start early

Children start to develop basic money skills from as young as three years of age, so talking about money in age-appropriate ways from this early can be really valuable. With older children and young people, it's a good idea to try to pre-empt their needs as much as possible. For example, if you're working with children in care, start introducing them to the basics of budgeting well before you start transition planning. You could also organise money skills sessions through youth support services or children in care councils, so that you reach lots of young people in a single intervention. Peer-led sessions can be particularly engaging, so perhaps you could invite older care leavers, for example, to share their own experiences of managing money independently. Remember that a parent or guardian can also open a bank account for a child from the age of 11, providing a wonderful opportunity to discuss finances and budgeting.

### Make the most of milestones

Think about transition moments or milestones in the life of a child or young person and work out how these could become opportunities to talk about money. For example, the move to secondary school might offer opportunities to talk about bus fares or budgeting dinner money, getting a first phone might provide a moment to discuss fraud or staying safe when spending or banking online. When young people get their first job or start to access benefits, this is a relevant time to explore budgeting and saving. Experiential learning is an effective way to embed new behaviours, so finding relevant ways to engage young people in managing their money will help them develop good habits in the longer term.

### Engaging parents and carers

Financial education programmes that have opportunities to engage parents and carers can be highly effective and mean that learning continues beyond the initial intervention or conversation. For example, foster carers could be supported with training on how to talk about money with their foster child. In doing this, you might work with parents and carers who could benefit from discussions about money to strengthen their own skills too.

### Developing positive attitudes and mindsets

Along with knowledge and practical skills, it's important that children and young people develop a good attitude towards money. This means understanding that they have personal power to make money choices – choosing whether to buy or save where they have that option, when to buy less expensive brands, or not buying 'the latest'. Introducing the idea of personal power in your conversations about money will help children and young people understand that they have some control over their own financial wellbeing.





## Step 3: Explore ways to start conversations

You'll be aware of the challenges that may be faced when having conversations about money with the children and young people you support. There may be a hesitancy to share information about what they spend their money on, or reluctance to engage because of the stigma that can be associated with a need for financial support. They may have experienced poor financial behaviours from others in the past, or the young person may require additional support for their learning needs, have English as an additional language or have experience of trauma and/or mental health issues.<sup>3</sup>

### Suggestions for conversation starters around money and mental health (appropriate for young people aged 16+)

**Ask:** You could start the conversation by saying something like "There's lots of evidence that shows that money can really impact on our health. Are you experiencing any money worries at the moment? These could be either just affecting you or impacting other people in your family or life as well. Are you happy for us to talk some more now about your money worries so we can look at ways of getting you support with these if you want help?"

**Assist:** If the person agrees, you could say "Did you know there are free services that provide impartial advice on money, everything from welfare benefits, budgeting, debt, borrowing and living independently?"

**Act:** Signpost or refer the person you're supporting who has money worries to free, impartial and trusted sources of support, such as the Government backed Money Helper service. This is available online, over the telephone and on WhatsApp with resources available in large print and Braille if required. ([Free and impartial help with money, backed by the government | MoneyHelper](#).)

take part, practitioners can consider: setting ground rules; de-personalising discussions using distancing techniques such as stories, role-play, or real-life scenarios with fictional characters; and encouraging everyone to avoid making assumptions around money and finance (for example, about all children getting pocket money).

Conversations about money could lead to young people disclosing information that warrants a safeguarding response. Always work within your organisation's policies on safeguarding and confidentiality if this arises.

We've also spoken to organisations and professionals working in this space to share some tips and best practice to help you find ways of overcoming these challenges. Many of these organisations are signposted to in Step 5 of this toolkit.

Talk Learn Do is a tool developed by MaPS to support discussions around money and create opportunities for children and young people to experience managing it. It is an evidence-based financial capability intervention that supports parents or carers to teach their children about money, but it can also be used and delivered by practitioners in this context.

Practitioners will want to bear in mind the specific sensitivities around talking about money, when planning financial education activities. Young people will bring different cultural, social and religious perspectives to conversations and sessions about financial matters. These sessions should encapsulate, and can be an opportunity to explore, the different values placed on money according to religion and culture. Some young people may have had difficult experiences with financial issues within the family, and practitioners should liaise with any relevant contacts to identify and protect any young people who may be vulnerable to certain aspects of the topic. If this is a group session, to create an environment that empowers all young people to

<sup>3</sup> Children and young people aged 16 and up may benefit from the Mental Health and Money Toolkit, which provides guidance on how to improve your mental health and money situation ([English](#) Toolkit, [Scottish](#) Toolkit and [Welsh](#) Toolkit available here)

### 5 top tips from the Money Charity

The Money Charity supports young people to have the skills, attitudes, behaviours and knowledge to manage their money well, throughout their lives. The Young People's team deliver interactive workshops to 11–19-year-olds across the UK on key money management topics such as banking, student finance, living independently and housing. After workshops, young people have reported a significant increase in their ability to manage money well, as well as their ability and willingness to talk about money to close contacts.

Having this understanding of money empowers young people to make informed decisions about what they want to do with their money, build their confidence and avoid financial difficulties.

1. **Make money fun!** Use games and activities to make it an engaging and interesting topic to learn about
2. When you are having conversations about money, share your own experiences or those of others you know to give young people **real-life examples**
3. **Don't give advice.** Financial education is not about telling young people what to do with their money, but instead providing the tools so they can make decisions for themselves
4. **Keep it positive.** Money is a tool that can be used to help achieve different goals, so it's important to highlight how managing money better helps you to enjoy it, rather than focusing too much on the negative consequences
5. Incorporate money conversations into as many different services and support networks as possible to make sure a **wide range of young people are able to receive it**

### Case studies: hearing from organisations delivering financial education

#### Delivering financial education and guidance where young people are: Adur & Worthing Councils' Youth Hub, England

As a result of the pandemic, young adults were experiencing the bulk of job losses, redundancies and reduced employment or training opportunities. Adur & Worthing Councils, working in partnership with DWP, set up a Youth Hub to support young people aged 16-24 access training, apprenticeship and employment opportunities. They took a blended, accessible approach, with a physical hub offering a space in Worthing for young people who enjoy the social aspect of group settings, alongside a virtual offering. They recognised the value in building financial support capability into this approach from the outset, supporting young people to access financial education workshops delivered by the charity MyBnk.

*"As a Local Authority one of our main aims is prevention. We have seen that many older people lack basic financial capability and as a result are feeling overwhelmed by their finances, often causing negative effects on their mental health. Therefore, we decided to offer financial capability support to the young people using our Youth Hub."* **Early Help & Neighbourhoods Lead, Adur & Worthing Councils**

*"I attended the sessions as a support worker and found the delivery to be really interactive which engaged the young people really well. The content was taught in a way that made it relevant to everyday living, such as how to budget, understanding tax and national insurance and why we pay this. It was very informative, and the feedback afterwards was that young people wished they had been taught this at school. I have been recommending that all the young people I work with have access to these opportunities as this kind of support is beneficial for everyone."* **Support worker, Adur & Worthing**

**Tips:** Build conversations around money into existing interventions and help young people make the connection between their financial wellbeing and taking their next steps into employment or training. Making conversations relevant to the experiences they are having right now will help to embed their understanding. There is one Youth Hub in every Job Centre, totalling 150 across Great Britain, in total. To find out where the nearest Youth Hub is contact your local Job Centre Plus using the [local office search](#).

## Helping care leavers have money conversations and prepare for independence: the Getting Ready Project, Wales

[The Getting Ready Project](#) was set up as a joint venture between Children in Wales and Voices from Care Cymru to try to mitigate the impact of risk of homelessness. It was recognised that many young people needed more intensive support around money and tenancy management and that topics such as budgeting could not be covered as a one-off.

B was in foster care when they were referred to the Getting Ready Project by their personal advisor in the leaving care team. B identified that they were worried about the future. They wanted to return to work but didn't know how to budget, what bills needed to be paid, or how they would adapt to independent living. Weekly face to face sessions meant they had a chance to learn these skills including setting a budget, undertaking a grocery shop on that budget, and mapping out the bills they needed to pay.

B attended the Getting Ready Project workshops to compound this practical learning on topics such as tenancy rights and responsibilities, taking on utility bills, CV writing, benefits and entitlements, healthy relationships, kitting out your home, and how to stay healthy (physically and mentally) while living on your own. Training was also secured to help B progress their aim to return to work.

B's foster carer also attended training with the Getting Ready Project to understand how best to support them on their journey to financial independence, ensuring that the impact extended beyond the project.

Alongside one-to-one workshops and support, online resources have been co-created with young people to support on a range of money related topics such as [Helping Young People with Budgeting/Helpu Pobl Ifanc gyda Chyllidebu](#) for foster carers and [Budgeting/Cyllidebu](#) for young people.

Child Trust Funds (CTFs) were first introduced by the UK Government in 2005 for children who were born between 1 September 2002 and 2 January 2011. The first Child Trust Funds started to mature in September 2020, when the oldest account holders turned 18. The last Child Trust Funds will mature in 2029. When CTFs became available, HMRC sent the parents or guardians of qualifying children a starting payment voucher of £250 (or £500 if you were on a low income). This voucher could then be used to set up a Child Trust Fund account in the child's name. If you didn't use the voucher within one year, HMRC would set up a Child Trust Fund account in your child's name on your behalf. CTFs were available to all children born in the UK whose parents were awarded Child Benefit between 1 September 2002 and 2 January 2011.

A lot of the children and young people you are supporting may have a CTF that they are now eligible to access. They can take control and manage their account from their 16th birthday and withdraw cash upon their 18th birthday. This is a fantastic opportunity to put money skills into action and have conversations to encourage healthy money habits such as budgeting and saving.

Unfortunately, many young people, especially those from low-income households or those who are care-experienced, are unaware of their account. In many cases these were opened by HMRC on their behalf, and for these young adults could be worth over £1,500. MoneyHelper provides useful information to help young people search for lost funds and The Share Foundation, working with HMRC and account providers, has set up a focused search facility for young people aged 16 and with a date of birth no earlier than 1 September 2002. For further guidance please contact The Share Foundation.



### Focused help for young people in care and care leavers: The Share Foundation

The Share Foundation's Stepladder programme is a six-step course for those aged 15–17, and care leavers up to the age of 25. Building through a check on the child or young person's literacy and numeracy skills, this online course includes provision for local mentoring and support. The Share Foundation's team will help with any queries, via their 01296 310400 helpline. The particularly valuable incentivised learning course (Stepladder Plus) is available where local trusts or foundations, or indeed your Local Authority, is prepared to fund the incentives. Here payments are incrementally awarded as the child or young person completes the six steps of the course, culminating in a total of £1,500, which is added to the young person's Junior ISA or Child Trust Fund.

### Providing financial skills to support sustainable housing: Royal Borough of Greenwich and MyBnk, England

By partnering with MyBnk, who provide facilitators and workshops to deliver targeted interventions for young people transitioning to independent living, the Royal Borough of Greenwich is able to provide quality support to those on a supported housing pathway.

Preventing youth homelessness and improving outcomes for young people are priorities for Royal Borough of Greenwich. Some of the ways they approach this include providing quality financial support and developing independent living skills to help young people make informed choices about their future and attain sustainable housing solutions.

Royal Greenwich works in partnership with MyBnk's 'The Money House' to deliver a financial confidence programme to young people aged 16–24, teaching them how to manage their finances and other elements of their tenancy and avoid eviction. All young people placed within a commissioned supported housing pathway (including care leavers assessed as ready for independent living) are required to attend this course as part of their transition to independent living. Participants gain practical financial and digital skills to pay their rent and bills, build savings and deal with debt and the challenges that come with independent living, building their confidence to thrive in the future.

*"I have learnt so much. If this was a lesson at school, I wouldn't miss it. I've learnt about pay, online safety, small print and how to separate my needs and wants. I'm getting my friends on this course!"* **Young person, aged 19**

### Using real-life scenarios to embed learning: the Money House, England

[The Money House](#) is a money management course which has been delivered by the financial education charity MyBnk since 2013. It is aimed at 16–25-year-olds, many of them care leavers or otherwise financially vulnerable.

The Money House is a week-long course delivered to around 200 cohorts per year to provide the money skills and practical knowledge young people need for independent living, thus preventing homelessness and potential financial problems in their future.

MyBnk works closely with Local Authorities in London, Birmingham and Glasgow, from which they accept referrals onto their onsite and virtual courses on a rolling basis. The onsite courses are delivered in a real or simulated flat to provide a real-life element to the training. Young people have found the course both fun and helpful, with Local Authority partners appreciating being able to set up those they support for a more financially secure future via an expert-led course.

*"Over the last six months I have had four young people complete the Money House course, delivered virtually. The young people have reported a greater degree of confidence with understanding their finances and financial commitments. The Money House has provided my young people with an understanding of utility costs, service charge, rent payments and how to identify the best deals and packages available to them."* **Personal Advisor, Westminster Leaving Care Service**

## Step 4: Find resources to help build your knowledge of financial wellbeing

We know that many of the children and young people you work with will have asked you or other practitioners for help and advice about money. We recognise that it's not always easy to speak with confidence about financial matters, so here is a list of places you can go to boost your own skills and knowledge.

### Where to start?

The [Money Guiders programme](#) (some resources available in Welsh) has been created for anyone who provides non-regulated money guidance to individuals or groups, based anywhere in the UK, including community workers, housing officers, mental health workers, volunteers and money mentors.

- The **Money Guidance Competency Framework** has been developed to support everyone delivering money guidance so they can provide safe, quality and consistent support. It sets out the skills, knowledge and behaviours required to deliver impartial guidance on money management and financial wellbeing in the non-regulated space. There are also plenty of suggestions for how the framework can be used in practice to support peer-to-peer discussions, self-reflection and professional career planning.
- There is a [practitioner community network](#) hosted in each of the four UK nations, where staff can network, support each other and access free webinars, workshops, training and forums tailored to their needs and interests.
- **Programme partner** organisations can also access free e-learning resources and a City & Guilds endorsed professional credential (a digital badge awarded on completion of the Foundation Level eLearning and assessment).

The programme aims to increase the profile of money guidance activity: improving financial wellbeing and money guidance practice, influencing policy and system change across the Financial Wellbeing and Money Guidance sector; strengthening and growing the community network of practitioners and stakeholders; and enabling partnership working and collaboration across different organisations and sectors.

### Other sources of support

#### MoneyHelper (Available in Welsh)

Free, impartial and expert online guidance on topics ranging from benefits, savings and renting, as well as helpful tools and calculators. [Find us online](#) or talk to us live for money guidance over the phone: 0800 138 7777. Alternatively, you can add +44 77 0134 2744 to your WhatsApp and send us a message.

You can also access a series of [‘talking about money’ guides](#) tailored to different age groups, and specific resources that outline the [financial support available for young carers](#). You can order physical copies of our guides, for individuals or for not-for-profit and public sector organisations to use, through our guide ordering portal [here](#).

MoneyHelper has published new financial guidance for 16–24-year-olds: [available here](#). This guidance introduces a range of money or pensions topics typical to all young adults when they start making independent financial decisions after leaving education and entering the labour market (including while job seeking or on an apprenticeship). It then signposts to more detailed MoneyHelper guidance or directly to external sources of support. Guidance for students and graduates can also be found [here](#).

#### [Young Money Advisory Service](#) (Some resources available in Welsh)

The Advisory Service is suitable for anyone teaching children and young people about earning and looking after their money. It's completely free and their financial experts can offer information and tips on how to help young people develop the vital skills and enterprising mindset needed to earn and look after their money.



**Mental Health and Money Advice** (Available in Welsh)

Easy to digest, free, online activities and tips for professionals supporting people facing mental health and money problems.

**The Money Charity – An introduction to money mentoring course**

This four-part course is suitable for anyone keen to learn more about supporting others with managing their finances and can be delivered virtually or face to face. Money Mentoring is a skilled practice which involves understanding the boundary between financial guidance and advice, being able to have good conversations about money plus understanding how and where to refer people. This course has a cost associated.

**The Share Foundation – Child Trust Funds** (Available in Welsh)

Advice and guidance on how those working with children and young people can raise awareness of Child Trust Funds. Here they provide all the materials you need to tell them about it and how to find and access their CTF, including short videos, a script and background notes.

**Young Money practitioner training** (England and Wales only – some resources/training available in Welsh)

A range of training opportunities, including bespoke options for those outside of school settings delivered by self-taught e-Learning modules, virtual session, or face to face workshops.








## Step 5: Find resources for the young people you support

MaPS have brought together a wide selection of resources and sources of information for having effective money conversations with young people, regardless of the challenges they may be facing. These provide opportunities to build skills and confidence, and offer practical guidance and general advice about dealing with money.



These are arranged by nation and type of resource as well as highlighting where content has been specially created for young people facing particular challenges or experiences.







So you can be confident in the quality of the resources selected below we have looked to include those which have received accreditation or funding from organisations such as MaPS, Young Enterprise or other organisations leading in this space, as well as resources provided by organisations already working with Local Authorities across the UK. We have specified when a programme has been accredited by the [Financial Education Quality Mark](#).

### Key: Type of Resources







 <p>Resources that can be delivered to children and young people by practitioners on a 121 or small group basis</p> <p>These might also be suitable for parents or carers to deliver</p>	 <p>Organisations that offer workshops or training for children and young people</p>	 <p>Self-service content for children and young people that practitioners can signpost to</p>	 <p>General advice and credible sources of information about money</p>	 <p>Credible and expert-led training and resources to upskill practitioners supporting children and young people with their finances</p>
--	--	---	--	--





### UK wide

Organisation	Name of programme	Target audience	Further information
<a href="#">Academy of Money</a> 		Online self-directed learning for all ages	The Open University has joined forces with MoneySavingExpert (MSE) to produce this new free course to give you the skills and knowledge to master your finances. Packed with videos, audios, quizzes and activities, the course covers all the key aspects of personal finance in six sessions of study that each take around two hours to complete.
<a href="#">Mental Health and Money Advice</a> 	<a href="#">(Available in Welsh)</a>	All ages	Mental Health and Money Advice provide clear, practical advice to help you understand, manage and improve both your mental and financial health.


Organisation	Name of programme	Target audience	Further information
	Money Guiders (Some resources available in Welsh)	Young people, adults and elderly	The Money Guiders network is a free learning and development programme and is open to organisations and individuals who give any level of unregulated money guidance as part of their support. The programme aims to improve the quality and increase the visibility of money guidance, ultimately enhancing the financial wellbeing of service users.
<a href="#">Money and Pensions Service</a>  	<a href="#">MoneyHelper</a> <a href="#">(Available in Welsh)</a>	All ages	<p>MoneyHelper brings together the support and services of three government-backed financial guidance providers: Money Advice Service, The Pensions Advisory Service and Pension Wise. There is a wide range of advice available depending on your personal circumstances, including advice on financial support and support services available for young carers.</p> <p>A few of MoneyHelper's particularly relevant or useful pages are listed here:</p> <ul style="list-style-type: none"> <li>■ Supporting yourself financially – a guide for young adults aged 16 to 24</li> <li>■ Benefits if you're sick, disabled or a carer</li> <li>■ Student and graduate money</li> <li>■ Living on a squeezed income</li> </ul>
HSBC Accredited by the Quality Mark  	<a href="#">Money Heroes</a>	Ages 3–11	Money Heroes aims to teach financial education to children aged 3 to 11, at home and in the classroom, supported by HSBC and developed by Young Money. The programme offers activities, storybooks, games, guidance and teacher training to help develop knowledge, skills and attitudes for a successful financial future. Money Heroes is also currently developing practitioner guides and accessible resources for anyone working with vulnerable children. These will be available in late 2022.
<a href="#">Lloyds Bank Academy</a> Some resources accredited by the Quality Mark  		Ages 3–16+	The Lloyds Bank Academy is a free learning hub to boost digital and financial skills and build confidence, with the aim of helping people get more out of everyday life and work. It includes online learning modules on topics like budgeting basics, banking basics, borrowing basics and money and your mental health, as well as group and one-to-one resources to help practitioners support young people aged 3–16 and 16+ learn how to stay in control of their finances.



Organisation	Name of programme	Target audience	Further information
NatWest Accredited by the Quality Mark  	<a href="#">MoneySense</a>	Ages 5–18	<p>NatWest MoneySense is a free financial education programme for 5–18-year-olds, which includes face-to-face and online workshops supported by bank volunteers. Plus numerous resources including lesson plans, activity sheets, videos and interactive activities, all linked to the curriculum in each UK nation and including resources for students with additional needs.</p> <p>Register at <a href="https://mymoneysense.com">mymoneysense.com</a> to book/request a workshop and access resources.</p>
<a href="#">MyBnk</a> Some resources accredited by the Quality Mark 	Money Works, The Money House, Uni Dosh, Work Dosh	Ages 5–25	<p>A range of financial education programmes for 5–25-year-olds, including those with additional needs, that aim to bring money to life and help young people make informed choices. Workshops cover saving, budgeting, debt, independent living, and public and student finance. MyBnk's 'The Money House' and 'Money Works' programmes for 16–25-year-olds entering independent living focus on survival money skills and homelessness prevention.</p>
<a href="#">The Family Building Society</a> Accredited by the Quality Mark 	<a href="#">Children and Money</a>	Ages 5–18+	<p>A series of resources created with Young Money, to help children learn about managing money and personal finance, the concept of bank and savings accounts, saving and budgeting, and staying safe with money online.</p>
Barclays Accredited by the Quality Mark 	<a href="#">Barclays Life Skills</a>	Ages 7–18	<p>Free, curriculum-linked financial education lessons, tailored for age groups from 7 to 18 years, including resources specifically for young people who have experienced care. The interactive lessons cover topics from budgeting, saving, understanding needs and wants through to recognising fraud, interpreting payslips and planning for financial independence.</p>
Open Palm 	<a href="#">WYZ Money</a>	Ages 9–17	<p>WYZ Money is a personal finance programme aimed at 13–17-year-olds (with a shorter programme for 9–12-year-olds) covering the topics we all wish we knew when we were younger. Young people will learn practical skills to use money responsibly and hear from qualified finance professionals from diverse backgrounds. The programme is aimed at young people from Black, Mixed Heritage and Ethnic Minority backgrounds due to disparities that disproportionately affect these groups, but is open to all.</p> <p>WYZ Money is delivered online and is completely free of charge. It is recognised by ASDAN and young people can gain a nationally recognised Personal Finance accreditation upon completion.</p>

Organisation	Name of programme	Target audience	Further information
<a href="#">The Money Charity</a> 		Ages 11–19 and adults	The Money Charity supports young people, workplaces and communities to develop the skills, knowledge, attitudes and behaviours needed to manage their money well throughout their lives. They deliver interactive Financial Education Money Workshops to young people of all ages, with sessions specifically designed for 16–24-year-olds. Workshops are delivered across the UK in a range of different settings including schools/colleges, Alternative Learning Provisions, Pupil Referral Units, youth groups, Youth Offending Services and Mental Health Secure Units. Their support includes work with young refugees, young people with cancer, SEND (Special Educational Needs or Disabilities) groups and other vulnerable groups.
<a href="#">The Prince's Trust</a> 	<a href="#">Money management   Financial advice</a>	Ages 11–30	The Prince's Trust provides a range of tools covering money management to support young people and their finances, which can be used by young people independently or with the support of an adult.
<a href="#">The Mix</a> 	<a href="#">The Mix Money</a>	Ages 13–25	The Mix provides a wide range of advice on money topics through articles, videos and case studies. There is also an online money management course which helps build money confidence.
<a href="#">The Share Foundation</a>  Some resources accredited by the Quality Mark	<a href="#">Managing My Money</a>	All ages	Managing My Money is available for all ages, based on the Open University course of the same name.
	<a href="#">Making Your Money Work For You</a>	11–14-year-olds	The Making Your Money Work For You booklet was specifically written by the Personal Finance Education Group, which merged with Young Money, for young people with experience of care.
	<a href="#">Stepladder &amp; Stepladder Plus</a>	15–25-year-olds	The Stepladder programmes are designed specifically for young people in care and care leavers. Stepladder Plus is an incentivised learning course, where grants are available.
	<a href="#">findCTF</a> <a href="#">talkCTF</a> (some resources available in <a href="#">Welsh</a> )	16–25-year-olds	findCTF and talkCTF are recovery programmes for unclaimed Child Trust Funds for age 16 upwards (born from 1 September 2002).







Organisation	Name of programme	Target audience	Further information
<a href="#">Young Enterprise: Young Money</a> Some resources accredited by the Quality Mark 	-	Various	Provide tools, practitioner training, Your Money Matters textbooks for young people and a quality marked resource hub that can be used in a range of settings. They provide tailored support within the devolved nations.
	<a href="#">Spending Sense</a>	Ages 11+	This is flexible resource for students with mild to moderate special educational needs. It aims to develop their understanding of managing their money, making financial decisions, staying safe online and the world of work.
	<a href="#">Advisory Service</a>	Practitioners	The Advisory Service is a free service for anyone teaching children and young people about earning and looking after their money. It's completely free and their financial experts can offer information and tips on how to help young people develop the vital skills and enterprising mindset needed to earn and look after their money.
	What's your price?	Children and young people involved in or at risk of criminal activity	A series of 11 sessions to provide support for young people who are convicted of, involved in or at risk of criminal activity, to develop their confidence to progress towards employment, enterprise or education.
	<a href="#">Family Workshop</a>	Parents and carers	This 90-minute workshop focuses on helping families explore money learning together. Parents/carers will discover ways to include their children in everyday discussions and actions related to money, thereby improving both their children's financial capability and, in turn, their own too.
	YE Learning Zone	Ages 13–19	Online courses from YE are designed to support young people to develop the vital skills they need to earn and look after their money. Suitable for learners aged 13–19, each course is structured around a series of units, providing young people with multiple opportunities to learn, do and review.
	<a href="#">Developing Financial Futures</a>	Ages 16+	This resource was developed to support the delivery of financial education to vulnerable young people and be flexible and adaptable to different settings. (Recently refreshed with support from Leicester City Council).




## England

Organisation	Name of programme	Target audience	Further information
Experian 	<a href="#">Values, Money and Me</a>	Ages 4–12	PSHE Association Quality Assured Resource from Experian. Values, Money and Me is a free online resource to help children explore the world of money with teachers, parents and carers. Using characters and settings of the Pride Place Community, the resource explores their lives and dilemmas relating to experiences around money and how they feel and react to it. Designed for use in primary schools but can be used flexibly in different settings.
Debt Advice Foundation 	<a href="#">Debt Aware</a>	Young adults and adults/ children in school	Working towards the prevention and cure of consumer debt problems in the UK, DAF provides debt and money management tools. DebtAware is its school focused financial education programme. The team delivers the sessions to children aged 9–11 years and there are seven units of work in the programme, which are delivered to over 100 schools in the Northwest of England.
<a href="#">Office for students</a> 	<a href="#">Uni Connect</a>	School leavers and YP aged over 16	Uni Connect aims to equip young and adult learners from underrepresented groups to make an informed choice about their options in relation to the full range of routes into and through higher education and to minimise the barriers they may face when choosing the option that will unlock their potential.
<a href="#">SFE for practitioners</a> 	-	School leavers and YP aged over 16	SFE for practitioners provides up to date information and guidance for those working across the education sector, with a particular focus on providing materials for advisors supporting students from vulnerable sections of society. Engaging with both national and regional partners, networks and specialist advisory groups, SFE wants to ensure that every eligible student can understand and access the full range of financial support available to them.
Young Enterprise: Young Money Accredited by the Quality Mark 	<a href="#">Practitioner training</a>	Practitioners	Financial education training and advice for teachers and other practitioners, including those working with young people with special educational needs.



## Scotland

Organisation	Name of programme	Target audience	Further information
<a href="#">Young Scot</a> 	-	Various	Information for young people about managing money, debt and budgeting for the future, in partnership with <a href="#">The Money and Pensions Service Youth Checkpoints Programme</a> .
<a href="#">Young Enterprise Scotland 'Scotland's Financial Schools'</a> Accredited by the Quality Mark 	-	Early years – senior phase	Young Enterprise Scotland is excited to offer support to practitioners in delivering financial education in schools. A 'one stop shop' with guidance, tools and resources has been created to help practitioners from early years through to senior phase embed financial education into their practice. Links to resources and workshops are included along with new 'Grab and Go' lesson plans, whole school reflection tools and a Scottish Progression Pathway linking financial education directly to the Curriculum for Excellence.
<a href="#">Money Advice Scotland</a>  	-	Primary/secondary school	<p>Money Advice Scotland aims to help improve the financial wellbeing of the people of Scotland through a dedicated Financial capability team who provide a range of resources and offer interactive sessions to support young people.</p> <p>Its money goals workshop covers issues that are pertinent to young people, including how to manage money, understanding financial products and future planning. These interactive, online sessions are aimed at all young people in higher education, workplaces and other community settings.</p>

## Wales

Organisation	Name of programme	Target audience	Further information
Children in Wales and Voices from Care Cymru  	<a href="#">Getting Ready Project</a> <a href="#">(Available in Welsh)</a>	Young care experienced people aged 15–25	<p>The Getting Ready Project is a Wales-wide joint venture between Children in Wales and Voices from Care Cymru that supports young care-experienced people aged 15-25 in their transition to adulthood including helping them to feel financially ready. The project offers:</p> <ul style="list-style-type: none"> <li>■ Intensive support in the community, delivered by Voices from Care Cymru project workers, which includes helping with setting up direct debits, opening bank accounts, applying for grants, managing debt and assisting managing a budget.</li> <li>■ One-to-one or group workshops delivered by Children in Wales on a number of topics including managing your money (budgeting), food shopping on a budget, good debt/bad debt and credit ratings, and benefits and entitlements. These can be run for foster carers, professionals or young people.</li> </ul> <p>Young people and practitioners can also access <a href="#">a range of online resources to support young people with their money</a>.</p>
Young Enterprise: Young Money Accredited by the Quality Mark 	<a href="#">Practitioner training</a> (Some resources available in Welsh)	Practitioners	<p>Financial education training and advice for teachers and other practitioners, including those working with young people with special educational needs. Contact Young Enterprise for more details.</p>

## Northern Ireland

Organisation	Name of programme	Target audience	Further information
<a href="#">CCEA</a> 	<a href="#">Talk Money, Talk Solutions</a>	Primary	Talk Money, Talk Solutions is a collection of practical problem-solving activities for use in primary school.
	<a href="#">Financial Capability in a Digital World</a>	Key Stage 3	Teacher-led activities to support the delivery of financial capability across the Key Stage 3 curriculum in an ever-changing digital landscape. Provides guidance in three chapters, apps, banking and money, on how technology is changing the world of financial capability and suggests classroom activities to explore this.
	<a href="#">Understanding Financial Capability</a>	Post-primary	This site equips teachers with the information and educational resources they will need to deliver effective lessons in personal money management, from Foundation Stage to Key Stage 4. This resource has been developed for schools in Northern Ireland, but it can act as a useful resource for any Key Stage 3 pupil learning about financial capability across the other three UK nations.
<a href="#">Young Enterprise NI</a> Accredited by the Quality Mark 		Primary and post-primary	Young Enterprise NI works closely with MaPS and CCEA to support financial education. The charity provides financial education programmes at primary and post primary level, including teacher resources via the Young Money website.



**Money &  
Pensions  
Service**