

The **MONEY** Charity



The Money Charity  
**2024 Impact Report**

**FutureProof**  
PURPOSE | IMPACT

# 2024 Impact Stats

## Delivering across the UK

Over **1800** Young People, Workplace, Community and Refugee sessions were delivered to participants from across England, Wales, Scotland and Northern Ireland

## Working in Collaboration

The **Money Charity** delivered its workshops in partnership with schools, colleges, charities, workplaces and other key stakeholders

The **Money Charity** partnered with **400** organisations in 2024

In 2024 **The Money Charity** worked with over **43,000** people\*

**2,042** adults in Community settings, including Refugees

**35,716** young people

**5,517** adults in workplaces

**94%** of adults in Workplace sessions said they would recommend The Money Charity to others

On average Teachers and Bookers rated the session **4.7** out of 5 stars

**77%** of adults in community sessions felt they were financially capable and able to plan for the future after the session

across all workshops...

Before a workshop only:

**22%** felt they could manage their money well

After a workshop:

**62%** felt they could manage their money well

“The presenter was excellent! They explained complex issues clearly, succinctly and with humour. I feel much less apprehensive planning for the future now.”

## Delivering to all ages...

“I wish I knew about this when I was younger. I think its very important. information that should be compulsory at school. Thank you!”

The **Money Charity** works with people of all ages, from sessions in primary schools to those managing their money through retirement.

## at all life stages...

from saving for university

“It was very useful. It helped me save a lot more money than usual, and made me realise the amount of money I could save in a few years for college and university.”

to planning for retirement

“I enjoyed the pensions advice and information about national insurance, and learning about other statistics.”

# 2024 Impact Report

“Thanks for taking the time to read our 2024 Impact Report, the third annual review of the impact our work has. This year we had over 43,000 attendees to our sessions for the second year running and also celebrated 30 years as the UK’s dedicated Financial Wellbeing and Financial Education charity. We are really pleased and proud of the continued impact we are having on people of all ages’ ability to talk about and manage their money. More people than ever are rating our workshops as 5 stars and in nearly all other measures, we are having more impact in 2024 than we did in 2023. We also really value the early insight this data has provided on the value of our new workshops for primary schools and our activity-based workshops initiative. Our work in increasing the financial capability and wellbeing of people across the UK continues to be vital and so it is really pleasing to be able to illustrate that it works.”

**Michelle Highman**  
**Chief Executive**  
**The Money Charity**

For over 30 years, The Money Charity has been helping people to achieve Financial Wellbeing by managing their money well, teaching essential life skills to people in many different circumstances and stages of life. This support is delivered through a range of interventions including interactive and engaging face-to-face or virtual Workshops and Webinars.

This support has been vital in 2024, a year in which everyday costs of living have remained high, putting further pressure on household budgets across the country. Over the year, The Money Charity delivered over 2,000 hours of Financial Wellbeing & Financial Education Workshops and Webinars which had over 43,000 attendees, including more than 500 children aged 7-11 who took part in our newly launched Primary Schools Workshops. In 2024 we also added to our suite of specialist Programmes, launching a new set of Activity-Based Workshops designed for young people and adults with special educational needs and learning disabilities. This sits along our longstanding Programme for Refugee & Asylum Seekers, and our Money Mentoring Programme.

The Money Charity values feedback from individuals and organisations that it works with and seeks to evidence its impact to host organisations, funders, partners and wider stakeholders. We do this by asking participants of all our Workshops and Webinars to complete a survey and analysing the outcomes reported on a quarterly basis. Some evaluation highlights from our Primary School Workshops and specialist Programmes are provided toward the end of this report.

## About the report

The Money Charity is committed to the continuous improvement of the support it provides to people across the UK. To achieve this, FutureProof Impact has been commissioned as an independent evaluator to produce quarterly and annual reports. All data and graphs presented in this report have been collated and analysed by FutureProof Impact. This is The Money Charity’s third annual Impact Report, collating data from across the year to understand what worked well, as well as what could be improved.

FutureProof Impact and Future Proof Purpose CIC are companies linked by their belief that by committing to better ways of working social outcomes can be achieved today and in the future.

## About the data

This report reviews the outcomes reported by participants and teachers/booking agents of The Money Charity’s programmes delivered between the start of January 2024 to the end of December 2024. Stats are presented visually with explanatory statements that expand on the outcome itself or compare with across quarters. The information is intended to identify both positive outcomes from the sessions and areas for further investigation or improvement. This report doesn’t cover data from all modules delivered by The Money Charity, but focuses on analysing the feedback from those modules with the highest number of attendees.

# Our Impact in 2024

After completing a Workshop, **62%** of all participants felt they could now manage their money well, up from only **22%** before the Workshop

Before the Workshops, only **20%** of all participants said they talked to people around them about money. Having completed the Workshops **37%** of all participants said they would talk to people about money

**82%** of all participants said they would recommend The Money Charity to others

## Sample size

This year, we received and processed over 5,500 surveys. Each quarter, this data and feedback has been analysed and turned into quarterly reports.

We had over 43,000 attendees at our sessions in 2024.

The resulting sample sizes for the year are listed in the table below. The overall sample size for 2024 was 13%, which is a very strong sample size, allowing The Money Charity to measure the impact of their work to a high-degree of confidence.

## Rating out of 5

2024



|                       | Number of surveys per quarter |              |            |              |              | Overall participation and sample size |             |
|-----------------------|-------------------------------|--------------|------------|--------------|--------------|---------------------------------------|-------------|
|                       | Q1 2024                       | Q2 2024      | Q3 2024    | Q4 2024      | 2024 Total   | Participation                         | Sample size |
| Community and Refugee | 81                            | 111          | 169        | 123          | <b>484</b>   | 2,042                                 | <b>24%</b>  |
| Workplace             | 109                           | 119          | 180        | 127          | <b>535</b>   | 5,517                                 | <b>10%</b>  |
| Young People          | 1,599                         | 1,122        | 591        | 1,149        | <b>4,461</b> | 35,716                                | <b>12%</b>  |
| <b>Total</b>          | <b>1,789</b>                  | <b>1,352</b> | <b>940</b> | <b>1,399</b> | <b>5,480</b> | <b>43,275</b>                         | <b>13%</b>  |

# Our Impact in 2024: Young People

Young people reported a **29% improvement in their ability to manage money**

Young people reported a **17% improvement in their willingness to talk about money matters**

**79%** of young people said they would recommend The Money Charity to others

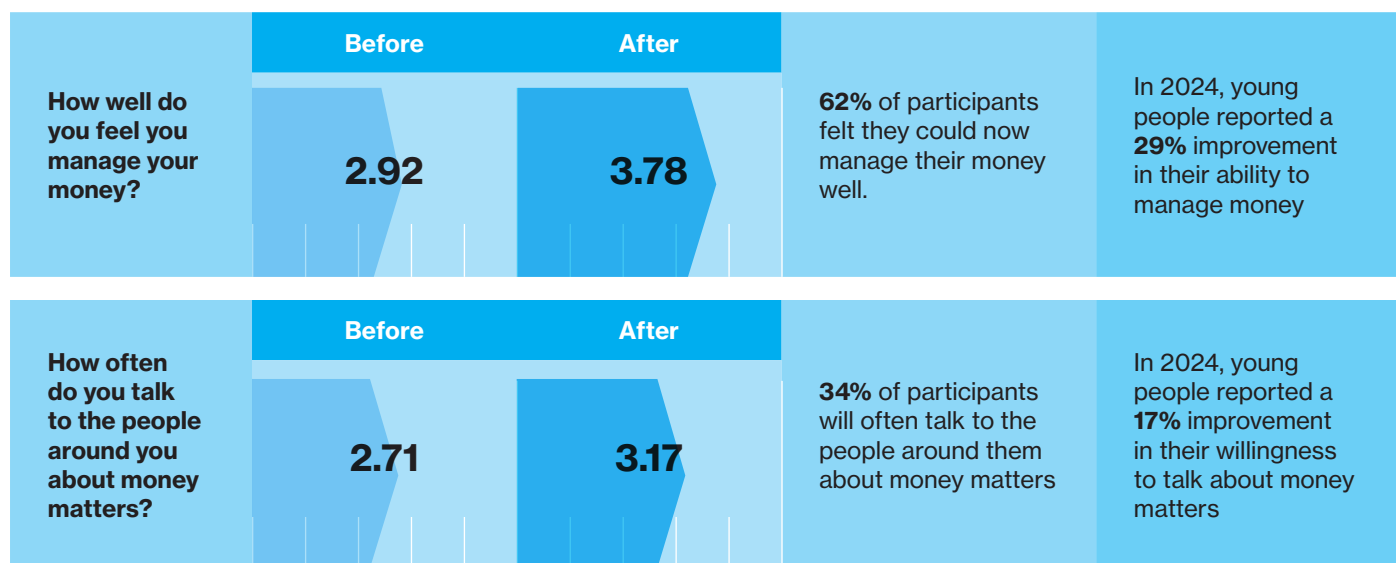
The aim of The Money Charity's Money Workshops is to provide the building blocks to sound money management, helping young people to develop the skills, knowledge, attitudes and behaviours they will need so they can make the most of their money throughout their lives. They cover the essentials of staying on top of your money, including using money to achieve your goals, saving, tax, how to read a payslip, understanding credit as well as financial products like banking and student finance.

Each workshop includes a range of immersive activities and the chance to debate and discuss.

Our Money Workshops are available for schools, colleges, universities and also other youth settings such as charities and community groups that work with young people.

“Even though I already knew a lot about managing money, I still learned valuable insights during the workshop. It reinforced some of my existing knowledge, but also gave me new strategies for saving, budgeting, and investing. I'll definitely be more intentional with my finances moving forward.”

## Core outcomes





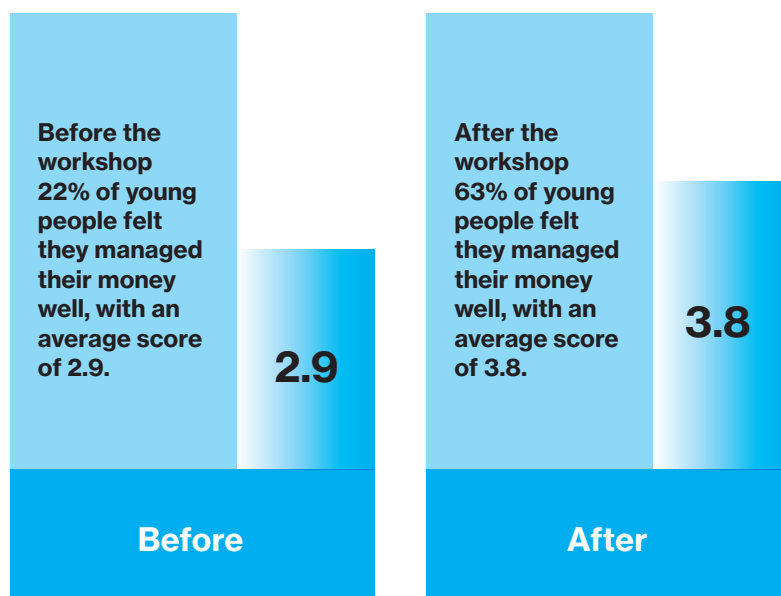


## Improving money management

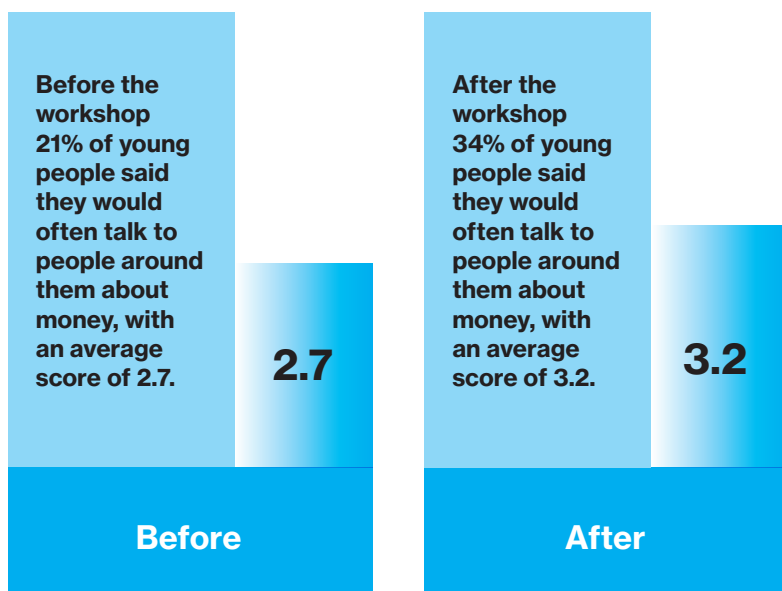
Across 2024, there was an average improvement of 29% in response to the question “How well do you feel you manage your money?”. In qualitative feedback, we heard some of the reasons why young people now felt more confident.

“It was very relevant, especially as a university student. It reinforced the urgency of saving and understanding money, especially in such an unstable economy.”

“I learnt to be more open about money.”



## Opening up conversations around money



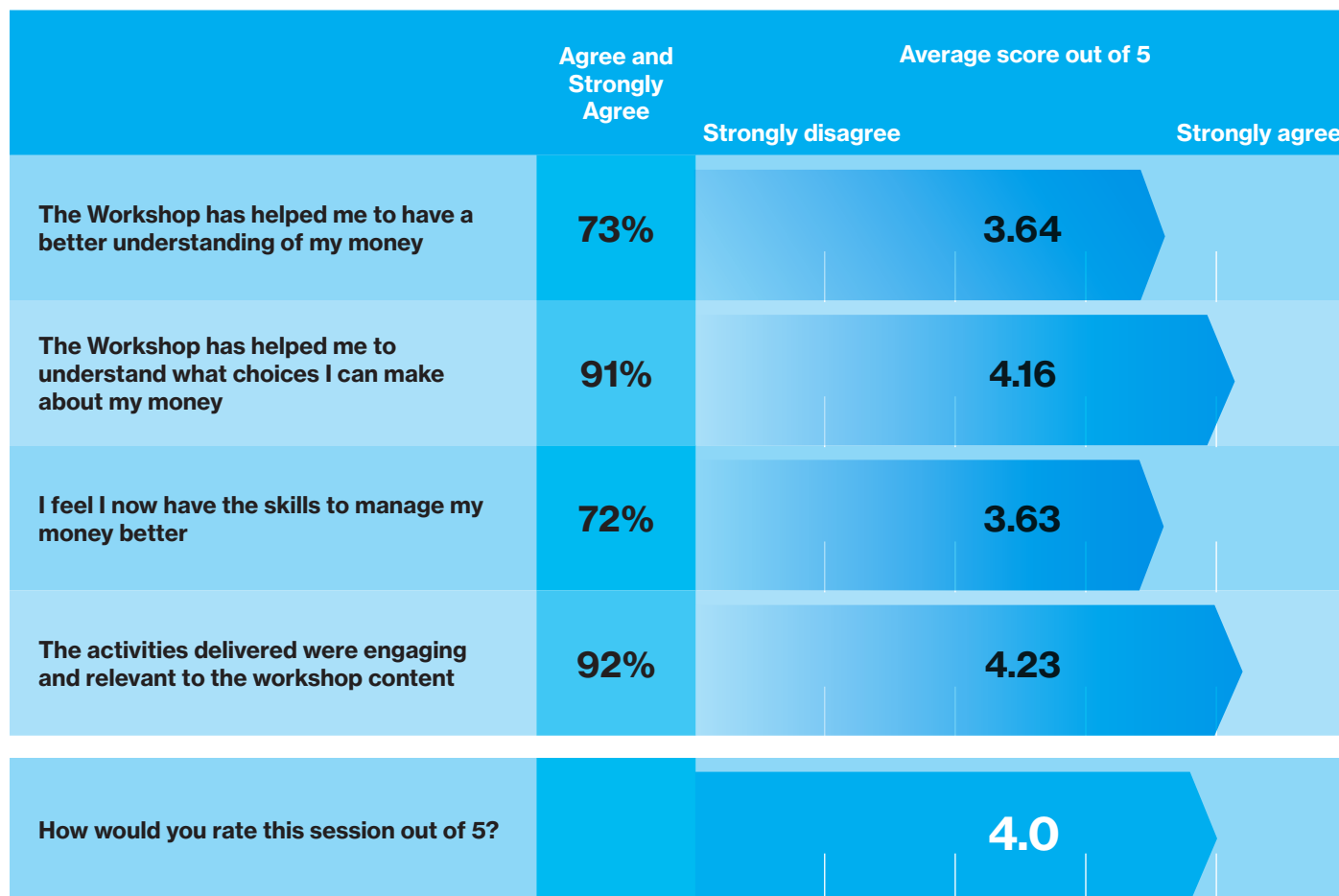
The Money Charity attempts to open up conversations about money amongst young people. Compared to adult participants, data shows it is more difficult to get young people to talk about money frequently, however the surveys showed a 17% improvement over 2024.

“I learnt that budgeting and limiting unnecessary spending allows a person to be more financially stable.”

# Young People: Core Questions

In 2024, we asked young people to respond to four statements on a scale of 1-5 from strongly disagree (1) to strongly agree (5) and to rate the overall session out of 5. The feedback was positive, with young people ranking the session 4 out of 5 on

average. There was strong agreement (9 out of 10) that the workshop gave young people a better understanding of the choices they can make about money.



## Translating financial terminology

Roughly 3 out of 4 respondents felt they now had the skills to manage their money better. In qualitative feedback they mentioned gaining a better understanding of financial terminology and services.

“ It was a very good session and taught me the difference between direct debit and standing order. ”

“ It was very relevant, we learnt the difference between APR and AER. Great! ”

“ I can now read a pay slip which is vital!! ”

## Rating out of 5

2024



On average, young people rated the session **4.0** (out of 5)

## Encouraging behaviour change

In the qualitative feedback, we heard how young people were planning to change their behaviours and decision making as a result of the workshop.

“ I learnt how to manage my money and improved my knowledge and skills. I understand more choices I can make about money and I understand the topics covered during the workshop. The content was relevant because it made me really confident. ”

“ It was amazing, had good detail and the trainer was amazing. I would love to see her back at the school and at other careers events my school holds she was fantastic at explaining issues people commonly have with money and how it is avoidable with us. ”

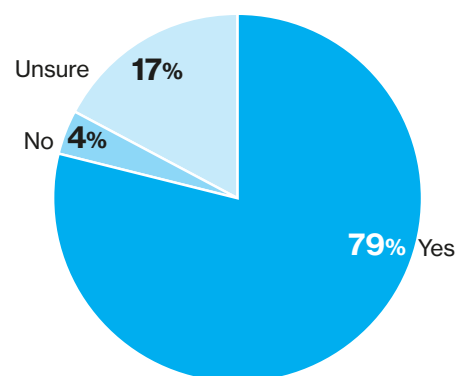
## Knowledgeable and inclusive delivery

Roughly 8 in 10 young people said they would recommend The Money Charity to others. In feedback, they often praised and thanked trainers by name.

All names of trainers have been anonymised in this document.

“ The trainer was great, normally adults try give me advice that don't feel personal, but I felt like she really got me, she can talk from experience and speaks to us like she is us, and cares about us. ”

## Would you recommend The Money Charity to others?



## Reducing fear about money issues

“ Before my experience with the teacher I was very scared and confused about to handle money, but they explained in a very simple way how to really do it, and after that I am grateful. ”

It is clear from both qualitative and quantitative feedback that many young people were confused or intimidated by money issues such as taxation, loans and budgeting. We heard that the workshop had helped to change perspectives and reduce fear, giving young people increased confidence.

“ It has helped me view money differently, as in how we are supposed to spend it. ”





“ The workshop definitely puts money into a different perspective, and makes you realize the risks and rewards of managing money. ”

“ It has had a positive impact. I will be more mindful in saving money for future housing and rent deposits and keeping my credit score good for taking out loans as a precaution. ”

“ This workshop will have a positive impact in my life as now I will be more comfortable in managing money in the future. ”



“ This workshop helped me to understand more about money and I think that it will benefit me when I am older as I will have to start managing my money. I think that I will make an effort to further understand money and make savings plans for the future. ”

“ The workshop was highly informative and relevant to my financial goals. I learned valuable strategies for budgeting, saving, and investing, which I believe will significantly improve my financial management. The content was presented in a clear and engaging manner, making complex topics easy to understand. Overall, I found the workshop to be a worthwhile experience and I would recommend it to others seeking to enhance their financial literacy. ”

# Teacher and Booker Feedback

Across 2024, we asked the teachers and bookers of the Young People Workshops to let us know how the sessions went and what impact they have seen amongst the participants.

Across the year, we received **254** completed surveys from teachers and bookers.



## Creating a welcoming environment

Teachers and bookers commented on the inclusiveness of the sessions are how trainers made an effort to create a relaxed and relateable environment.

“No subject was off the table and the consultant took time to listen to a variety of financial concerns and questions our young people had and answered everything in a clear, concise manner that made the subject less intimidating.”

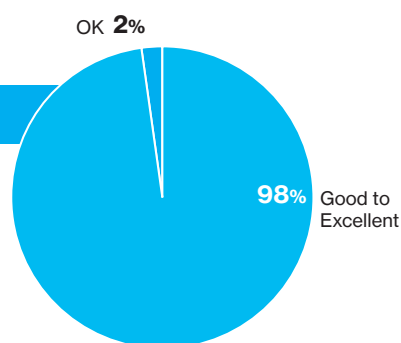
“The trainer created a warm environment where students could relate to her experiences of being young and having credit. She provided real examples for the students at every point.”

“Lots of relevant examples provided and things that the young people could relate to. Approachable trainer - offered lots of praise and encouragement. Young people were engaged.”

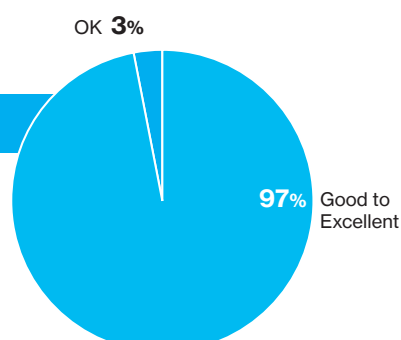
They also spoke about the trainers adapting to the groups specific needs.

“The trainer was absolutely fantastic at working with the students, adapting to those with needs. He was able to explain the different concepts in a way that all students understood, and was able to put things into a context which students were able to relate to.”

### Quality of presenter



### Quality of material presented



## Thinking about the group as a whole...

|                                                                                   | Before | After |
|-----------------------------------------------------------------------------------|--------|-------|
| How would you rate the groups ability to manage their money?                      | 2.4    | 4.0   |
| How willing do you think they were to talk about money to the people around them? | 2.7    | 4.2   |
| How would you rate the groups confidence in making decisions about money matters? | 2.3    | 4.0   |



### Interactive learning

The teachers and bookers welcomed the interactive nature of the sessions, using games and props to get students thinking about money.

“ The information was up to date and the activities were to the point and let students improve their knowledge of cost of living. ”

“ I think the physicality of the session was good, allowing participants to physically manage the money. ”

“ The presenter was very engaging. They used relateable experiences for students to keep their attention and were happy to answer questions. The topics were relevant and the use of props enabled students to think deeply about how they would practically prioritise their spending on a daily basis. ”

### Overall quality of the session out of 5



On average, teachers and bookers rated the session **4.7** (out of 5)



## Lasting impacts

Teachers and bookers were asked to report on the benefits they saw in young people after completing a workshop. Many spoke about the increase in conversations about money, and the increase in questions about money issues.

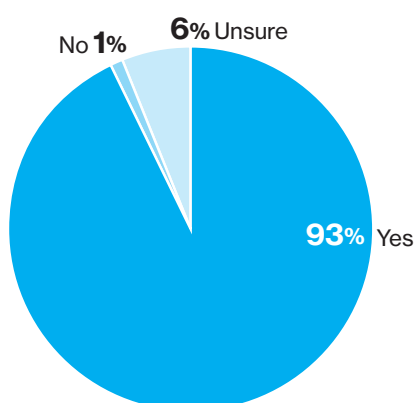
“Greatest aspect was a deeper understanding of what their guardians pay for things! This is great! Also, an understanding that there is more about maths in their future lives that they need to understand but this was supported well in helping them understand this yet for their age.”

“We saw an increase in students’ confidence when talking and asking about the topic after the session. As a result, students asked lots of questions at the end.”

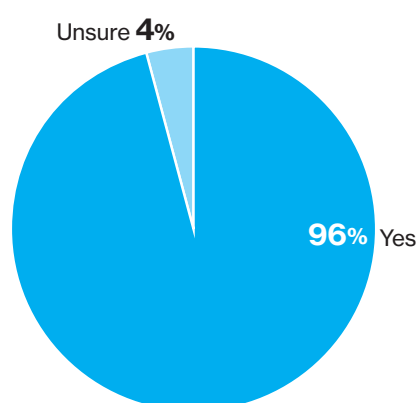
“They were surprised to see how much a saving they could make in a year if they gave up one portion of chips or a chocolate bar each week, and I genuinely feel they learnt from this and will put some of these strategies in place.”



**Would you be interested in other sessions from The Money Charity?**



**Would you recommend The Money Charity sessions to others?**



# Our Impact: Workplace

Participants in workplace sessions reported a **23%** improvement in their ability to manage money.

Participants in workplace sessions reported a **28%** improvement in their willingness to talk about money matters

**94%** of participants in workplace sessions said they would recommend The Money Charity to others

The Workplace team delivers Financial Wellbeing sessions to a broad demographic of employees across a range of companies from different industries and sectors. The Workshops are delivered in both face-to-face and virtual format. Using relevant examples, delivery and materials, our Workshops cover a wide range of topics, including attitudes to money, aspirations, budgeting and planning your finances, managing everyday money, building Financial Resilience, pensions, borrowing and saving to achieve your goals. The Workshops are engaging and relevant, focusing on developing Financial Capability and therefore improving Financial Wellbeing.

## Sharing experiences

Across 2024, participants in Workplace sessions responded very positively. One detail that came through in qualitative feedback was the value of hearing real experiences and being able to open up the conversation around money. We heard how this helped to reduce stigma.

“It was good to learn other peoples stories about finance and to gain information on where to get help and assistance to help myself.”

“Sharing different experiences of fraud was helpful, as well as learning how to prevent scams.”

“Great engaging presenter - so helpful as often money debt issues can feel shameful. Would definitely attend again!”

Organisations who booked Workplace Financial Wellbeing Sessions in 2024 included:





## Core questions

|                                                                       | Before | After | Percentage reporting good or very good outcomes after the sessions | Change |
|-----------------------------------------------------------------------|--------|-------|--------------------------------------------------------------------|--------|
| How well did you feel you manage your money?                          | 3.08   | 3.80  | Well or very well<br>65%                                           | +23%   |
| How often do you talk to people about money?                          | 2.76   | 3.53  | Often or all the time<br>53%                                       | +28%   |
| How would you rate your awareness of where to go for support?         | 2.75   | 4.38  | Good or very good awareness<br>94%                                 | +59%   |
| How would you rate your awareness of financial tools and information? | 2.72   | 4.36  | Good or very good awareness<br>94%                                 | +55%   |

“ I enjoyed the session. I think the budget planner and tools will be really helpful. It also made me less anxious about setting financial goals. ”

“ I enjoyed learning how to look after my money. These are important for people who don't think they need to plan around money. ”

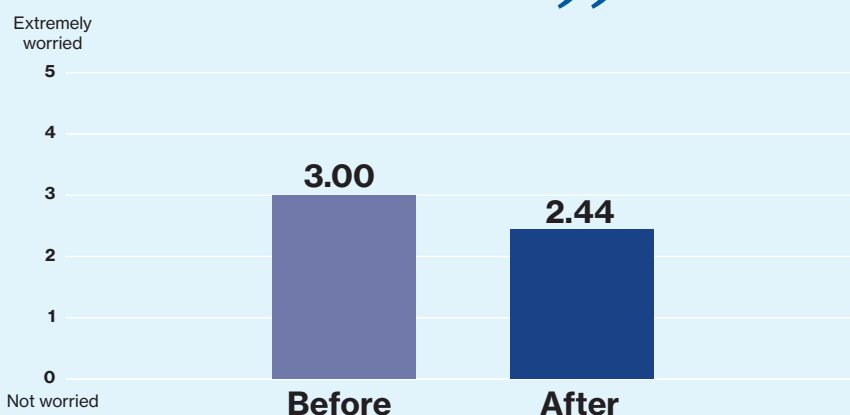


## Reducing worry

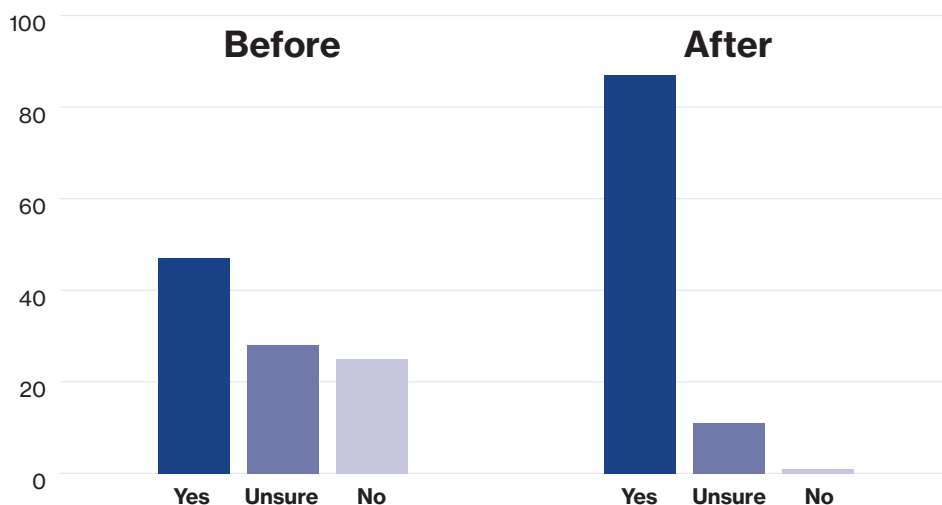
Across 2024, participants consistently felt less worried after completing a session. In feedback people spoke about the simplicity and practicality of the advice, making change feel possible and straightforward.

After completing a workplace session participants were **19% less worried about money.**

“The trainer put the group at ease and gave really practical tips for managing money. I feel that I manage my money fairly well but was grateful to learn about the tools and websites to get more information and support if needed. I liked the interactive nature of the session too.”



## Do you feel financially capable and able to plan for the future?



Before completing a session, **47%** felt financially capable and able to plan for the future.

After completing a session, that figure rose to **87%**.

“This got me thinking about planning for future emergencies.”

## Rating the session out of 5



On average, participants in Workplace sessions rated the session **4.6** (out of 5)



## Changing mindsets

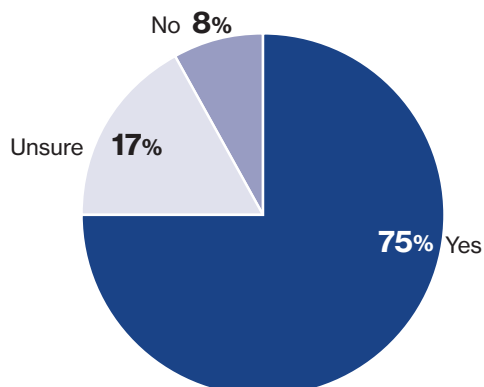
Some of the comments reflected the ways in which the session had changed peoples perspectives on money issues. We heard how it had encouraged people to think about their relationship with money, and what changes they could make.

“I found the psychology aspect very interesting, and plan to look into that more... I also think it would be very useful to some family members who struggle more financially and intend to suggest they look at The Money Charity.”

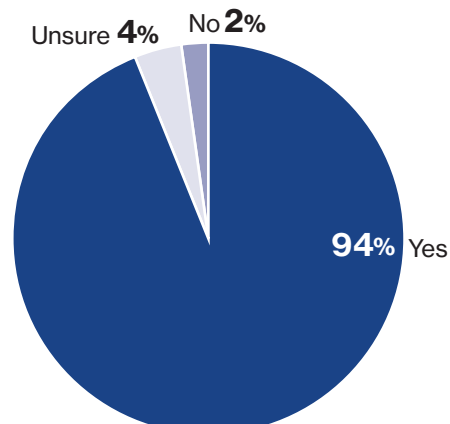
“It really opened up my eyes to how it is important to budget, and to keep track of my money going in and out.”



### Would you be interested in other sessions?



### Would you recommend The Money Charity to others?



## Our Impact: Community

Participants in community sessions reported a **27%** improvement in their ability to manage money

Participants in community sessions reported a **30%** improvement in their willingness to talk about money matters

**93%** of participants in community sessions said they would recommend The Money Charity to others

Our Community Financial Wellbeing Workshops offer charities, community groups and voluntary organisations the opportunity to access valuable training for their beneficiaries which they would often be closed off from due to budget constraints. Using relevant examples, delivery and materials, our Workshops cover a wide range of topics, including attitudes to money, aspirations, budgeting and planning your finances, managing everyday money, building Financial Resilience, pensions, borrowing and saving to achieve your goals. During Workshops, participants are introduced to a range of tools, techniques and other organisations offering information and support, to help them to manage their money better.

### Building trust and openness

It is clear from feedback that many participants felt the environment was open and inclusive, encouraging more confidence and reduced stress in relation to money matters.

“It made me more aware of support, and made me realise money doesn't have to be so stressful.”

“It was nice to talk about money freely.”

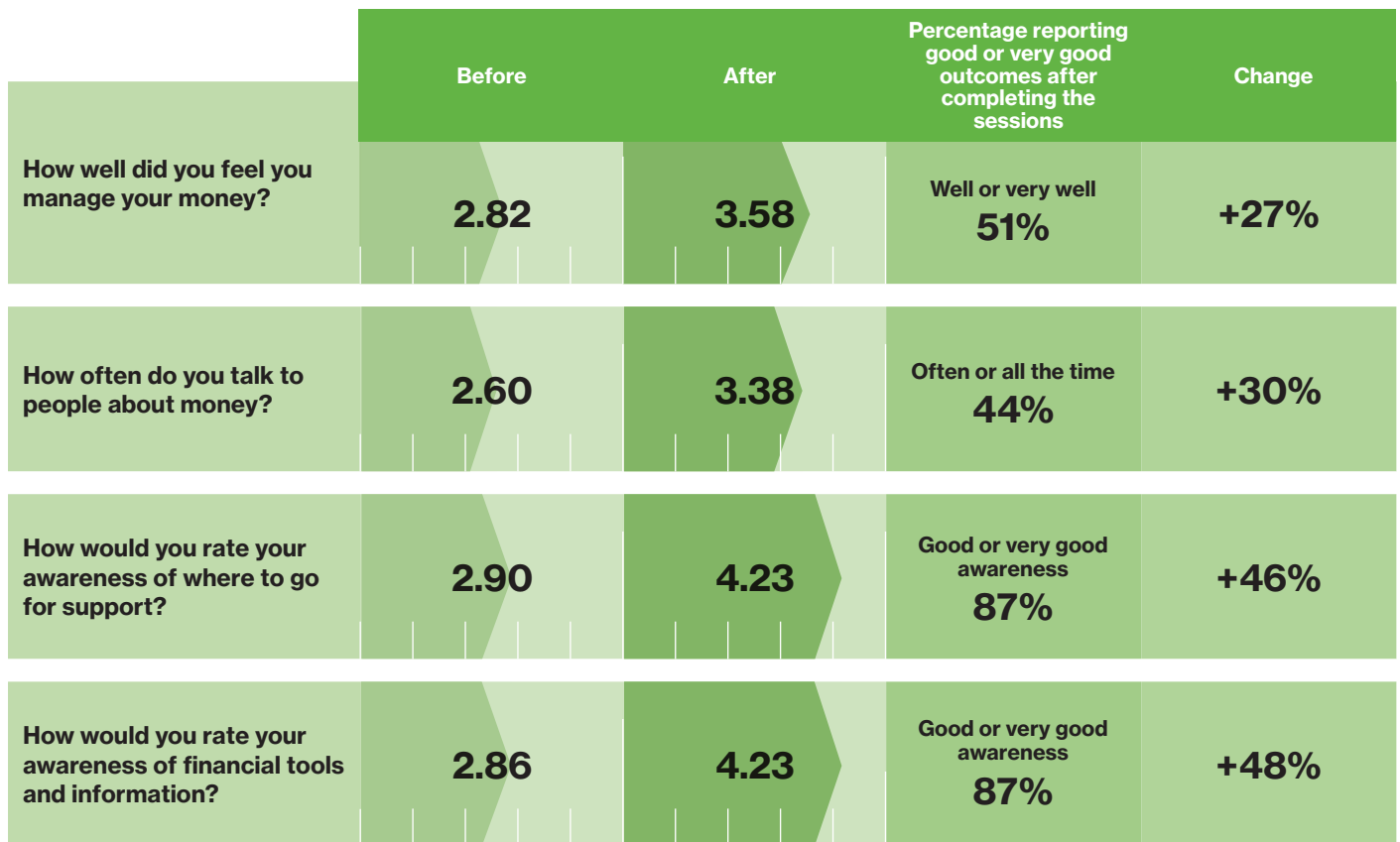
“I learnt to trust myself and make better decisions with money.”

Organisations who worked with The Money Charity to deliver Community sessions in 2024 included:

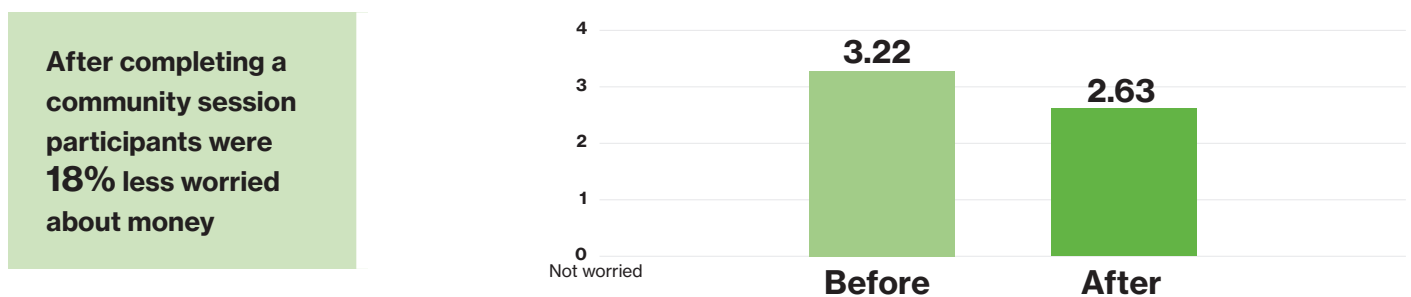




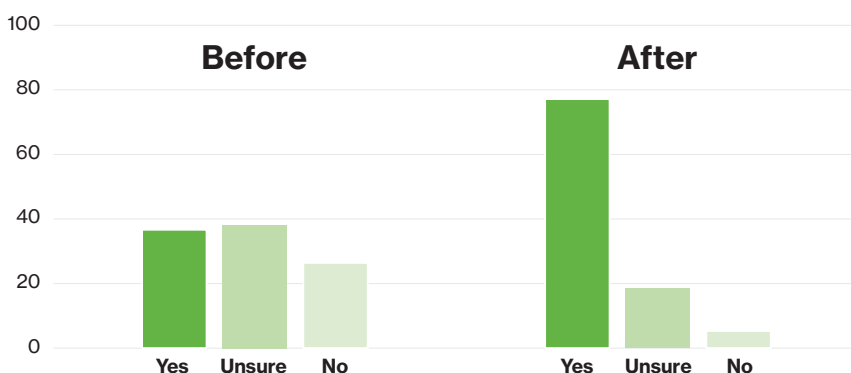
## Core questions



## How worried are you about money?



## Do you feel financially capable and able to plan for the future?



Before completing a session, **36%** felt financially capable and able to plan for the future.

After completing a session, that figure rose to **77%**.



### Rating the session out of 5



On average, participants in Community sessions rated the session **4.5** (out of 5)

### Investment in learning

Some participants took time to write longer feedback which reflected on their relationship with money and some of the barriers to improving money management. This suggests a high level of engagement with the session and investment in the learning. We also saw suggestions for further topics The Money Charity could cover.

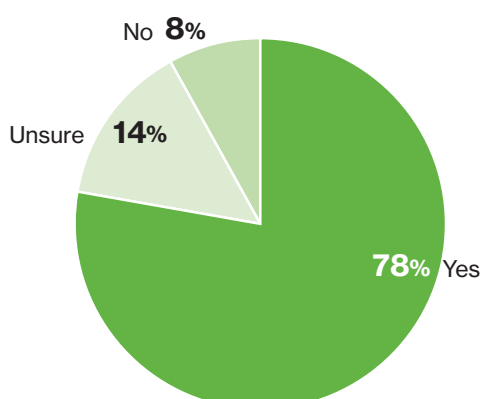
“I found the session really useful and really liked the way it was led by the trainers. It was helpful to think about ways we can improve our financial literacy and knowledge. I think it could be useful to do sessions on overcoming limiting beliefs about money that can hold us back.”



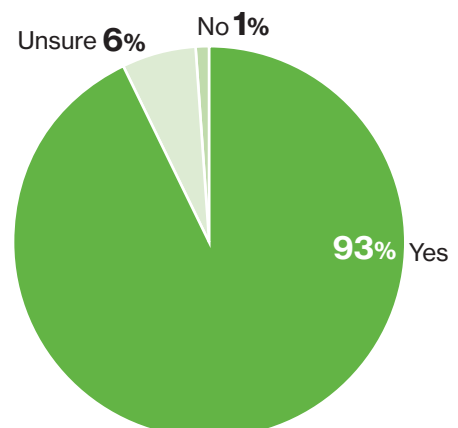
“Please do a similar session for secondary schools. My parents, though very financially affluent and capable never educated me about these matters. I had to figure it all out by myself and feel I started too late. The earlier we start the more in control we are.”

“I learnt a lot about the calculation of debts, credit unions and how they work. It would be good to learn more about step change, money helpers and credit scores.”

### Would you be interested in other sessions?



### Would you recommend The Money Charity to others?



# Highlights and New Initiatives

Alongside its core programmes, The Money Charity develops and delivers bespoke Workshops and Programmes for key groups and demographics.

These range from The Money Mentoring Programme, in which participants learn to support others with financial worries, to Activity-Based Workshops, which are tailored to SEND young people and adults with learning disabilities. This section summarises the impact from four of these initiatives.

## Primary Workshops

**82%** said they enjoyed or really enjoyed the workshop.

**81%** thought the workshop was good or very good.

**80%** said they felt more confident after the workshop.

Whilst the majority of Young People Workshops are delivered in secondary schools, in 2024 The Money Charity also launched workshops for primary schools. The feedback from surveys was very positive, with many participants noting how fun the activities were.

“ I really enjoyed it because it is important to learn about money when you grow up. ”

“ I want more fun activities because I LOVED them. ”



## Activity-Based Workshops

**96%** said they liked learning through activities.

**94%** said they liked the workshops.

**89%** said they felt more confident managing their money after the workshops.

These workshops which have been developed and piloted in 2024 are tailored to the needs of SEND young people and adults with learning disabilities. Most respondents felt more confident after the workshop. Part of this new confidence came from an increased awareness of scams and the different types of fraud, as well as information about banking and other key skills for financial wellbeing.

“ I learnt about how to keep my money safe from others who might try to abuse my financial account. ”

“ I liked the acting parts because it helped me understand the circumstances of consent for borrowing money. ”

## Refugee and Asylum Seeker Programme

Participants reported a **31%** improvement in their ability to manage money.

Participants reported a **28%** improvement in their willingness to talk about money matters.

**95%** of participants in said they would recommend The Money Charity to others.

The Money Charity has been delivering tailor-made programme of Financial Wellbeing Workshops, developed in conjunction with The Refugee Council for several years. It is available fully-funded (free of charge) for any charity or community organisation working with people from a refugee background and people seeking asylum.

Written feedback revealed how participants valued learning key financial terminology and were keen to learn more in the future. After completing a Refugee session, 90% of participants said they would take action in relation to their financial wellbeing.

“ I enjoy every session, they are helpful and the trainer is understanding. I learnt about different websites and helping services relating to money. Thank you for your help. ”





# Money Mentoring Programme

**Before** the session, **46%** said they felt confident or very confident about Money Mentoring.

**After** the session, **85%** said they felt confident or very confident.

**Before** the session, **39%** said they felt well equipped to help others manage their money worries.

**After** the session, **85%** said they felt confident or very confident.

## Money Mentoring



The Money Mentoring Programme is a specialist initiative from The Money Charity which currently run on a small scale. Participants learn how to identify others facing financial worries, and how to provide support and signpost people to relevant resources. The feedback from the sessions run in 2024 has been positive, with survey respondents rating the session **4.5** out of 5.



# Appendix

## Constructive feedback

Survey respondents are invited to provide constructive comments, which is used to help improve future delivery. Here is a summary of the key comments below.

### Young People

Some participants thought the sessions were too short, and a few said the content was too simple and that they didn't learn much new information. This may reflect the wide range in familiarity with money issues of young people going into the sessions. Some mentioned topics that they would like to be covered, such as finances related to future work.

### Teachers and Bookers

Much of the feedback from teachers was very specific, such as using different methods to split the class into groups, or giving a demo for certain activities. One teacher suggested updating examples used so they are more modern and relevant.

### Workplace

Similarly to the last two years, a common piece of feedback was to make the sessions longer and to have more time for questions. A few asked for the sessions to be more interactive. Many also mentioned specific money issues they would like to hear more advice on, showing the value of opening up conversations about money and encouraging discussion.

### Community

Several participants wanted more information on specific issues they were facing. Some participants mentioned audio-visual improvements and changes to the length and running of the sessions





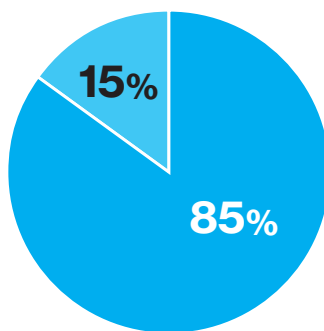
# Young People Sessions: About the Respondents

In 2024, **35,716** young people completed a session from The Money Charity. We received and have analysed **4461** surveys, giving a sample size of **13%**. The demographic data presented below represents survey respondents and not the entire cohort of people who undertake The Money Charity sessions. The data should be viewed as an indication only.

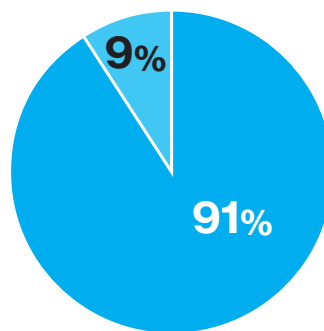
## Additional Information about young person survey respondents.

The pie charts below show the proportion of participants in face to face or virtual sessions.

2023 Overall



2024 Overall

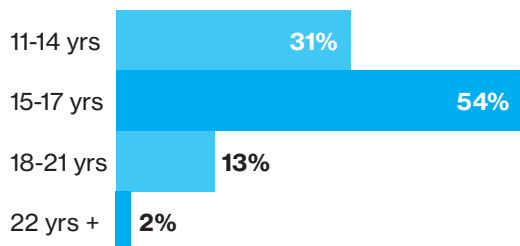


Face to Face

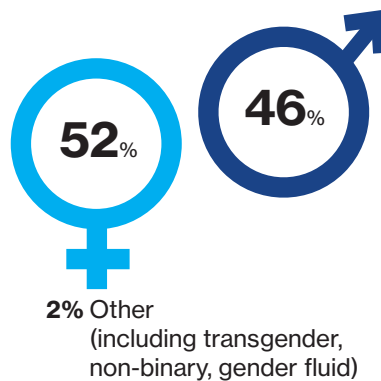


Virtual

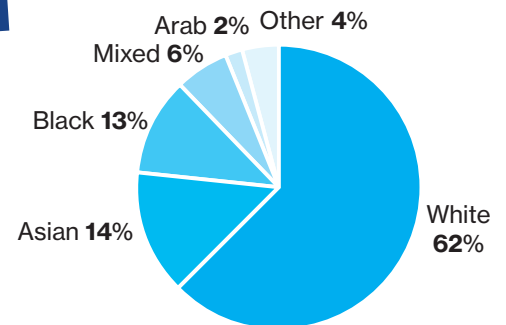
Participant Age



Participant Gender



Participant Ethnicity

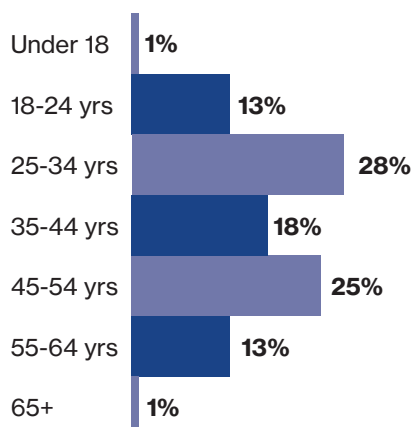


## Adult Sessions:

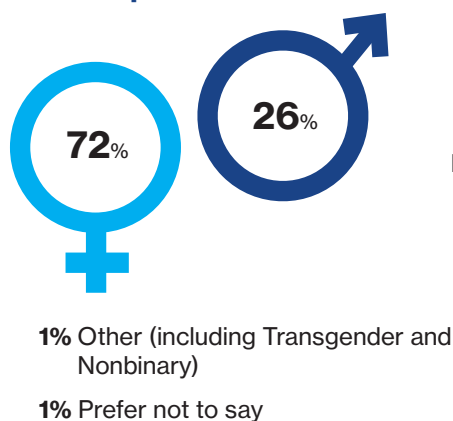
In 2024, **7,559** adult participants completed a session from The Money Charity. We received and have analysed **1,019** surveys, giving a sample size of **13%**. The demographic data presented below represents survey respondents and not the entire cohort of people who undertake The Money Charity sessions. The data should be viewed as an indication only.

### Workplace

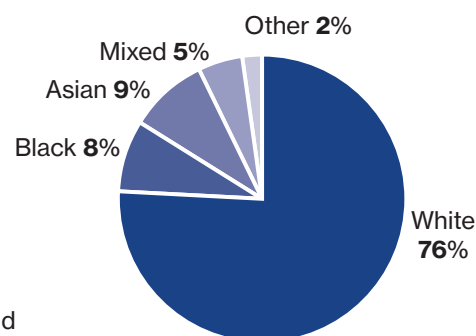
#### Participant Age



#### Participant Gender

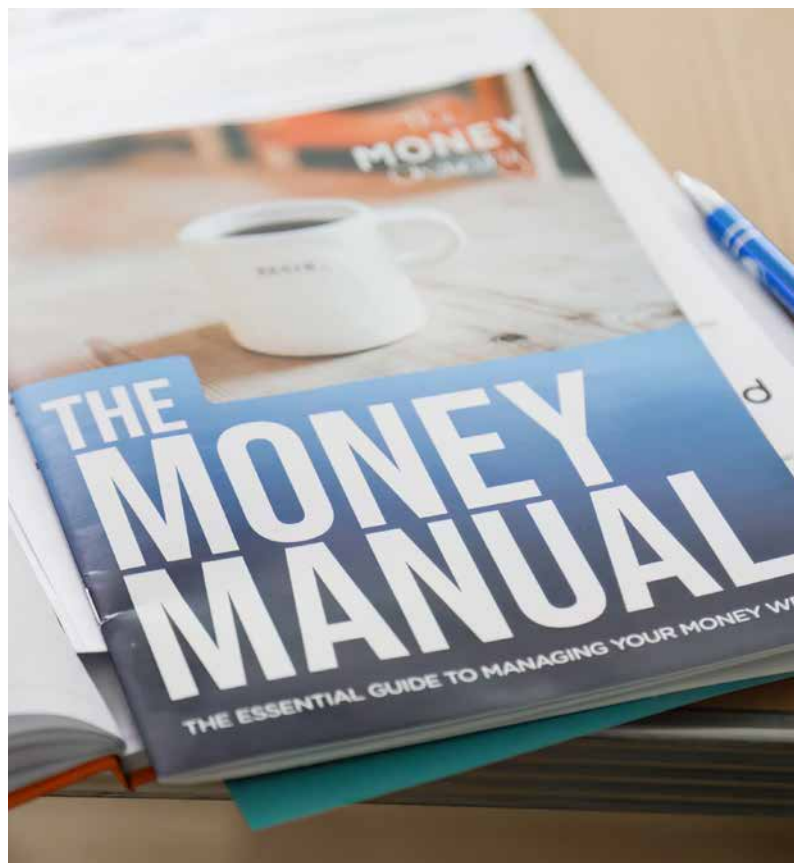
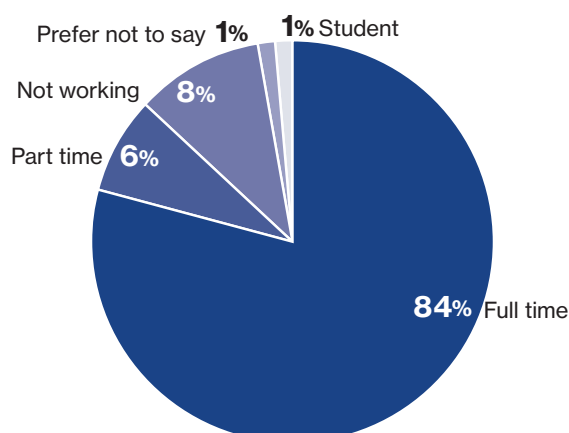


#### Participant Ethnicity



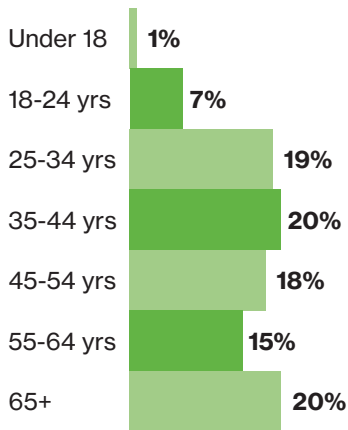
This data only represents the demographic break down of the sample of surveys we received.

#### Employment status 2024

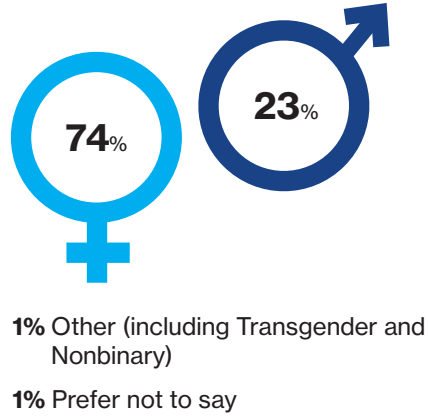


## Community and Refugee

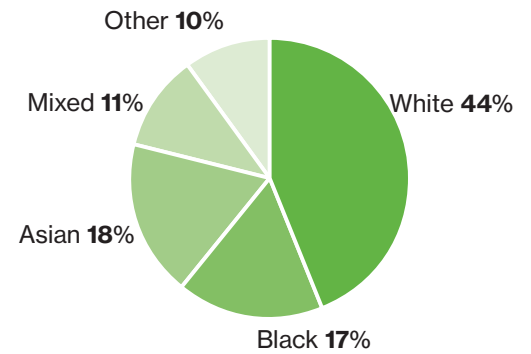
### Participant Age



### Participant Gender

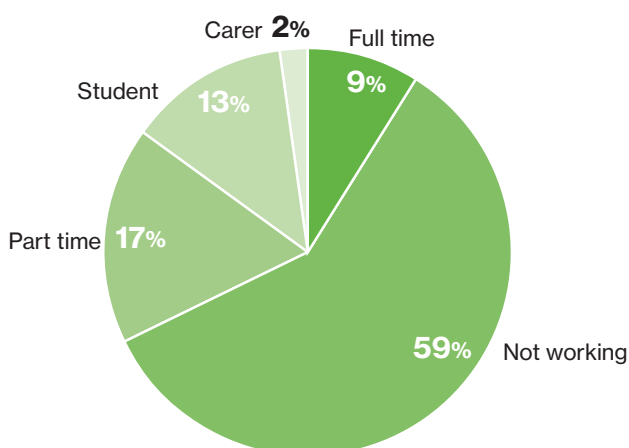


### Participant Ethnicity



This data only represents the demographic break down of the sample of surveys we received.

### Employment status 2024









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