

# The **MONEY** Charity

## *Our Policy and Research work*



**Our policy and research work complements our main objective of directly helping young people and adults stay on top of their money. It keeps the profile of financial education and financial capability high on the agenda, and influences policymakers and regulators.**

We focus our policy work on six key areas. As we believe everyone should develop the skills to manage their money effectively, **financial capability** is a central policy theme.

Low levels of financial capability can also increase the risk of someone getting into unmanageable **debt**, and undermine efforts to promote **financial inclusion**.

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Robust **financial regulation** is also important, by ensuring that the market for financial products operates fairly and transparently, and enables consumers to make informed decisions about their money.

The way in which the **student finance** works frames the way that many young people approach one of the first major financial decisions of their life, and we therefore feel that how it operates should promote positive financial behaviour.

Finally, the **tax and benefits system** has a big influence on how people engage with their money, so it's vital that people understand it and that it works in a way that supports good money management.

From the school curriculum to pensions, we regularly engage with government departments, regulators, and other organisations on a wide range of issues. Our focus is on ensuring that policies support people to manage their money, prevent them from getting into financial difficulty, and help them if this does happen.

We also produce a monthly document of the latest statistics around debt and personal finance – the **Debt Statistics**. These are widely used by regulators, trade associations, the media and the third sector, and provide lots of useful information about the current situation in the UK.

We are developing our policy in each of the above areas in greater detail, as well as undertaking more research to highlight the importance of staying on top of your money.

For more information contact Frank, our Policy and Communications Officer – [frank@themoneycharity.org.uk](mailto:frank@themoneycharity.org.uk)

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