## the MONEY Charity



The Money Charity
2022 Impact Report



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## **2022 Impact Report**

"2022 was a record year for The Money Charity in terms of the number of Workshop hours we delivered and the number of people we reached with our vital Financial Education and Financial Wellbeing Workshops and Webinars. It's heartening to see the impact of the work we do on behaviours, attitudes and motivations across all ages and interventions. We are particularly pleased to see the increase in people's confidence in managing and talking about money. Both key skills in today's climate."

Michelle Highman Chief Executive, The Money Charity

For over 25 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 2022, a year of significant financial turmoil and rising everyday costs. Over the year, The Money Charity delivered 1,531 hours of Financial Wellbeing & Financial Education Workshops and Webinars to 29,600 people.

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. This is The Money Charity's first annual Impact Report, collating data from across the year to understand what worked well, as well as what could be improved. Going forward, an annual Impact Report will be created every year, to help The Money Charity in its efforts to continuously evidence impact and improve its work.

#### **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, Future Proof Impact has been commissioned as an independent evaluator to produce quarterly and annual reports.

Future Proof 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 as well as 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 2022 to the end of December 2022. 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. This allows for a fairer and more balanced review of the feedback provided.





## Our Impact in 2022

After completing a Workshop, 62% of all participants felt they could now manage their money well, up from only 25% before the Workshop

19% of all participants said they talked to people around them about money. Having completed the Workshops, 34% of all participants said they would talk to people about money

**71%** of all participants said they would recommend The Money Charity to others

#### Sample Size

This year, we received and processed just under three thousand surveys. Each quarter, this data and feedback has been analysed and turned into quarterly reports.

Overall, 29,520 participants completed a session with The Money Charity in 2022.

The resulting sample sizes for the year are listed in the table below. The overall sample size for 2022 was 10%, which is considered a very strong sample size for a cohort of just under 30,000 participants.

## 

	Surveys Received and Analysed				Overall Participation and Sample Size		
	Q1 2022	Q2 2022	Q3 2022	Q4 2022	2022 Survey Total	Number of Participants	Sample Size
Community	23	261	37	61	382	1,538	25%
Workplace	90	183	174	266	713	5,826	12%
Young People	923	149	227	544	1,843	21,803	8%
Refugee	3	2	10	39	54	353	15%
Total	1,039	595	448	910	2,992	29,520	10%

## **Our Impact in 2022: Young People**

Young people reported a 23% improvement in their ability to manage money

Young people reported a 15% improvement in their willingness to talk about money matters

74% of young people said they would recommend The Money Charity to others

The Money Charity deliver Workshops for young people in schools, colleges and other settings across the UK. The majority of Workshops are delivered in mainstream schools and colleges, typically delivered as part of designated lesson times, such as Citizenship, Maths or PSHE. Workshops are delivered to classroom-sized groups and can last anything between 45 minutes and a full day.

Young People Money Workshops are also delivered in other settings, including youth groups, pupil referral units and special schools. Each Workshop is delivered by an expert presenter (Consultant) and provides the building blocks to sound money management. The Workshops include a range of activities, the chance to debate and discuss and relevant takeaways for the students. The Workshops are mapped to the English, Welsh and Northern Irish Curricula.

In Q3 of 2022 the questions asked in the survey to young people were changed. They were standardised across all young people Workshops, to allow for direct comparison between groups and a more streamlined reporting process.

#### **Core Outcomes**

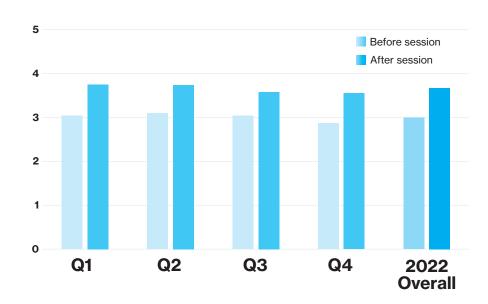




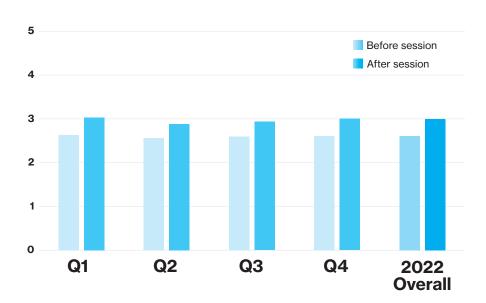
#### How well do you feel you manage your money?

Perhaps unsurprisingly, we saw that young people's perception of their ability to manage their money fell throughout the year, as the pressure of the cost of living crisis continued to mount.

Despite these unprecedented circumstances, we did see that the young people's sessions with The Money Charity consistently led to a positive improvement for this survey question. In the first quarter of 2022, participants reported a 24% improvement and in the final quarter it was 23%. As an average across the year, participants reported a 23% improvement.



#### How often do you talk to the people around you about money matters?



For the question on participant's willingness to talk to those around them about money, there was also a decrease in reported score before sessions between Q1 and Q4. Whilst the highest score for willingness to talk about money after the session was in Q1, between Q2 and Q4 the score steadily rose to almost match the peak of Q1.

Despite these changes, scores remained largely consistent across the year, with the sessions delivering a reliable improvement of between 12% and 15% every quarter. On average, the data showed an improvement of 15% over the entire year of 2022.

## **Young People: Core Questions**

In Q3 2022 we made some changes to the young people survey. Instead of asking different questions to each module, we standardised the questions with all participants asked to what extent they agree with four statements on a five-point scale from strongly disagree to strongly agree.

Therefore the data below corresponds to the new survey format which was first used in September 2022. Overall, 571 surveys containing the new questions were completed.

The responses to these statements show the sessions have an overwhelmingly positive impact across key areas, from participants' understanding of money issues to the development of new skills.

	Agree and Strongly Agree	Strongly Disagree	Strongly Agree
The Workshop has helped me to have a better understanding of my money	86%	3.91	
The Workshop has helped me to understand what choices I can make about my money	88%	3.97	
I feel I now have the skills to manage my money better	84%	3.88	
The activities delivered were engaging and relevant to the Workshop content	85%	3.96	
How would you rate the session?		3.9	

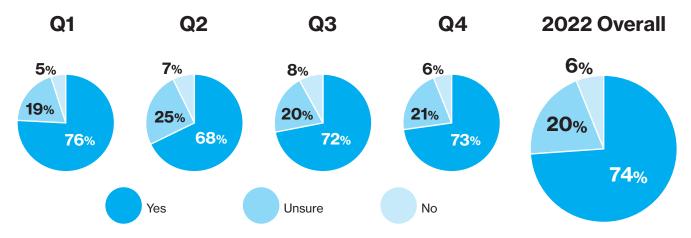
On average, young people in 2022 rated their session with The Money Charity 3.9 out of 5.







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



Throughout 2022, a significant majority **(74%)** of young people who completed a session said they would recommend The Money Charity to others. Quarter by quarter, apart from a dip in Q2, over **70%** of young people said they would recommend The Money Charity to others.

The data from each quarter across the year shows that participants were consistently likely to recommend The Money Charity to others.





#### **Written Feedback**

Each student who completes a survey is asked to provide some written feedback about the session they just completed. Below are a range of responses we received throughout 2022.

I really enjoyed this Workshop. It really helped me for when I grow up and when I have to do finances. I have no complaints about it.

I found it very nice how much student participation and practical work took place during the Workshop. It was a nice change from our average maths lesson and it helped us on a topic school and parents strangely are very wary of discussing with us. I am excited for the next Workshop we experience of the sort.

The trainer was very engaged with the class, unafraid to talk to us and gave very simple explanations of how money works while still being informative. They talked about relevant concepts in our lives as well as the general concept of money such as the cost of living.

Overall, it was very good and I've learnt a lot.

The Workshop left me speechless...I would most definitely recommend.

It was easy to understand and included apprenticeships!!
Apprenticeships often get ignored, I felt supported and listened to.

I have learned more about budgeting and that I don't have to freak out about not being able to afford university, I simply have to plan and not put my head in the sand.

It was really engaging and was fun, I think the work this charity are doing is very good and will help a lot of people as they continue.

It was a highly informative Workshop.
I feel more confident now in terms of student finance and I am very grateful for the Workshop.

I think that the Money Workshops we had were some of the best talks
I've ever been an audience to! The speaker we had was amazing, I
found that the Workshops were so enjoyable because of her infectious
personality and the engaging activities she had us do. The Workshops
were informative, helpful and fun to work through!

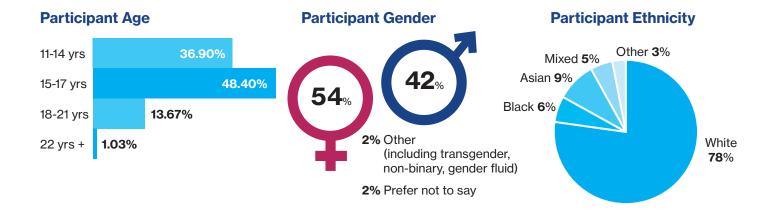
#### **Constructive Feedback**

We also received constructive comments from participants, which is being used to help improve future delivery, with a summary of the key comments below.

A few participants wanted more specific information about managing their finances after they turned 18, with guidance both for those looking to go to university or not. One participant wanted more information on finances relating to apprenticeships. Whilst many commented on the fun nature of the session and their ability to contribute, a few would have preferred more activities.

## **About the Respondents**

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.

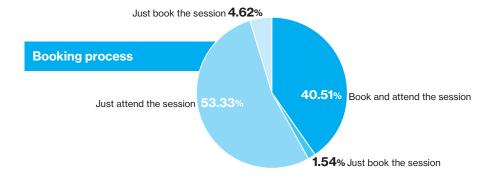


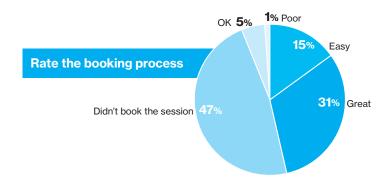


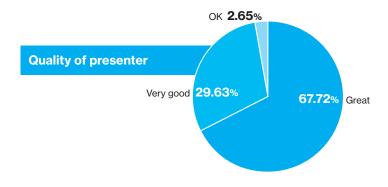
### **Teacher and Booker Feedback**

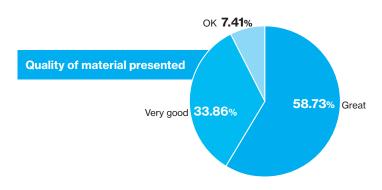
Over 2022, we asked the teachers and bookers of the young people Workshops to let us know how the sessions went and what impact they have seen amongst the participants.

Across the year, we received 195 completed surveys from teachers and bookers.









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

How would you rate the groups ability to manage	Before	After
their money?	2.5	3.9
How willing do you think they were to talk about money to the	Before	After
people around them?	2.9	4.1
How would you rate the group's confidence in making decisions	Before	After
about money matters?	2.4	3.9

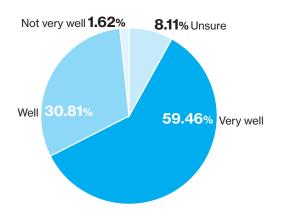


#### Overall quality of the session out of 5



On average, teachers and bookers rated the session **4.5** (out of 5)

## How well do you feel the session supported your curriculum commitments?



#### **Participant Outcomes**

We asked the teachers and bookers of the Workshops how they went and what impact they have seen amongst participants.

The Workshop enabled students to really think about what they spend and also think more about the costs of living independently. The presenter delivered a fantastic session with lots of engaging questions and activities for learners. She was very flexible and able to differentiate the session to suit the needs of the students.

We had a great presenter who met all the topics and subsequent questions from students with enthusiasm and warmth. The information regarding payslips, tax and pensions always generates a lot of interest and the presenter was fab at answering and explaining concepts clearly.

The tasks were engaging and the students enjoyed them. I think they were pitched well and the trainer was great at collecting responses and helping to guide students in the right direction with their ideas and thoughts.

The trainer's use of real-life examples when relating the session to real life really helped the students understand the meaning behind what she was saying.

The content was presented in a really interesting and engaging way, as well as being very informative. The trainer's delivery was excellent, friendly, and clear.

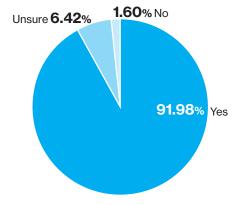
Students participated well and were allowed to speak and give their thoughts and opinions. They enjoyed voting and choosing options and being able to speak out.

#### **Constructive Feedback**

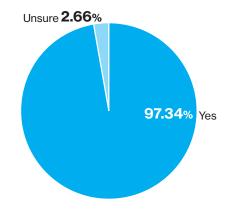
We also received constructive comments from teachers and bookers, which is being used to help improve future delivery, with a summary of the key comments below.

Some of the teachers and bookers noted that a handout would be useful for students. One made the recommendation that the trainer could speak to the teacher beforehand to discuss any particular challenges the students were facing and to provide other helpful pointers about the group. Several also mentioned that more time at the end for questions and a review of the session would be helpful.





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



## **Our Impact: Workplace**

Participants in workplace sessions reported a 24% improvement in their ability to manage money

Participants in workplace sessions reported a 24% improvement in their willingness to talk about money matters

97% of participants in workplace sessions said they would recommend The Money Charity to others

The Money Charity have a proven track record of delivering Financial Wellbeing Workshops and Webinars to a wide range of workplace organisations. They work with businesses of all sizes across diverse sectors, providing their employees with Financial Wellbeing guidance and training. Workshops are all available in face-to-face or virtual format and cover a wide range of personal finance topics, generally lasting one to two hours.

All Financial Wellbeing Workshops are delivered by a highly-experienced and skilled team of Freelance Consultants throughout the UK. The tone of the Workshops is designed to be upbeat and non-judgemental, making no assumptions about attendees' knowledge and ability. Most importantly, The Money Charity and its Consultants are fully independent and impartial, meaning they never endorse or promote any specific financial products during sessions or give any specific individual financial advice. The aim is to empower people to make the best financial decisions for themselves and their families.





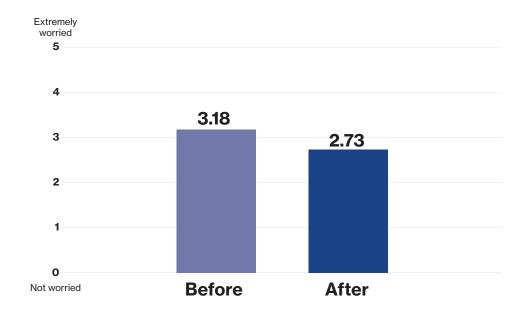
#### **Workplace: Core Questions**

	Before	After	Now Agree/ Strongly Agree	Change
How well did you feel you manage your money?	3.04	3.77	66%	24%
How often do you talk to people about money?	2.74	3.41	44%	24%
How would you rate your awareness of where to go for support?	<b>2.7</b> 3	4.37	92%	60%
How would you rate your awareness of financial tools and information?	2.73	4.27	89%	56%

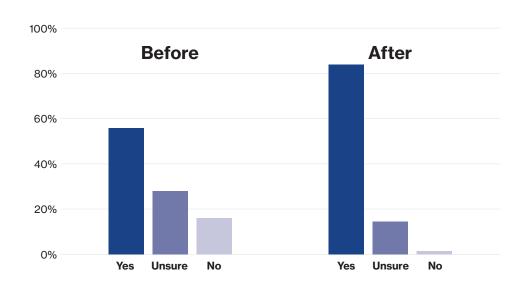


## How worried are you about money?

After completing a workplace session participants were 14% less worried about money



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



Before completing a session, 56% felt financially capable and able to plan for the future.

After completing a session, that figure rose to 83%.

#### Rating the session out of 5



Average rating for the session 4.53 (out of 5)



#### **Qualitative Feedback**

We ask each participant to comment on how the sessions went. Below is some of the feedback we received.

It was very well explained and the session had a huge impact on my Financial Wellbeing.

Our trainer was amazing, I think she used very mindful language and I could tell she has experience working with people from different backgrounds.

Very interesting, informative and easy to understand without preaching or scaremongering. The trainer shared some really helpful information and I found myself quite reassured re: previous decisions. Will definitely be spreading the word.

Really helpful session. I was impressed by how dynamic the trainer was despite it being in Webinar format.

Brilliant manner and very interesting and engaging, such a useful topic. I've written tonnes of notes and am planning to use the online budget calculator to figure out my budget!

She was engaging and that helped the flow of questions. I also feel really confident in the information we were given. Thank you.

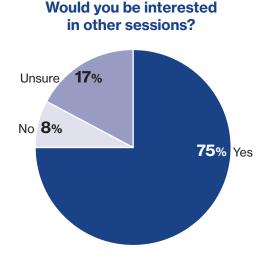
Excellent session with good tips. Has prompted me to carry out a more formal budgeting system and shop around more effectively.

The presenter was knowledgeable, down to earth and human in her approach. Loved that there were so many practical tips and info on places to go for further, trustworthy info and advice. We got simple advice to be prepared and take small steps make it feel less scary and more manageable than finances can sometimes feel in these uncertain times. Thank you!

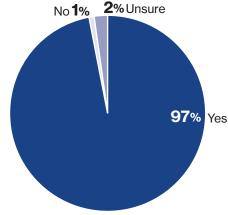
#### **Constructive Feedback**

We also received constructive comments from participants, which is being used to help improve future delivery, with a summary of the key comments below.

The most common constructive feedback was a desire for more detailed content over a longer session. One suggestion was for content that attendees could share with any friends or family they know who are vulnerable and facing financial hardship. Some respondents were interested in gaining more knowledge around pensions.

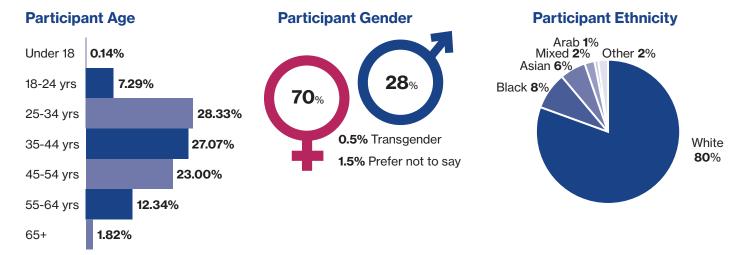




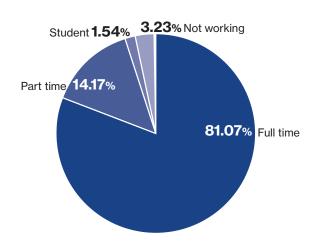


## **About the Respondents**

In 2022, **5,826** participants completed a workplace session from The Money Charity. We received and have analysed **713** surveys, giving a sample size of **12**%. 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.



#### **Employment Status 2022**



In 2022, the reported age of participants attending workplace sessions was fairly split across the different age categories, with the vast majority between the working ages of 18-65 (98%). 81% said they were in in full-time employment, with most of the rest in part-time employment. 70% of the participants we surveyed identified themselves as female in 2022.



## **Our Impact: Community**

Participants in community sessions reported a 26% improvement in their ability to manage money

Participants in community sessions reported a 24% improvement in their willingness to talk about money matters

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

The Money Charity also deliver our Financial Wellbeing Workshops in community groups across the UK. The Workshops are similar to the ones for adults in the workplace, but are provided on a fully-funded basis (free of charge) to beneficiaries and service users. Workshops can be face-to-face or virtual and cover a wide range of personal finance topics.

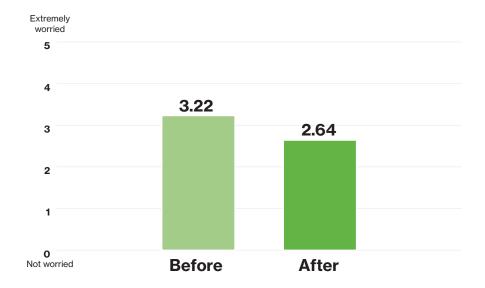
#### **Community: Core Questions**

	Before	After	Now Agree/ Strongly Agree	Change
How well did you feel you manage your money?	2.94	3.77	63%	26%
How often do you talk to people about money?	2.70	3.34	43%	24%
How would you rate your awareness of where to go for support?	2.81	4.27	88%	<b>52</b> %
How would you rate your awareness of financial tools and information?	2.80	4.23	84%	51%

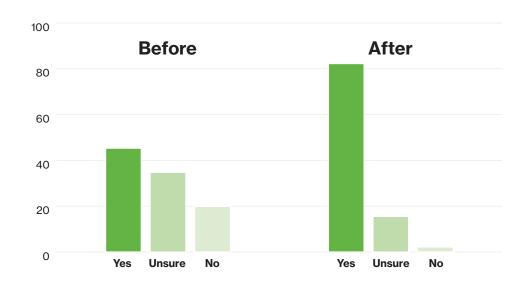


## How worried are you about money?

After completing a community session participants were 18% less worried about money



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



Before completing a session, 45% felt financially capable and able to plan for the future.

After completing a session, that figure rose to 82%.

#### Rating the session out of 5



Average rating for the session **4.47** (out of 5)



#### **Qualitative Feedback**

We ask each participant to comment on how the sessions went. Below is some of the feedback we received.

The session was hugely informative and very well presented. A compassionate and practical approach. I am so impressed. We need to get these messages to those that are facing difficulties.

I expect this two hours will make me save lots of money. It was that good. Thank you very much indeed. This session and the printed information were really useful in making it clear which websites/sources are useful for particular information.

I loved the session. I normally struggle to concentrate on Workshops but I was engaged throughout. Really like the interactive nature of the Workshop and the fact that questions were answered. Really appreciate the session, very useful!

Excellent session with good tips. Has prompted me to carry out a more formal budgeting system and shop

around more effectively.

I enjoyed all aspects of The Money Charity session, particularly the polls, information and ideas. The session was very interactive. Loved it! Feeling more confident with financial affairs now.

Absolutely brilliant session! I feel so empowered to take ownership of my finances and put the learnings into use. I learnt a lot about how to budget, how to save and how to make the most of the free finance resources available to me. Thank you to the wonderful host who answered all my questions with such clarity.

Thank you, this was a first for foster carers to get pension advice and it was very helpful. Fantastically presented by a knowledgeable and capable presenter.

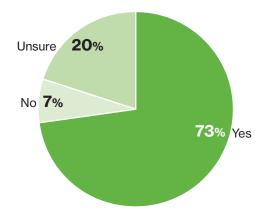
A really informative, empowering session. The trainer created a really welcoming, engaging and safe space to discuss fears and questions around money and lots of tips and examples were provided.

#### **Constructive Feedback**

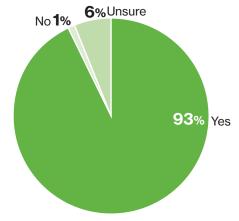
We also received constructive comments from participants, which is being used to help improve future delivery, with a summary of the key comments below.

A few survey respondents noted an interest in longer or additional sessions. Similarly, some thought the content was delivered quite fast and at times struggled to keep up. Others asked for more question-and-answer time, to answer specific queries relating to their circumstances, or to delve into a particular aspect in greater detail, such as pensions.

#### Would you be interested in other sessions?



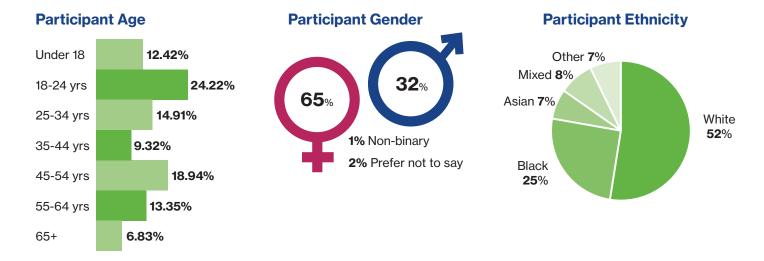
## Would you recommend The Money Charity to others?



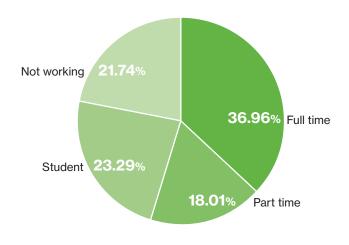


## **About the Respondents**

In 2022, **1,538** participants completed a community session with The Money Charity. We received and have analysed **382** surveys, giving a sample size of **25%**. 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.



#### **Employment Status 2022**





In 2022, across the whole year, The Money Charity community sessions reached a broad age demographic. The highest proportion of participants were in the 18-24 age range, nearly one quarter of all those surveyed.

Just over half were in full- or part-time employment, compared to 95% of participants in the workplace group. Nearly one quarter of the group reported that they were students.

There was a greater diversity in ethnicity of participants compared to the workplace group, with nearly half the group reporting as black, asian, mixed or other ethnicities.

This compares to the UK-wide figures, which reports 18% of people belonging to a BAME background.

## **Spotlight on the Refugee Programme**

#### Delivering our Financial Wellbeing Programme for Refugees and Asylum Seekers in 2022

After completing a session with The Money Charity, 80% of participants said they now felt financially capable and able to plan for the future, up from only 20% before

Participants in the Programme reported a 42% improvement in their willingness to talk about money matters

100% of participants in the Programme said they would recommend The Money Charity to others

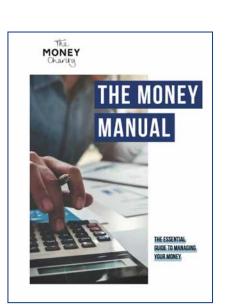
Developed with The Refugee Council over a number of years, in 2022 The Money Charity launched its current Programme of Financial Wellbeing Workshops for individuals from a refugee or asylum seeker background. These sessions are fully-funded (free of charge) for charities and community organisations that work with refugees and asylum seekers.

The Programme was developed in response to the many challenges refugees and asylum seekers meet when they arrive in a new country. Many are faced with learning a new language, whilst also adapting to an entirely new and complicated financial system.

Providing support and advice during this critical period is vital, to ensure people get the help they need and deserve meaning they are not financially excluded or otherwise disadvantaged.

The workshops are 2 hours long and designed for up to 20 attendees as a face-to-face or virtual session. The entire Programme consists of five sessions, which can be delivered with or without interpretation. Partnering organisations have the option to run the entire series or individual modules from the following: Introduction to the UK Financial System, Budgeting & Savings, Credit & Debt, Energy, Safe Money.

Over 2022, The Money Charity delivered a record number of 28 sessions (56 hours) to 353 people from a refugee or asylum seeking background, through partnering with organisations such as The Refugee Council, World Jewish Relief and Laamiga.



Participants receive a copy of The Money Charity's Money Manual and a signposting handout which is available in eight languages.



"I just wanted to say thank you so much for providing our members with the opportunity to attend your Workshops on managing their money and banking in the UK. The feedback we have received has been very positive! It's an area that always causes a lot of worry for our members and this is the first time we have been able to run Workshops focusing on it. I can't emphasise enough how valuable it has been."

**Refugee Charity** 

# Case Study: World Jewish Relief's STEP Forward Programme



One of the organisations that we worked with in 2022 to deliver a tailored version of the Refugee Programme was World Jewish Relief, an organisation that has been working for 90 years to fund and provide humanitarian support at home and abroad.

As part of their STEP Forward initiative, we delivered our Financial Wellbeing Programme to four cohorts of women refugees across two locations.

Participants said the course was "empowering" and "informative." They enjoyed sharing their experiences with money and helping each other to build confidence.

### Rhiannon Byers, Head of Workplace & Community Programmes at The Money Charity, commented:

"Receiving the feedback from the Refugee Programme sessions this year and hearing the positive impact it had made to attendees' money confidence and wider lives was one of my personal highlights of 2022. The trainers and coordinators at our charity partners did a fantastic job and worked as a skilled team to deliver an exceptional and impactful learning experience. We will be taking all the learnings from this year into our 2023 version of this Programme, including regularly updating our content in light of the cost of living crisis that these communities are currently navigating."



Some examples of what attendees enjoyed and learnt from the Programme in 2022





## **Our Impact: Refugee Programme**

Participants reported a 26% improvement in their ability to manage money

Participants reported a 25% improvement in their willingness to talk about money matters

96% of participants in said they would recommend The Money Charity to others

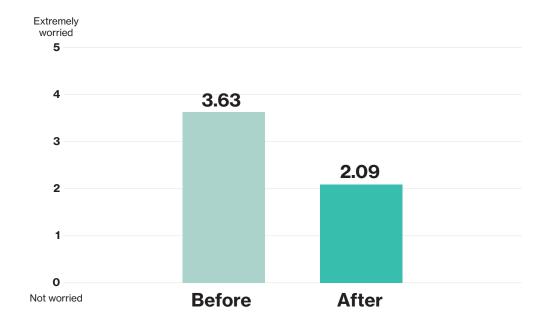


#### **Refugee Programme: Core Questions**

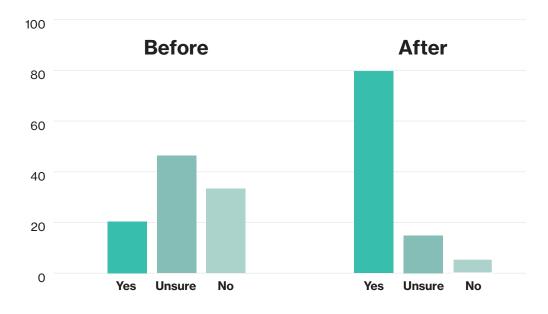
	Before	After	Now Agree/ Strongly Agree	Change
How well did you feel you manage your money?	3.13	4.45	85%	42%
How often do you talk to people about money?	2.80	3.98	70%	<b>42</b> %
How would you rate your awareness of where to go for support?	2.26	4.54	91%	101%
How would you rate your awareness of financial tools and information?	2.63	4.52	87%	<b>72</b> %

## How worried are you about money?

After completing a refugee session participants were 42% less worried about money



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



Before completing a session, 20% felt financially capable and able to plan for the future.

After completing a session, that figure rose to 80%.

#### Rating the session out of 5



Average rating for the session 4.65 (out of 5)

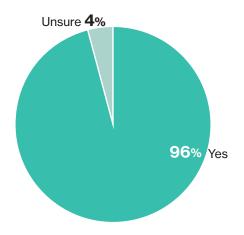


#### **Qualitative Feedback**

We ask each participant to comment on how the sessions went. Below is some of the feedback we received.



#### Would you be interested in other sessions?

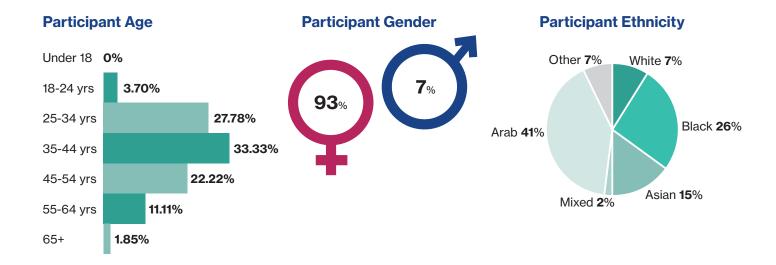


## Would you recommend The Money Charity to others?

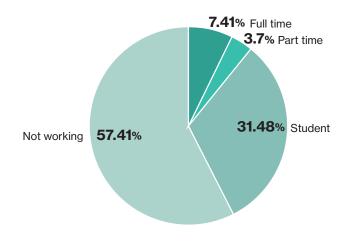


## **About the Respondents**

In 2022, **353** participants completed a refugee session with The Money Charity. We received and have analysed **54** surveys, giving a sample size of **15%**. (It is likely that the overall number of refugees who completed at least one session is higher than 353, as participants were only surveyed at the end of each programme of five sessions and not all participants would have attended all five. 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.



#### **Employment Status 2022**



In 2022, The Money Charity engaged with refugees from a broad range of age groups all the way from 18 year-olds to over 65s. The highest proportion of participants reported as being between 35-44.

Most of the responding participants were not working or students, apart from 10% who were in full- or part-time employment.

Over a third of respondents identified their ethnicity as Arab and overall around 90% of those who completed a survey were Arab, black, asian, mixed or other ethnicities.

The skew towards female participants reflects the fact that the majority of surveys used in this analysis came from women's only sessions.

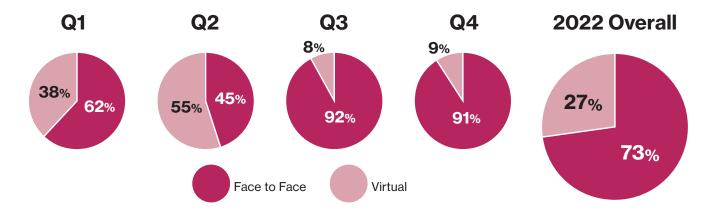






## **Appendix 1**

#### **Additional Information about Young Person Survey Respondents**



What sessions were you involved with?	
KS3 Planning & Budgeting	23.59%
KS3 Saving & Credit	4.62%
KS4 Planning & Budgeting	10.26%
Post 16 Covid-19 & My Money, Saving, Credit, and Banking	5.13%
Post 16 Living Independently (Uni Living)	10.26%
Post 16 Saving, Credit, Banking and Insurance	4.10%
Tax, Payslips & Pensions	4.62%
Post 16 Living Independently (Work & Apprenticeships)	4.10%
KS3 Savvy Consumer	12.31%
Post 16 Living Independently (The Options)	9.74%
Bespoke Workshop	5.13%
Other/Unsure	1.03%
KS4 Saving & Credit	1.54%
Insurance & Housing	3.59%

## **Appendix 2**

#### **Our Combined Impact: Workplace & Community**

Participants reported a 26% improvement in their ability to manage money

Participants reported a 25% improvement in their willingness to talk about money matters

96% of participants in said they would recommend The Money Charity to others

The Money Charity have a proven track record of delivering Financial Wellbeing Workshops and Webinars to a wide range of organisations in both Workplace and Community settings. Workshops are all available in face-to-face or virtual format and cover a wide range of personal finance topics, generally lasting one to two hours. All Financial Wellbeing sessions are delivered by a highly-experienced and skilled team of Freelance Consultants throughout the UK. The tone of the sessions is designed to be upbeat and non-judgemental, making no assumptions about attendees' knowledge and ability. Most importantly, The Money Charity and its Consultants are fully independent and impartial, meaning they never endorse or promote any specific financial products during sessions or give any specific individual financial advice. The aim is to empower people to make the best financial decisions for themselves and their families.

In addition to our Workshops and Webinars, in 2022 we ran two Programmes (comprising of a structured series of Workshops) in both settings. These were our Refugee and Asylum Seeker Programme (see page 23 on) and our Money Mentoring Programme, for those whose role it is to support others with their money. We ran 5 cohorts of our Money Mentoring Programme in 2022 across 4 organisations. Where available, survey data from attendees of these Money Mentoring Programme cohorts is incorporated in the following analysis.

#### Rating the session out of 5



3 out of every 4 participants said they would like to take part in further sessions with The Money Charity

On average, articipants rated the session 4.5 out of 5



After completing a session, there was a 59% improvement in participants' knowledge of where to go for support



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