

the **MONEY** Charity



The Money Charity Quarterly Impact Report
Q4 2025

FutureProof
PURPOSE | IMPACT

Contents

1. Our Impact in Q4.....	1
2. Young People.....	2
3. Teacher and Booker Feedback.....	6
4. Workplace.....	9
5. Community.....	11

The Money Charity Impact Report: Q4 2025

This report reviews the outcomes reported by participants and, where applicable, those booking The Money Charity's programmes delivered in Q4 2025. Stats are presented visually with explanatory statements that expand on the outcome itself or compare with the previous quarter. The information is intended to identify both outcomes from the sessions and areas for further investigation or improvement.

Each quarter the number of surveys received can vary significantly, leading to changes in average outcomes. Certain groups can also be over represented, therefore outcome data should be viewed as indicative rather than representative of the entire group.

Our Impact in Q4

In **Q4**, **12,908** participants completed a Workshop with The Money Charity. We received and have analysed **2450** surveys, giving a sample size of **19%**.

Here are some headline stats:

After completing a Workshop, **71%** of all participants felt they could now manage their money well, up from only **32%** before the workshop.

Before the Workshops, only **17%** of all participants said they talked to people around them about money. Having completed the workshops **31%** of all participants said they would talk to people about money.

Rating Workshop out of 5

Q4 2025



Average out of 5 = 4.1

In Q4, **85%** of all participants said they would recommend The Money Charity to others.



Our Impact: Young People

This section considers the programmes delivered to young people in both primary and secondary education.



Secondary Workshops

<p>Young people reported a 23% improvement in their ability to manage money.</p>	<p>Young people reported a 13% improvement in their willingness to talk about money matters.</p>	<p>85% of young people said they would recommend The Money Charity to others.</p>
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Sample Size

In **Q4, 9,808** young people completed a Secondary Workshop with The Money Charity. We received and have analysed 1839 surveys, giving a sample size of **19%**.

All young people who complete a survey are asked to what extent they agree with statements on a five-point scale from strongly disagree to strongly agree.

Core Outcomes				
<p>How well do you feel you manage your money?</p>	<p>Before Workshop 3.1</p>	<p>After Workshop 3.8</p>	<p>67% of participants felt they could now manage their money well</p>	<p>Young people reported a 23% improvement in their ability to manage money</p>
<p>How often do you talk to the people around you about money matters?</p>	<p>Before Workshop 2.8</p>	<p>After Workshop 3.2</p>	<p>35% of participants will often talk to the people around them about money matters</p>	<p>Young people reported a 13% improvement in their willingness to talk about money matters</p>

Core Questions

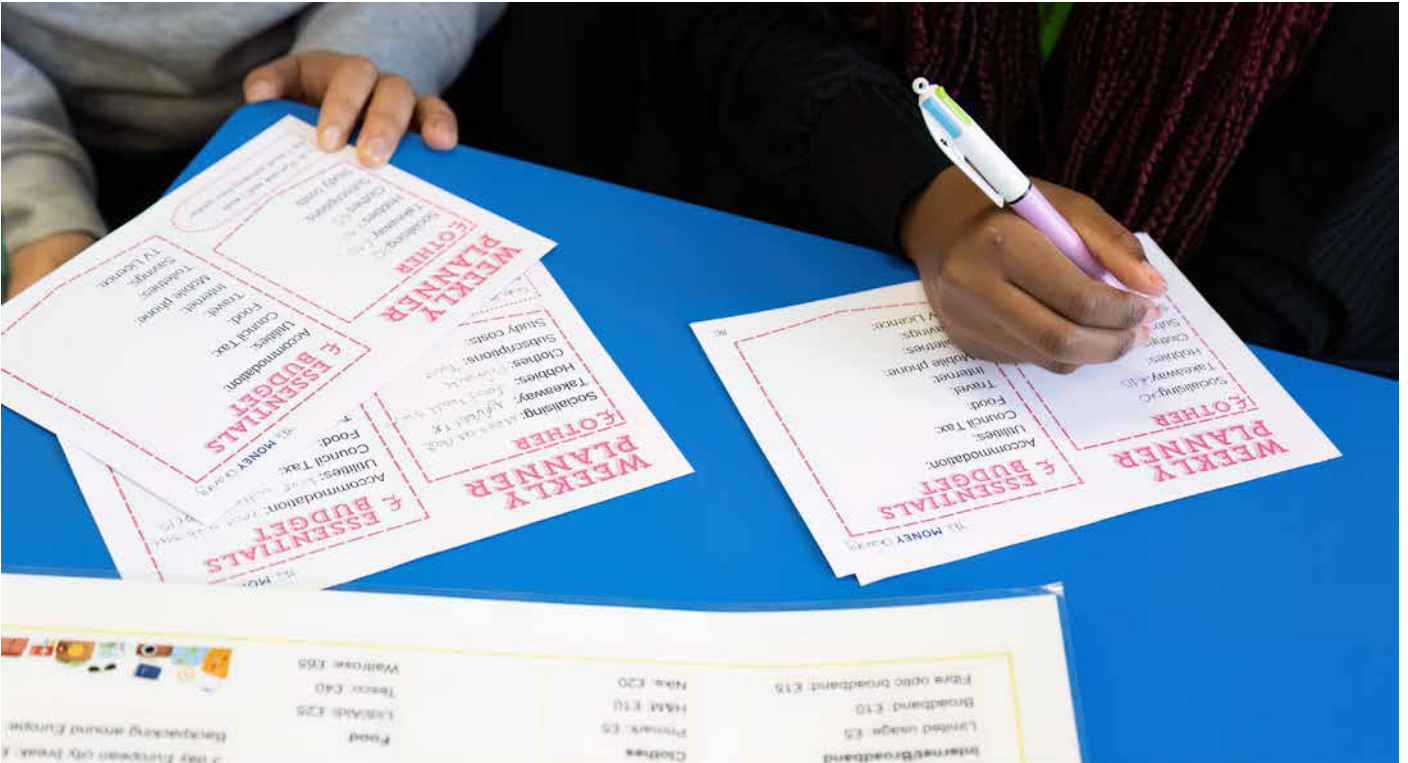
Young people are asked what extent they agree with the following statements in relation to how they felt before and after the session.	Percentage change (before to after session)	Percentage of respondents who now agree and strongly agree	Score from 1 (strongly disagree) to 5 (strongly agree)
I know how to manage money.	+18%	93%	
I understand the topics covered.	+21%	94%	
I understand the choices I can make about money.	+11%	93%	

92% of respondents felt that the activities were engaging and relevant to the workshop content.

“The information and advice I can take with me as I begin or prepare for situations where I need to manage my money and not get into debt.”

“I now understand how to read pay slips and the role of national insurance. Lots of useful advice and information. Thank you.”





“ I will start to think a lot differently about where my money is going and know how to best manage it. I didn't know a lot of the different investment or saving options before the session, so I will definitely explore more of them going forward, and definitely keep a budget tracker of expenses. ”

“ It had a really good impact, as it helped my knowledge around saving and managing my money, which is going to help me when I'm older. ”

Quality Metrics

Each quarter, we ask participants the following questions

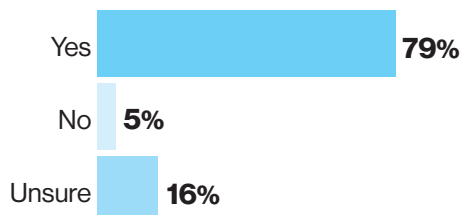
Rating Workshop out of 5

Q3 Last quarter they said...



Average out of 5 = 3.9

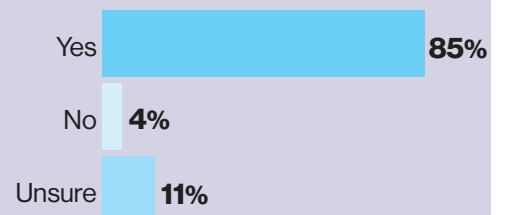
Would you recommend The Money Charity to others?



Q4 This quarter they said...



Average out of 5 = 4.1



Primary Workshops

Young people participating in Primary Workshop sessions were asked to fill out a survey, responding to questions on a 5 point scale both before and after. The results are shown below.

In Q4, 1,880 young people completed a Primary Workshop with The Money Charity. We received and have analysed 299 surveys, giving a sample size of 16%.

After the session, **96%** of young people said now they understood the difference between wants and needs.

After the session, **93%** of young people said they now knew how to make good shopping choices.

There was a **39%** improvement in willingness to talk about money after the session.

	Before	After	Change	Percentage who reported good or very good outcomes after the session
I understand budgeting.	3.3	4.5	+37%	93%
I understand the difference between wants and needs.	4.1	4.7	+14%	96%
I understand how to make good shopping choices.	3.9	4.5	+15%	93%
I understand how to manage money well.	3.8	4.5	+18%	95%
I talk about money with those around me.	2.5	3.5	+39%	68%

“ The best thing was working together. I learnt how to handle money. ”

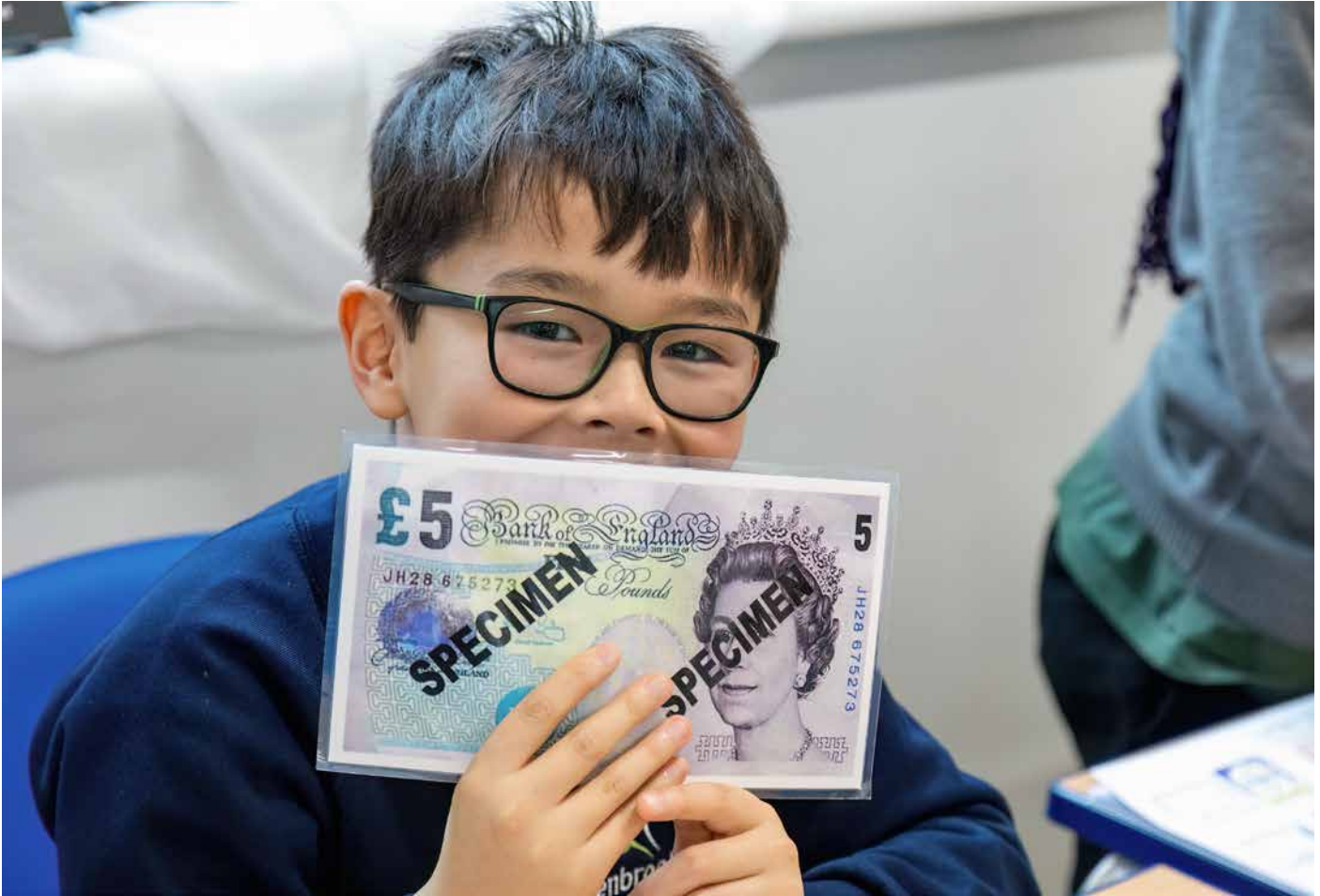
“ I learnt money doesn't grow on trees, you have to work hard for your money. ”

“ I learnt that a credit card is borrowed money, and a debit card is your money. ”

“ I learnt that credit cards and debit cards are different. ”

“ I learnt how to use and manage my money to save more. ”

“ I learnt what budgeting is. Don't spend too much money! ”



Teacher and Booker Feedback

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.

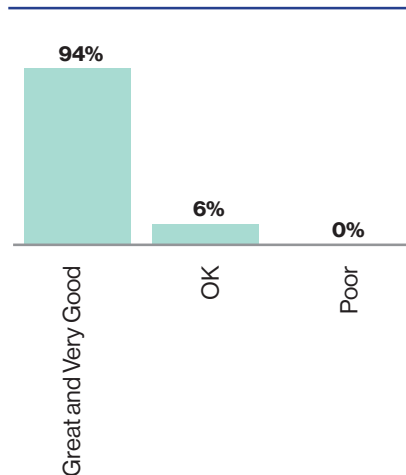
In Q4, we received 66 completed surveys from teachers and bookers.

Session Overview

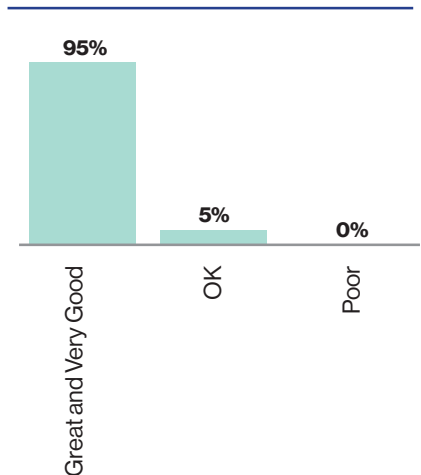
“We appreciated the hands on activities and real life scenarios.”

“They covered lots of different things with money and the cost of different items.”

Please rate the quality of the presenter

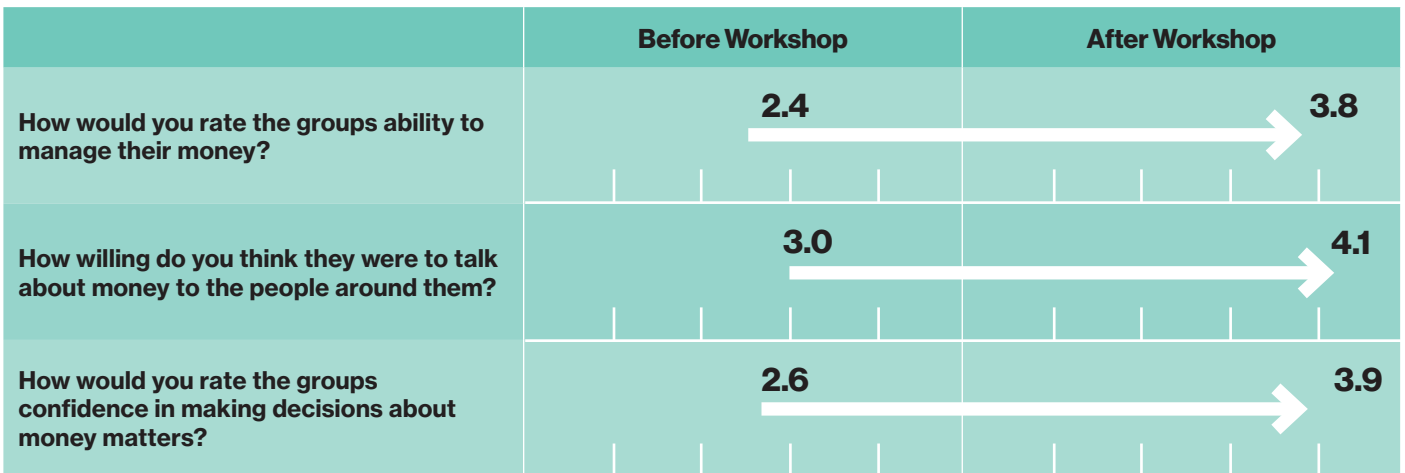


Please rate the quality of the material presented



Quantitative Teacher Feedback

Thinking about the group as a whole...



“ They now have more confidence to ask questions about money matters. ”

“ After the session they had more confidence in knowing how to budget and were feeling reassured about taking on student loans. ”





“ It was very informative, dispelled myths about student finance, explained tax brackets and helped with budgeting. I thought the resources were of a high quality. I also enjoyed the balance of leader speak, presentation slides and group chats and tasks. ”

“ The trainer was an excellent communicator who tailored sessions based on the needs of the group. She managed a mixed language group really well. ”

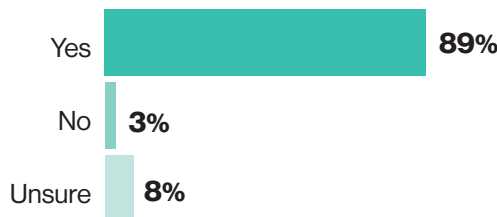
Teacher & Booker: Quality Metrics

Rating Workshop out of 5



Average out of 5 = 4.6

Would you recommend The Money Charity sessions to others?



“ The delivery was excellent and the trainer was superb at ensuring students understood what she was saying. Students left the workshops understanding the key importance behind understanding their money personality. ”

“ The guest speaker built an excellent rapport with the students, used a good mixture of activities, and managed to cover a large amount of important content within a one-hour session. This made the session engaging, relevant, and highly informative. I would definitely recommend this workshop for future groups. ”

“ It was useful to see the baseline level of understanding within the group and identify areas we may want to develop further in future sessions. ”

Our Impact: Workplace

This section considers the programmes delivered to adult participants in Workplace sessions.

<p>Participants in Workplace sessions reported a 21% improvement in their ability to manage money.</p>	<p>Participants in Workplace sessions reported a 26% improvement in their willingness to talk about money matters.</p>	<p>94% of participants in Workplace sessions said they would recommend The Money Charity to others.</p>
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Sample Size

In **Q4**, **488** employees across a range of industries and sectors, attended a Workplace Financial Wellbeing session run by The Money Charity. We received and have analysed **79** post-session evaluation feedback surveys, giving a sample size of **16%**.

Core Questions

Q4 2025

1	2	3	4	5	Percentage reporting good or very good outcomes after completing the sessions	Percentage change
<p>How well do you feel you manage your money?</p> <p>BEFORE 3.5</p> <p>AFTER 4.2</p>					<p>Well or very well 87%</p>	<p>21%</p>
<p>How often do you talk to the people around you about money?</p> <p>BEFORE 2.9</p> <p>AFTER 3.6</p>					<p>Often or all the time 61%</p>	<p>26%</p>
<p>How do you rate your awareness of where to go for financial tools, information and support?</p> <p>BEFORE 3.0</p> <p>AFTER 4.3</p>					<p>Good or very good awareness 86%</p>	<p>42%</p>

After the session **63%** of participants said they felt less worried about money issues.

“It was approachable and easy to digest, the trainer was brilliant and her calm manner really helped.”

“It was a really comprehensive talk through lots of different aspects of finance in simple, easy to understand terms.”

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

	Before Workshop	After Workshop
Yes	47%	92%
Unsure	38%	8%
No	15%	0%

“I loved the slides. I’m very visual and it was useful. The trainer also was very informative and a good speaker, thanks! I loved how interactive the session was. Also it’s great to know that you support children and young people.”

90% of participants said they would take action following the session with The Money Charity.

Each quarter, we ask participants the following questions

Q3 Last quarter they said...

Q4 This quarter they said...

Rating Workshop out of 5

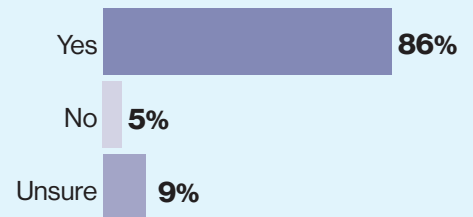
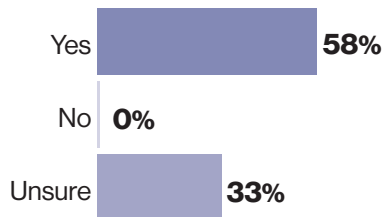


Average out of 5 = 4.6

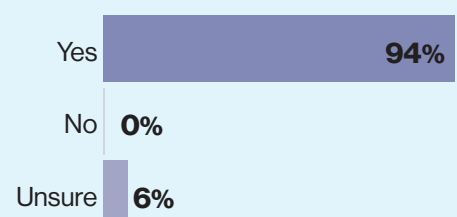
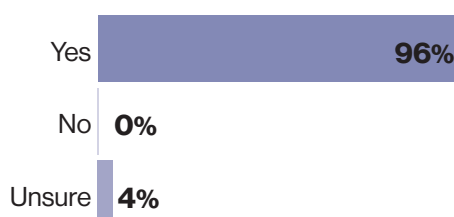


Average out of 5 = 4.6

Would you be interested in more sessions with The Money Charity?



Would you recommend The Money Charity to others?



Our Impact: Community

This section considers the programmes delivered to adult participants in all Community sessions, including Refugee sessions.

<p>Participants in Community sessions reported a 27% improvement in their ability to manage money.</p>	<p>Participants in Community sessions reported a 38% improvement in their willingness to talk about money matters.</p>	<p>86% of participants in Community sessions said they would recommend The Money Charity to others.</p>
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Sample Size

In Q4, 732 participants completed a Community session run by The Money Charity. We received and have analysed 233 surveys, giving a sample size of 32%.

Core Questions

Q4 2025

1	2	3	4	5	Percentage reporting good or very good outcomes after completing the sessions	Percentage change
<p>How well do you feel you manage your money?</p> <p>BEFORE 3.5</p> <p>AFTER 4.4</p>					<p>Well or very well</p> <p>94%</p>	<p>27%</p>
<p>How often do you talk to the people around you about money?</p> <p>BEFORE 3.0</p> <p>AFTER 4.1</p>					<p>Often or all the time</p> <p>77%</p>	<p>38%</p>
<p>How do you rate your awareness of where to go for financial tools, information and support?</p> <p>BEFORE 3.0</p> <p>AFTER 4.4</p>					<p>Good or very good awareness</p> <p>87%</p>	<p>47%</p>

After the session **67%** of participants said they felt less worried about money issues.

“I was able to ask questions I was worried about. It was a very informative session which I would recommend.”

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

	Before Workshop	After Workshop
Yes	44%	84%
Unsure	41%	14%
No	15%	2%

“ We weren’t shamed for not having the best money habits. It was very accessible. ”

“ I learnt the importance of pensions. It was a great session- highly recommended. ”

89% of participants said they would take action following the session with The Money Charity.

Each quarter, we ask participants the following questions

Q3 Last quarter they said...

Q4 This quarter they said...

Rating Workshop out of 5

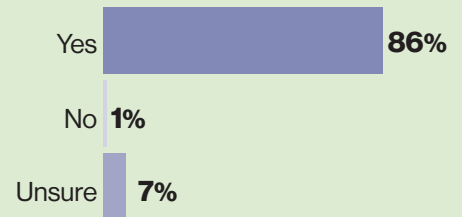
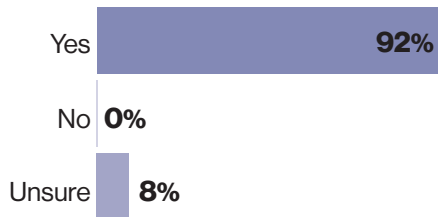


Average out of 5 = 4.8

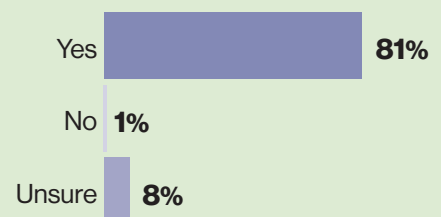
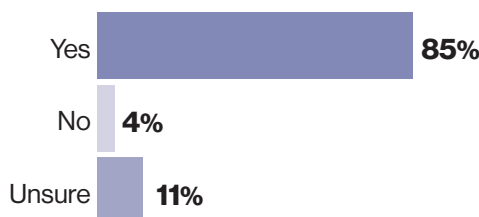


Average out of 5 = 4.7

Would you recommend The Money Charity to others?



Would you be interested in more sessions with The Money Charity?



“ It was well rounded and informative and we had a really enthusiastic presenter. ”

“ Useful information, approachable host, covered our questions and encouraged our questions without judgement. ”

the **MONEY** *Charity*

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