

*The*  
**MONEY**  
*Charity*

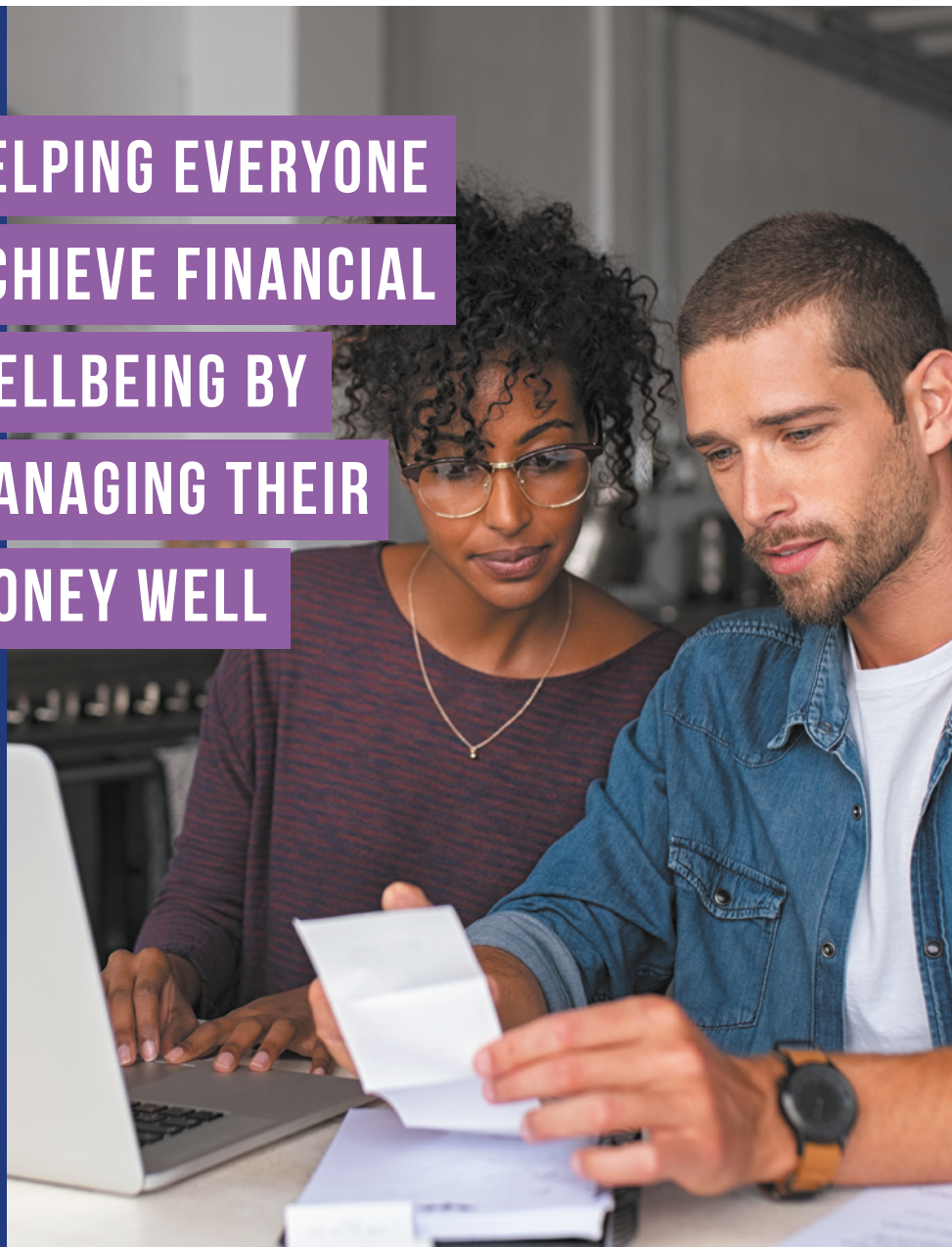
HELPING EVERYONE

ACHIEVE FINANCIAL

WELLBEING BY

MANAGING THEIR

MONEY WELL



“

## OUR FOCUS

FOR OVER 25 YEARS, THE MONEY CHARITY HAS BEEN THE UK'S FINANCIAL CAPABILITY CHARITY. WE PROACTIVELY PROVIDE EDUCATION, INFORMATION, ADVICE AND GUIDANCE TO PEOPLE OF ALL AGES, HELPING THEM TO MANAGE THEIR MONEY WELL AND INCREASE THEIR FINANCIAL WELLBEING.

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### OUR VISION & PURPOSE

That everyone achieves financial wellbeing by managing their money well. We empower people across the UK to develop the skills, knowledge, attitudes and behaviours to make the most of their money throughout their lives.



### OUR VALUES ARE FOUNDATIONAL TO EVERYTHING WE DO. WE ARE...

**Passionate.** We believe strongly in the difference made by what we do and seek to energise and inspire others.

**Committed to Quality.** If we do something, we do it well!

**Flexible.** Our 'can do' attitude means we endeavour to find solutions to meet varying needs.

**Engaging.** Our products and services are inviting, aspirational, inclusive and accessible.

**Non-Judgemental.** We never assume anything about anyone's capability, background or situation, and strive to create safe environments in which to share and learn.

**Open-Minded.** We are open to working with a variety of partners, even if required to be a 'critical friend'.



## WORKING WITH YOUNG PEOPLE

Financial education has been on the curriculum since 2014, representing a major step forwards for the UK. However, progress continues to be impeded by a lack of expertise and confidence within schools and colleges, the struggle to be prioritised within busy schedules, and a lack of opportunities in communities for delivering education outside of the academic system. In this environment, our work with Young People is as essential as ever.

# 23%

23% of young people hadn't received any financial education at school in the last year or more.

- The London Institute of Banking & Finance 2018  
Young Persons' Money Index

# 84%

84% of Post-16 students agreed that what they learnt will be relevant to them in the future.

# 52%

52% of 7-17 year olds say they receive a meaningful financial education in school, at home, or in other settings.

- Fincap Strategy 2018  
Financial Capability Survey

# 90%+

95% of KS3 students and 91% of KS4 students felt the workshop had been 'useful' and 94% of KS3 students thought they had learnt something new from the workshop. Likewise, 91% of KS4 students thought the same of their workshop.

-Sterling Research Evaluation

# 100%

100% of teachers agreed the content of the Money Workshops was relevant to their students.

"THERE CAN BE QUITE A LOT OF CONTRADICTING STUFF ONLINE WHICH CAN BE QUITE CONFUSING SO IT'S GOOD TO HEAR FROM SOMEONE WHO KNOWS LOTS ABOUT IT."

- Student

### WHAT WE DO:

- Deliver engaging and interactive Money Workshops in schools and colleges
- Produce and distribute Teacher Resource Packs and our Student Money Manual
- Seek to expand delivering our established, proven content in a broader range of educational and community settings
- Look for new options for supporting teachers
- We've reached over 200,000 students with our engaging Money Workshops

"THE EFFECTS OBSERVED ARE REMARKABLE... CONSIDERING THAT MOST STUDENTS RECEIVED JUST ONE ONE-HOUR WORKSHOP...SO OBSERVING EFFECTS AFTER ONE WORKSHOP IS NOTEWORTHY."

- Independent Evaluators

"I FEEL THERE IS A GAP [IN THE FINANCIAL EDUCATION WE PROVIDE]... WE DO RUN TUTORIAL PROGRAMMES... BUT IT'S NOT SO MUCH ON DAY-TO-DAY LIVING AND BUDGETING. I DON'T FEEL THAT IT PREPARES THE STUDENTS SUFFICIENTLY. THAT'S WHY I WANT TO BRING IN THE MONEY CHARITY."

- Teacher



## SUPPORTING WORKPLACES & COMMUNITIES

**For many people, the age at which we start earning is when we become much more aware of the importance of understanding how money works and how to manage it well.**

But while school will have taught us basic maths and numeracy, very few will have had more robust financial education. That's why our work in the workplace and community is crucial, engaging adults in open, honest conversations which help them know that getting to grips with personal finances is a life-long process and it's never too late to start!

# 99%

*of adult workshop participants felt they learnt something new.*

*- Sterling Research Evaluation*

# 74%

*felt better equipped to manage their money following the adult workshops.*

*- Sterling Research Evaluation*

### WHAT WE DO:

- Deliver financial wellbeing workshops to a wide array of clients, making financial training and guidance accessible to everyone
- Develop our range of workshop topics to ensure relevance and engagement
- Use a highly skilled network of consultants who support workshop delivery and consultancy services, as well as promoting the charity more widely
- Drive innovation through digital resources, new channels and partnerships
- Produce The Money Manual



**"INTERESTING AND INFORMATIVE. AND IT HAS CAUSED ME TO LOOK AT MY FINANCES IN A NEW LIGHT."**

*- Workshop Participant*

# 47%

*do not feel confident making decisions about financial products and services.*

*- Fincap Strategy 2018 Financial Capability Survey*



**"YOUR WORKSHOP WAS INCREDIBLY VALUABLE LAST YEAR, I HAVE TAKEN ON BOARD A LOT OF YOUR BUDGETING ADVICE AND HAVE MANAGED TO RACK UP QUITE A GOOD SAVING WHICH IS GREAT."**

*- Workshop Participant*

**"I BIT THE BULLET AND SAT DOWN WITH MY BANK STATEMENTS AND SPREADSHEETS TO TRY AND WRAP MY HEAD AROUND IT ALL AND SO FAR SO GOOD! I FEEL MORE ON TOP OF MY MONEY IN THAT I AM MORE AWARE OF WHERE IT'S GOING. I HAVE LOOKED AT HOW I SPEND MY MONEY AND PUT PROCESSES IN PLACE TO HELP ME MONITOR IT BETTER."**

*- Workshop Participant*

# 63%

*do not feel they can determine what happens in their lives when it comes to money.*

*- Fincap Strategy 2018 Financial Capability Survey*



## HELPING ORGANISATIONS TO SERVE OTHERS

Our long history of working with commercial and third sector clients helps us spread awareness of financial capability while achieving better outcomes for consumers, improving financial wellbeing of both customers and employees, and providing opportunities for staff to improve other's financial capability in turn.

### WHAT WE DO:

- Provide consultancy on a diverse range of topics to a broad selection of commercial and third sector clients
- Develop bespoke training programmes
- Consultancy services such as supporting fintechs to develop money management apps
- Provide content for inclusion on financial wellbeing portals
- Money guidance practitioner training

## INCREASING AWARENESS & SPEAKING UP

**Our ability to let people know about what we do is the hinge upon which all our other work relies. While many people are aware of the financial issues and difficulties which can hinder us, few know what the options are for addressing these.**

Spreading the word about financial wellbeing gets the ideas, and most importantly the available solutions, into the public's mind, leading to change. We also work to raise a loud voice and clarity of thought in the process of improving the financial systems and structures we live in, so that fewer people end up struggling.

### WHAT WE DO:

- Grow and develop our communications about financial wellbeing and our work
- Grow and develop our policy work, advocating for fairer, more inclusive and innovative financial systems, as well as producing our popular monthly report on the state of the UK's finances, The Money Statistics
- Build our profile in the public sphere and especially in the wellbeing, money advice and education sectors



## GET INVOLVED

OUR WORK MAKES A MAJOR DIFFERENCE IN THE UK BUT WE ARE AWARE THAT WE COULD ALWAYS DO MORE; EVERY PERSON WHO GETS INVOLVED WITH US HELPS TAKE OUR WORK FURTHER. WE HAVE PLENTY OF IDEAS JUST WAITING FOR THE RESOURCES TO TURN THEM INTO REALITY!



## HOW COULD YOU HELP?



### I'd like to get my company involved -

As a charity, we rely upon generous donations of all kinds to keep our vital work going. The majority of our income or gifts in kind comes from corporate partnerships and organisations which share our vision and want to contribute to it.



### I'd like to support you individually -

We have a number of loyal individual givers who have supported us for many years, and would be delighted to welcome new friends who can play a role in enabling our work.

**To donate to our work, just go to our website.**



### I'd like to help increase awareness -

If you're a well-connected networker, you can help introduce us to others who would value what we offer, or act as a brand ambassador for us.



### I'd like to hear more from you -

You can sign up to hear from us regularly or occasionally, direct into your inbox or through social media. If you can share that info more widely in your community, networks or with those closest to you, even better!

If any of the above applies to you, or if you have another idea on how you might get involved, please visit our website **[themoneycharity.org.uk](https://themoneycharity.org.uk)** for the next steps, or get in touch with us at **[hello@themoneycharity.org.uk](mailto:hello@themoneycharity.org.uk)** or on **0207 062 8933**.



# The **MONEY** Charity

15 Prescott Place  
London  
SW4 6BS  
020 7062 8933  
Registered Charity Number 1106941



[themoneycharity.org.uk](https://themoneycharity.org.uk)



[hello@themoneycharity.org.uk](mailto:hello@themoneycharity.org.uk)



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