

# THE MONEY CHARITY



## The Money Charity 2025 Impact Report

**FutureProof**  
PURPOSE | IMPACT

## 2025 Impact Stats



In 2025 The Money Charity reached **39,717 people**, delivering **1,892 hours of support**

**97%**

of teachers and bookers for children and young people sessions rated the trainer as **good or excellent**

*“The trainer was amazing! The workshops were interactive and very educating”*



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



The Money Charity delivered in partnership with **334 diverse organisations** throughout 2025

In Workplace sessions across 2025,

**95%**



of respondents said they would recommend The Money Charity to others

After completing a workshop,

**97%**

of participants in Money Mentoring workshops said they **felt confident about money mentoring** after the workshop

*“I looked forward to each session, which is not how I normally feel about training courses”*

Respondents described the quality of The Money Charity trainers as

**engaging, friendly, brilliant, upbeat, informative, knowledgeable, clear, professional, approachable, helpful, precise & sympathetic**

\*across all adult sessions

**Across all workshops...**

After completing a Workshop,

**70%**



of all participants felt they could now manage their money well.



Up from

**30%**

before the Workshop

Participants in community sessions rated the session



*“It gave me the confidence and tools to start saving”*

**95%**

of participants in refugee and asylum seeker sessions said they would take action after completing a workshop

After completing a session **92%** of children and young people said they now **knew how to manage their money well**

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# 2025 Impact Report

“Welcome to The Money Charity’s 2025 Impact Report. We reached 37,000 people (children, young people and adults) and the impressive milestone of reaching over 350,000 people since 2010. There’s so much to be proud of in these numbers and the stories of people that they tell, so I ask you to take 20 minutes to have a read. And let us know what stands out! For me two things are particularly pleasing. The consistency of our content, our messaging, our impact across remarkably different settings whether that’s in a primary school, a university or a factory floor. There was also a 4% increase in participants saying they would recommend our workshops (across all our workshops) compared with last year. This increases year on year since we started measuring in 2022. In a really important year for financial education and wellbeing in the UK, it’s so heartening to see, that as well as leading those conversations, we are also delivering real impact and life changing outcomes day in day out.”

**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 2025, 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 just under 2,000 hours of Financial Wellbeing & Financial Education Workshops and Webinars which had just under 40,000 attendances.

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.

## 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 fourth 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 2025 to the end of December 2025. Stats are presented visually with explanatory statements that expand on the outcome itself. The information is intended to identify both positive outcomes from the sessions and areas for further investigation or improvement.

# The Money Charity's Impact in 2025

Participants across all sessions reported a **24% improvement** in their ability to manage money. After completing a Workshop **70%** felt they managed their money well, up from **30%** before.

Before the Workshops **25%** of all participants said they talked to people around them about money. Having completed the Workshops **39%** of all participants said they would talk to people about money

**86%** of all participants said they would recommend The Money Charity to others

## Sample size

This year, we received and processed over 7,500 surveys. Each quarter, this data and feedback has been analysed and turned into quarterly reports.

The Money Charity had over 39,000 attendees at their sessions in 2025. The resulting sample sizes for the year are listed in the table below.

The overall sample size for 2025 was 19%, up from 13% in 2024, demonstrating The Money Charity's continued commitment to listening, improving and demonstrating their impact. This sample size allows The Money Charity to measure the impact of their work to a high-degree of confidence.

## In 2025 The Money Charity partnered with...

**193 schools** and **141 workplaces**  
and **community groups**

## Working across the UK to deliver...

**1,716 sessions** to over  
**39,000 individuals**

## Rating out of 5

2025



On average, participants rated the session **4.1** (out of 5)

	Number of surveys per quarter					Overall participation and sample size	
	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025 Total	Participation	Sample size
Community and Refugee	199	158	144	233	<b>734</b>	2,301	<b>32%</b>
Workplace	196	95	24	98	<b>413</b>	2,270	<b>18%</b>
Young People	1,878	1,697	729	2,138	<b>6,442</b>	35,146	<b>18%</b>
<b>Total</b>	<b>2,273</b>	<b>1,950</b>	<b>897</b>	<b>2,469</b>	<b>7,589</b>	<b>39,717</b>	<b>19%</b>

# Our Impact in 2025: Young People

Before the session **39%** of respondents said they managed their money well. After the session that figure had risen to **73%**.

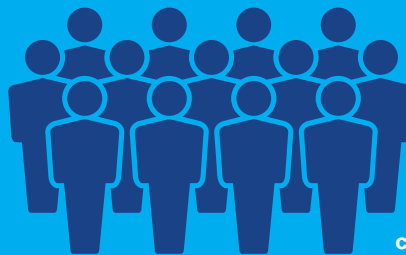
After completing a session **92%** of respondents said they now knew how to manage their money well.

There was a **17%** improvement in respondents willingness to have conversations about money with other people.

The aim of the Money Workshops for children and young people is to provide the building blocks to sound money management, helping 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.

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

In 2025 The Money Charity delivered workshops to



over  
**33,000**

children and young people including...

**667**  
young people in  
non-mainstream  
schools

**27,052**  
young people  
at secondary  
school

**5,215**  
young people  
in primary  
schools

**397**  
university  
students



# 2025 Impact: Secondary Schools

Young people reported a **25% improvement in their ability to manage money**

Young people reported a **13% improvement in their willingness to talk about money matters**

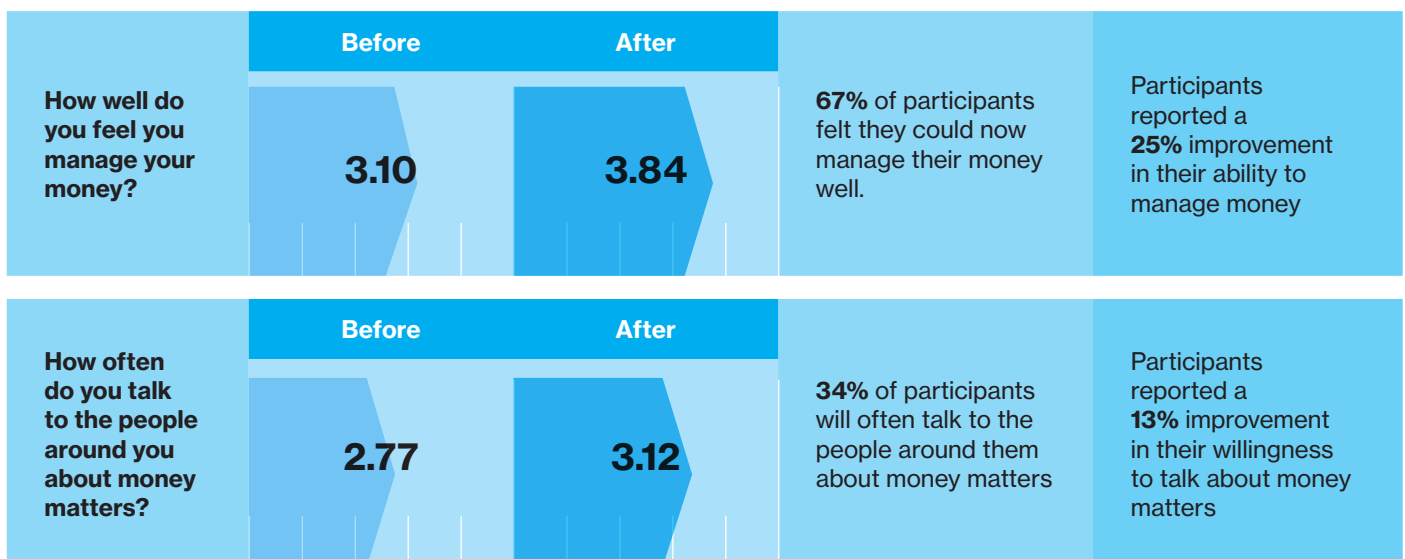
**84%** of young people said they would recommend The Money Charity to others

The Money Charity delivers Money Workshops for young people in secondary schools and colleges. The aim of the workshops is to develop important skills and understanding on money issues, preparing the participants for future challenges near and far, from understanding student finance, to budgeting and understanding payslips.

In 2025 over 27,000 young people in secondary school completed a session with The Money Charity. Working across schools with different needs and challenges, trainers showed a consistent ability to engage participants in interactive and accessible learning.

“ **The Workshop definitely made me more aware of money and how things work with money and the different types of banks. Moving forward, I’ll be more aware of how things work and might scrutinise, in a way, banks and types of cards to choose which one is better for most transactions and whats better for others.** ”

## Core outcomes



# 2025 Impact: Secondary Schools

In 2025, 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.

“ I think I will be able to keep my money safer and manage it better. I also will be able to help those around me because now I know how to manage my money safely. ”

	Agree and Strongly Agree	Average score out of 5	
		Strongly disagree	Strongly agree
I know how to manage money well	72%	Before	3.6
		After	4.2
I understand the topics covered	93%	Before	3.5
		After	4.3
I understand more of the choices I can make about money	93%	Before	3.8
		After	4.3
The activities delivered were engaging and relevant to the workshop content	90%		

## Building confidence around future money choices

In written feedback, 14% of respondents referred to future money challenges and opportunities, suggesting the sessions had encouraged them to think about how best to prepare.

The most common type of feedback referred to the gaining of important knowledge in relation to money matters. Many of these responses referred to future experiences and life stages, indicating that Young People Workshops are helping participants to be more prepared for money challenges they may face;

“ I will have more knowledge when I get things like a bank account and cards. ”

“ I think it has prepared me for the amount of money I will spend when at university... Before the workshop I had heard of a lot of things but didn't fully understand them but now I do. This workshop has given me preparation and what to expect at university financially. ”

Rating out of 5

2025



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

Building Confidence

A lack of confidence in relation to money matters is a barrier to taking action, and participants spoke about how advice from the workshop was helping them to take important steps.

“ I got my own bank account last year in May and was not that confident in dealing with my money. After all the advice I have been given from this workshop and my parents, I feel more confident and I definitely know how to protect my money in my life. ”

Addressing Anxieties

Some participants hinted at money related anxieties about the future. Gaining knowledge and skills through sessions helped them to feel more prepared for the future.

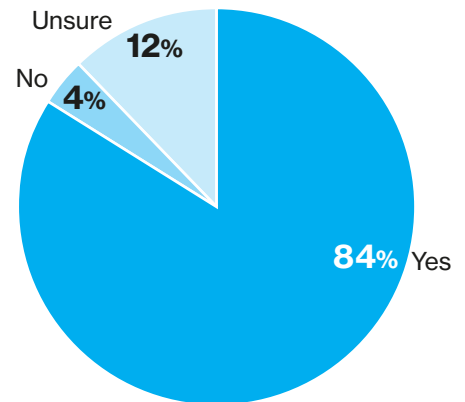
Many young people mentioned their trainers by name, using the qualitative feedback box as a chance to say thank you. We have anonymised the feedback listed in this annual report.

“ I think this workshop shows that money goes a long way, not just for luxuries but for the safety of oneself, and how having a budget makes you more prepared for the unexpected future in which you have to rely on yourself. ”

“ It allows me to view money in a completely different light as the trainer really opened my view and widened my opinion on money. ”

“ I will be better with my money, like the trainer said! Shoutouts to her she was so cool! ”

Would you recommend The Money Charity to others?



Demystifying Money

“ Moving forward, I'll be more aware of how things work and might scrutinise, in a way, banks and types of cards to choose which one is better for most transactions and whats better for others. ”

“ This workshop impacted my current life because I now know how banks work and make profit, how to buy cheaper unbranded things and how to spend money safely. ”

One of the challenges facing young people is the prevalence of terminology, jargon, and a wide range of choices in relation to money management. Feedback indicated that the sessions in 2025 equipped participants to better understand and scrutinise financial challenges, products and services.

“ This workshop has impacted me as it has given me a broader understanding of Student Finance England and Degree Apprenticeships. I wouldn't change anything as it was executed perfectly and was very interactive! ”



“ It helped me understand what to do with my money in the future and how to spread costs, and also it helped me understand what to prioritise. ”

“ This workshop has encouraged me to seek more knowledge regarding money and budgeting. Resources for managing my money after university were provided, so I will make sure to look at those resources and use them to the best of my ability. ”

“ It gave me a clearer insight in terms of budgeting for the future. Although I already knew some of the content covered, it definitely helped by providing clarity on how to manage my money. ”



### Behaviour Change

Encouraging long term behavioural change around money management is one of The Money Charity's aims for sessions. Looking at the feedback overall, many young people mentioned an increased motivation to take specific actions post session.

“ 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 of saving options before the session, so I will definitely explore more of them going forward, and definitely keep a budget tracker of expenses, which I know understand the importance of. ”

# 2025 Impact: Primary Schools

The Money Charity also delivers workshops for children in primary schools. These workshops for primary aged children are an interactive introduction to money, in the form of a series of money challenges. They cover age appropriate topics, including where money comes from, needs & wants, budgeting, saving and key finance terms.

In 2025, 5256 children completed a Primary Workshop with The Money Charity. We received and have analysed 1656 surveys giving a sample size of 32%.

After the session, **97%** of children said now they understood the difference between wants and needs.

After the session, **94%** of children said they now knew how to make good shopping choices.

There was a **31%** improvement in willingness to talk about money after the session.

	Before	After	Change	Percentage reporting good or very good outcomes after the sessions
I understand budgeting.	3.4	4.5	+32%	94%
I understand the difference between wants and needs.	4.1	4.8	+15%	97%
I understand how to make good shopping choices.	3.9	4.5	+17%	94%
I understand how to manage money well.	3.7	4.4	+18%	92%
I talk about money with those around me.	2.5	3.3	+31%	61%

## Needs vs Wants

“ I learnt if I need something it always comes first, not wants. If I expected something to be cheaper than it is, maybe I should rethink before I spend. ”

“ I liked learning about needs and wants, now I can show my family so they will know. ”

Tailored to younger age groups, these sessions help primary students to learn important money management principles through accessible examples.

Young people in Primary Workshops gained a clear understanding that essentials like food and household basics should take financial priority over wants such as sweets, games, and treats. This led to a feeling of preparedness and a clearer understanding of financial choices made by adults.

“ The best thing was being taught to make good shopping choices and how to figure out which makes the most sense to buy in the long run. ”

“ We are now ready for when we are older and have to make decisions. I can also get what my parents feel like when doing shopping. ”

# Teacher and Booker Feedback

Across 2025, we asked the teachers and bookers of the Children and 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 **251** completed surveys from teachers and bookers.



## A lasting impact

Teachers and bookers noted that the sessions were having a lasting impact, from new conversations, questions and links to other parts of the curriculum.

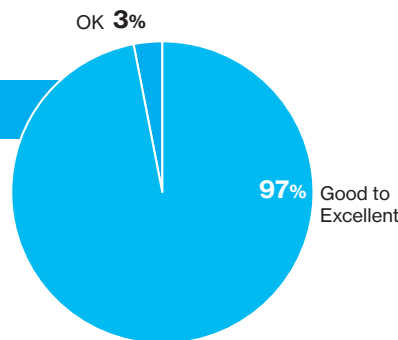
“They have started having conversations with each other about the cost of things around them.”

“After the session we were on the Maths & Money section of our scheme of work and it linked nicely, the students had a better understanding of how tax worked and it made it easier for me to teach.”

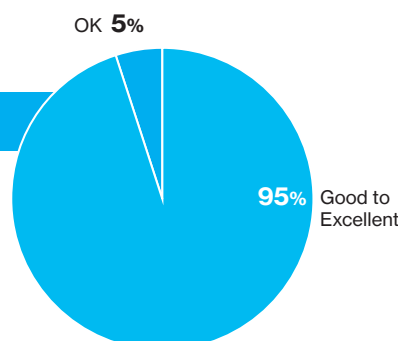
“They are now more willing to discuss financial issues and have increased awareness of aspects such as student finance and how to create a budget.”

“After the session we spoke a lot more about part time jobs appropriate for their age group. We spoke a lot more about budgeting in relation to food and ingredients shopping.”

### Quality of presenter



### Quality of material presented



Thinking about the group as a whole...

	Before	After	Change
How would you rate the groups ability to manage their money?	2.6	3.9	49%
How willing do you think they were to talk about money to the people around them?	2.9	4.1	42%
How would you rate the groups confidence in making decisions about money matters?	2.4	3.9	61%



Engaging Delivery

Teachers and bookers really appreciated how the sessions were highly engaging, especially for a subject that was given less space in the curriculum and needed more attention.

“Students were very engaged. All chatter was on-task showing that students were engaged. Many seemed to be genuinely surprised about how little money can be left over after budgeting. Furthermore, considering the students were taking the session at the end of the days, they appeared to have been won over by the value of the session.”

“Students are able to discuss and share their learning, and have been able to put the learning into practice. They are more confident, more aware, and more engaged with finance and money following on from the workshop. All young people are inspired to make the correct choices and decisions following the workshops.”

“During the workshop the learners were intently engaged and enjoyed the session. Money is an important but delicate subject for these learners so for them to engage so well is a credit to the trainer and highlights their desire to learn and engage with the content.”

Overall quality of the session out of 5



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

### Tailored Workshops

Teachers and bookers appreciated that the workshops were tailored to the specific needs and position of different groups. Rather than delivering workshops uniformly, the trainers made adjustments which helped participants get the most out of the session.

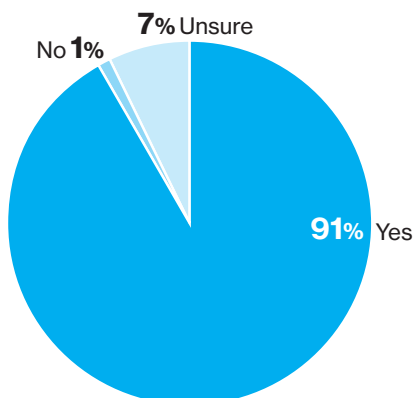
“The trainer was extremely clear in communicating with our learners. The group she delivered to was made up of entry level 1 and pre-entry level ESOL learners. She adapted her speech and tone to the appropriate level and gave clear, simple explanations of words and tasks for the learners to understand.”

“The ability appropriate activities were particularly good. I especially liked the practical use of malleable resources and money in the budgeting challenge.”

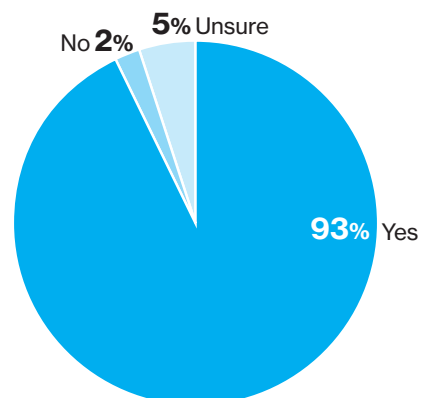
“The session was delivered to pupils towards the end of their year 10, so the focus on money, jobs and apprenticeships highlighted the real world for pupils in 12 months time. The session was engaging and relevant.”



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



Would you recommend The Money Charity sessions to others?



# 2025 Impact: Adult Workshops

Participants in adult sessions reported a **22% improvement in their ability to manage money.**

Participants in adult sessions reported a **33% improvement in their willingness to talk about money matters.**

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

As well as delivering Financial Education to children and young people, a key strand of The Money Charity's work is working with adults to build their Financial Wellbeing - the skills, knowledge, confidence and attitudes needed to manage money well. Key settings including workshops and webinars delivered to employees in Workplaces up and down the UK, and a growing number of workshops in Community settings reaching beneficiaries or service users of charities and other organisations. There are also three specialist programmes for Adults, the most established of which is a Financial Wellbeing Programme for Refugees and those seeking asylum in the UK. In 2024 a new series of activity-based workshops was piloted, for SEN schools and Adults with Learning Disabilities and/or Autism. Finally, The Money Mentoring Programme exists to support people who are helping others to manage money well; be they colleagues in the Workplace; peers in the Community; or customer-facing teams.



## Rating the session out of 5



On average, participants in adult sessions rated the session **4.7** (out of 5)

“ You gathered honest feedback on what worked and what didn't to create better sessions. ”

“ The trainer was a clear communicator, covered a lot of ground in the session and asked good questions. Thank you. ”

# Adult Workshops: Booker Feedback

**98%** of bookers said they were likely to recommend The Money Charity to others.

**100%** of bookers said they were satisfied with the service provided by The Money Charity.

**96%** of bookers were satisfied or very satisfied with the way the consultant delivered the session.



In 2025 we also surveyed the people responsible for booking adult workshops with The Money Charity. Respondents were very happy with the quality of sessions, and were highly likely to recommend The Money Charity to others. We received 36 completed surveys against 279 bookings, giving a sample size of 13%.

**“ It was very professional with a clear booking process. All staff I interacted with were very helpful and accommodating. The session was very well facilitated by the consultant with empathy from the facilitator towards my clients. ”**

**“ We were impressed how spot on the workshop addressed the gendered barriers and realities so eloquently. Participants had loads of questions and we would love to offer another session. ”**

**“ The consultant was fantastic as a speaker. She delivered the information clearly and concisely, which was easy to understand. The information delivered was invaluable and beneficial to our students who can utilize the information for these studies and work in the future. ”**

## 2025 Impact: Community

Participants in community sessions reported a **21%** improvement in their ability to manage money

Participants in community sessions reported a **33%** improvement in their willingness to talk about money matters

**90%** of participants in community sessions said they would recommend The Money Charity to others

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, 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.

### Increasing Saving

The theme of saving came up very frequently in Community Workshop participant surveys. This included learning new saving methods and useful tips, but also improving motivation and positivity around the possibilities to save through small increments.

“ Saving small can develop into something much bigger. ”

“ We learnt thorough steps for saving. ”

“ We learnt about budgeting, which helps with your spending priorities. ”

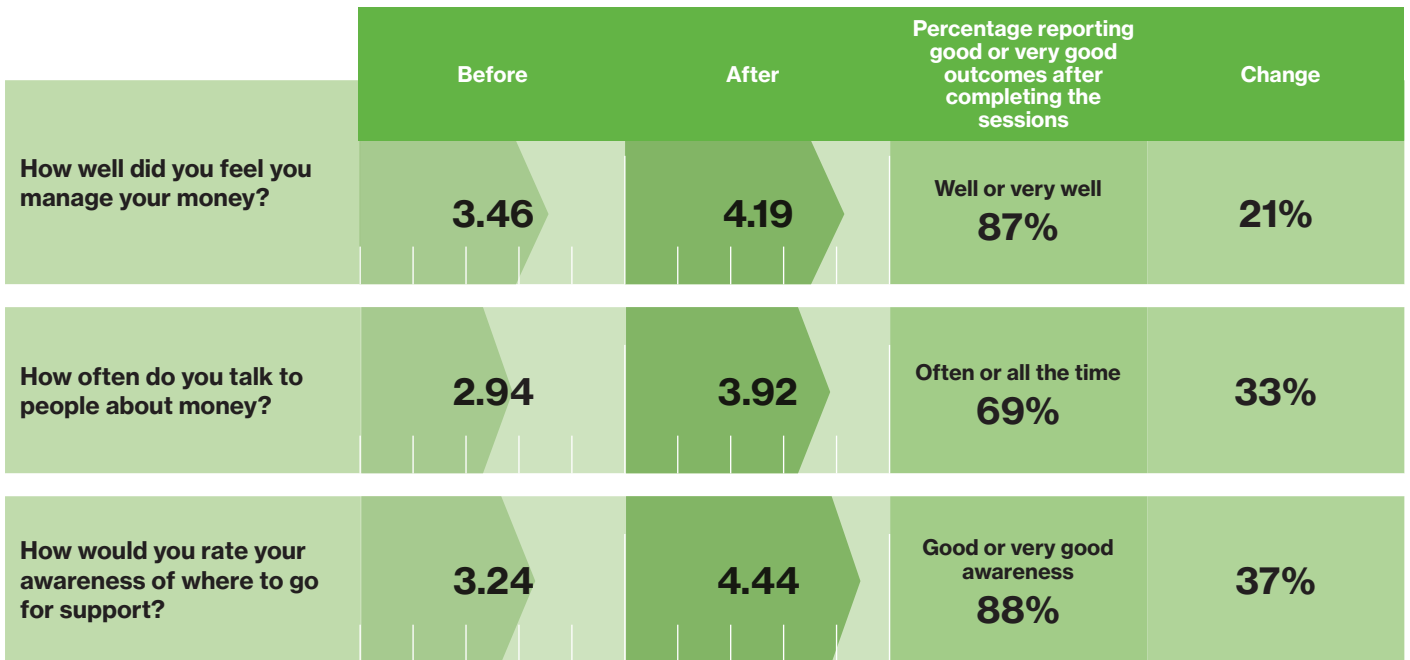
Organisations who worked with The Money Charity to deliver Community sessions in 2025 included:



The Money Charity worked with **84** community groups in 2025.



Core questions



How worried are you about money?

Following a community session, **83%** of participants said they felt less worried about money.

**Accessible Language**

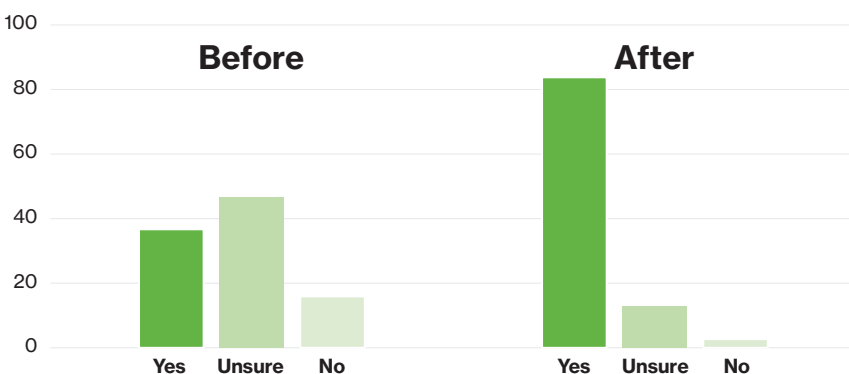
The Money Charity Trainers work with a wide variety of people with varying levels of money expertise. Participants appreciated the straightforward and accessible language of the trainers, and their openness to questions.

**“The best thing was talking about how to manage our money better and how to deal with debt and how interesting the trainer made the session.”**

**“It was great that we were taught about credit score agencies.”**

**“How interactive it was and very open discussions. She allowed us to ask specific questions which she addressed it to the best of her ability, and if she was unsure she would come back to us at a later time.”**

Do you feel able to plan for your financial future?



Before completing a session, **36%** of participants felt able to plan for the financial future. After completing a session, that figure rose to **84%**.

### Rating the session out of 5



On average, participants in Community sessions rated the session **4.7** (out of 5)

### From engagement to action

Sessions run by The Money Charity enable participants to take further steps from gaining additional learning to taking action. 94% of respondents said they would take further action following the session, and the qualitative feedback demonstrated increased motivation, engagement, and confidence to enact changes.

“ I enjoyed speaking about my expenditure. I think I will make a few changes which will help me save a little money. ”



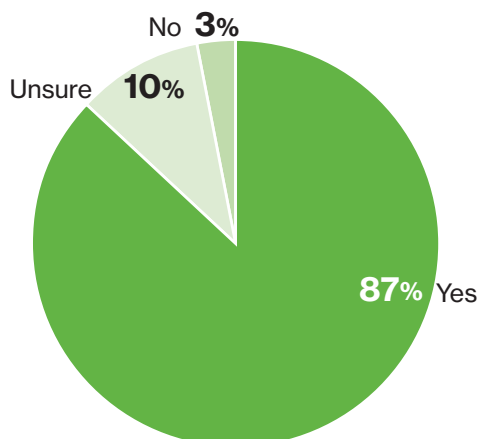
“ It gave me the confidence and tools to start saving. ”

“ The host was incredibly engaging and friendly and gave super, easy to follow tips. ”

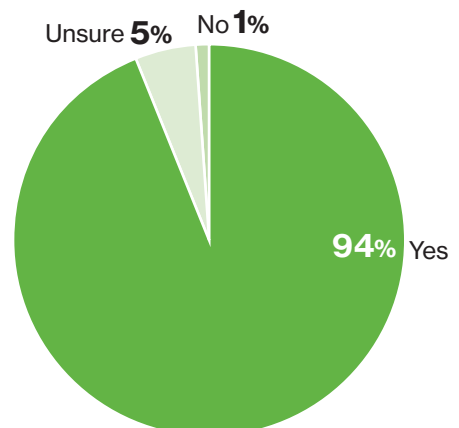
“ We learned about money budgeting and the tools will really help me. It will really help with my self confidence. ”

“ We were finding ways to stop bad habits. ”

### Would you be interested in other sessions?



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



# 2025 Impact: Workplace

Participants in workplace sessions reported a **19% improvement** in their ability to manage money.

Participants in workplace sessions reported a **25% improvement** in their willingness to talk about money matters.

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

The Money Charity 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, the 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.

## Engaging Delivery

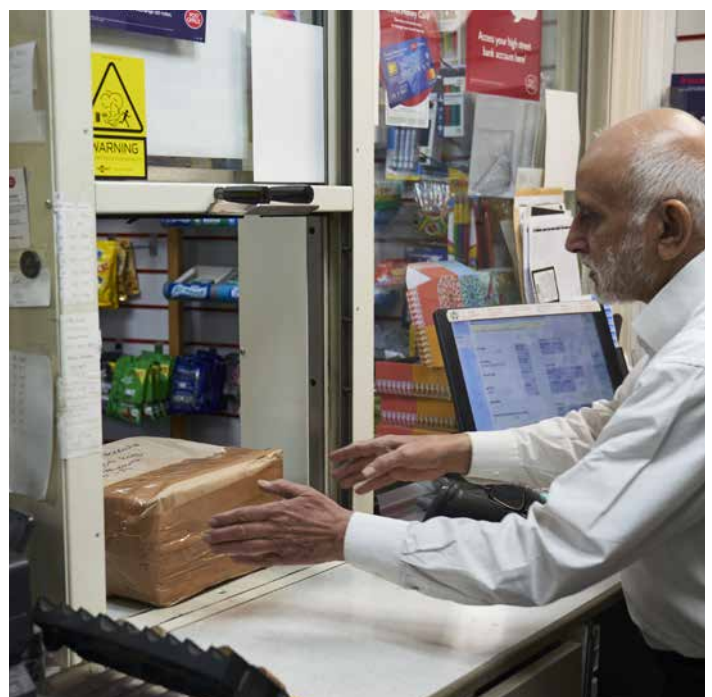
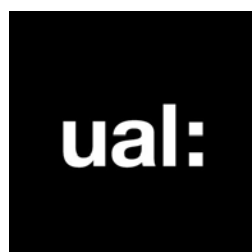
Workplace participants rated the sessions highly, giving an average of 4.6 out of 5, with 95% saying they would recommend The Money Charity to others. Having quality trainers is clearly a factor in ensuring The Money Charity sessions are consistently highly rated quarter by quarter. For Workplace sessions, 90 unique respondents (or 26%) used the feedback box to make a comment that either mentioned the quality of the trainer and delivery or included an explicit thank you.

“ I loved the slides. I’m very visual and it was useful and looking forward to receiving after the talk. The trainer also was very informative and good speaker. I loved how interactive the session was. ”

“ It was clear, straightforwards and not patronising. The trainer was an excellent professional. ”

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

Organisations who worked with The Money Charity to deliver Workplace sessions in 2025 included:



The Money Charity worked with **57 workplace clients** in 2025.

Core questions

	Before	After	Percentage reporting good or very good outcomes after the sessions	Change
How well did you feel you manage your money?	3.29	3.91	Well or very well 78%	+19%
How often do you talk to people about money?	2.82	3.54	Often or all the time 54%	+25%
How would you rate your awareness of where to go for support?	3.18	4.28	Good or very good awareness 84%	+34%

“ The best thing was gaining actionable advice on how to budget effectively and the tips and organisations mentioned. ”

“ The presenter was lovely and all the employees said this after the session. Really approachable and not judgmental. ”



**Building an environment of trust:**

Before the session, **27%** of participants said they talked to people frequently about money. After the session, that figure had risen to **54%**.

Talking about money can be difficult and lead to feelings of being judged. Many participants referred to this challenge, and the ways in which The Money Charity trainers had created an

open and non-judgemental environment. Building from a place of trust, sessions help participants to continue to have conversations about money.

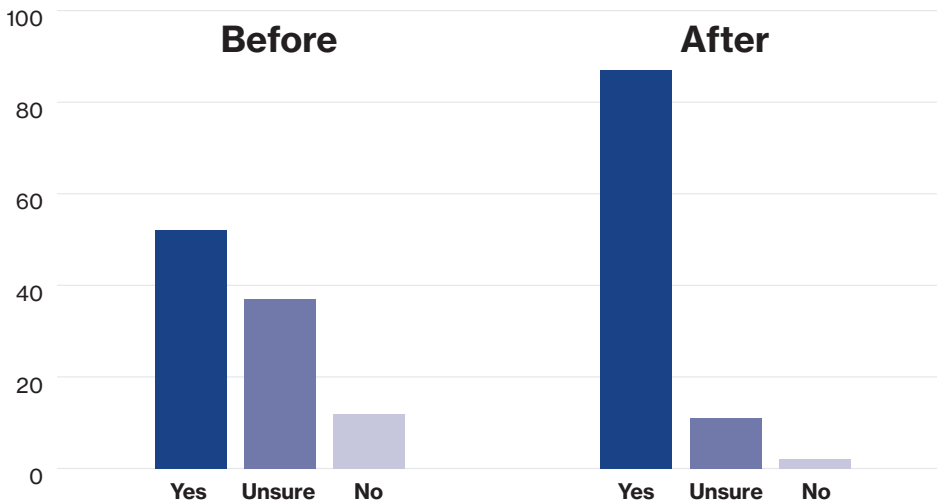
“Everything was explained in a simple way and helped to raise personal awareness of my own financial situation.”

“It was a safe place to ask questions and guidance of where to look online.”

“The trainer had good knowledge and was sympathetic about debt.”

“The trainer was very approachable and non-judgemental. It was a great starting point to reflect on my spending behaviour.”

**Do you feel able to plan for your financial future?**



Before completing a session, **52%** of participants felt able to plan for the financial future.

After completing a session, that figure rose to **85%**.

Following a workplace session, **57%** of participants said they felt less worried about money.

**Rating the session out of 5**



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



**Taking  
Action**

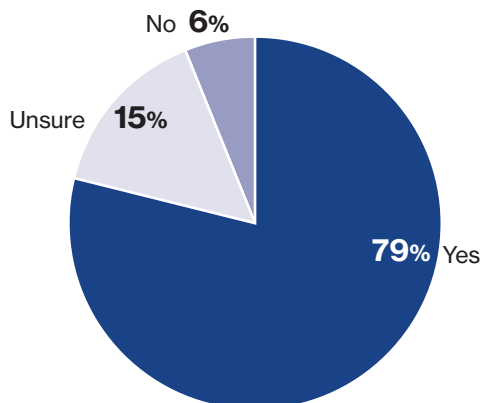
After completing a session 89% of participants said they would take action in relation to money. Amidst day to day life it can be hard to form new habits, and participants appreciated receiving a reminder of the easy steps they could take.

“ **The best thing about the Mind Your Money session is that it empowers individuals to take control of their financial future by offering practical, easy-to-understand advice on budgeting, saving, investing, and managing debt. It focuses on building long-term habits that lead to financial stability and independence.** ”

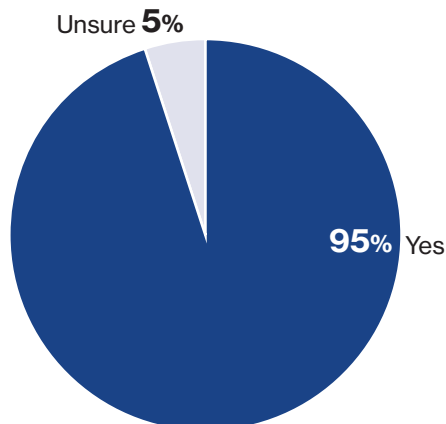
“ **A lot of it was common sense but sometimes you need a reminder of certain things. This was a really good prompt to do some financial housekeeping that I had let slip and also a pat on the back for things I am doing right.** ”



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



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



# 2025 Impact: Refugee & Asylum Seeker Programmes

Participants in refugee sessions reported a **42%** improvement in their ability to manage money

Participants in refugee sessions reported a **53%** improvement in their willingness to talk about money matters

**90%** of participants in refugee sessions said they would recommend The MoneyCharity to others

The Money Charity has been delivering tailor-made programme of Financial Wellbeing Workshops, originally 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. It is also commissioned by many local councils looking to support individuals seeking sanctuary in their regions to establish themselves financially.

## Navigating the UK financial landscape

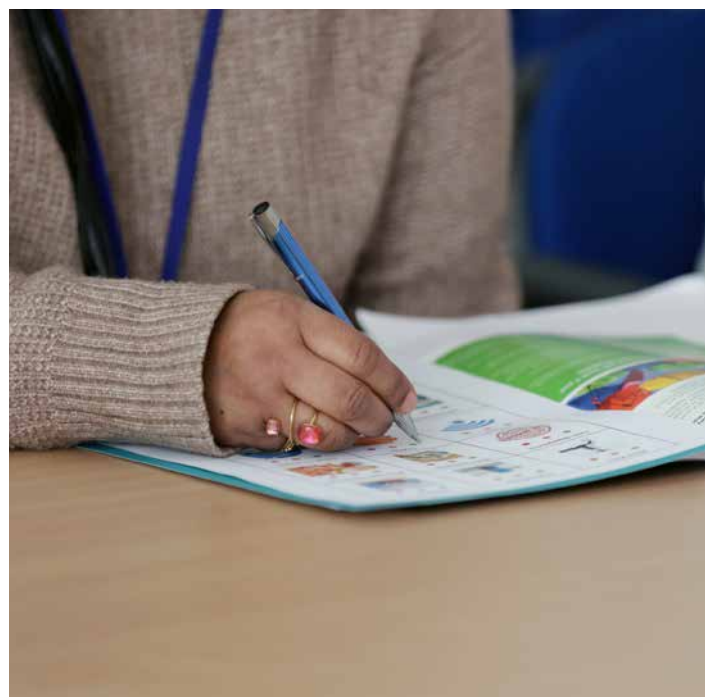
One of the main themes across respondents was gaining an understanding of financial systems specific to the United Kingdom, knowledge which represents an important foundation for financial independence.

“The best thing was understanding how the UK banking system works.”

“I appreciate the knowledge provided, especially about taxation which very helpful.”

“You helped us to understand more information, such as how to open a bank account and how to avoid scammers, and how to be safe online.”

Organisations who worked with The Money Charity to deliver Refugee sessions in 2025 included:



Core questions

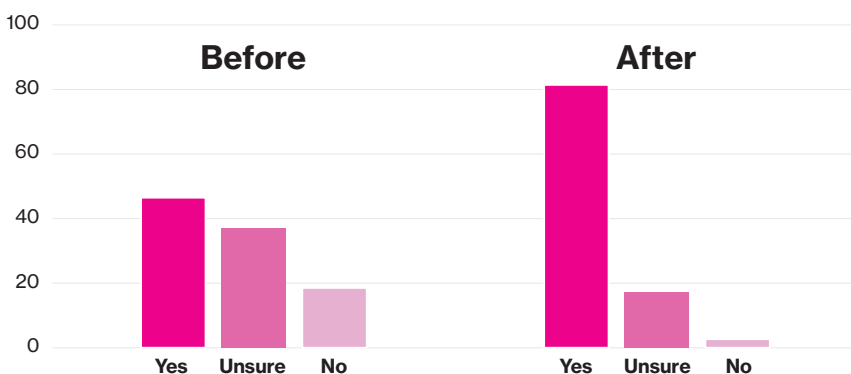
	Before	After	Percentage reporting good or very good outcomes after completing the sessions	Change
How well did you feel you manage your money?	3.09	4.39	Well or very well <b>91%</b>	<b>+42%</b>
How often do you talk to people about money?	2.70	4.13	Often or all the time <b>76%</b>	<b>+53%</b>
How would you rate your awareness of where to go for support?	2.84	4.41	Good or very good awareness <b>86%</b>	<b>+56%</b>

How worried are you about money?

Following a refugee session, **73%** of participants said they felt less worried about money.



Do you feel able to plan for your financial future?



Before completing a session, **46%** of participants felt able to plan for the financial future.

After completing a session, that figure rose to **81%**.

Rating the session out of 5



On average, participants in Refugee sessions rated the session **4.7** (out of 5)



Clarity and accessibility

For refugees and those seeking asylum, The Money Charity aims to equip people with both the skills and confidence to make good financial decisions.

Written responses showed sessions lead to an increase in confidence and the desire to share new knowledge with family and community. Many referenced the clarity of the trainer and how they made an effort to listen which is important for those for whom English is a second language.

“The speaker spoke very clearly. I can share my knowledge about financial management with my family, and notify them about frauds and scams.”

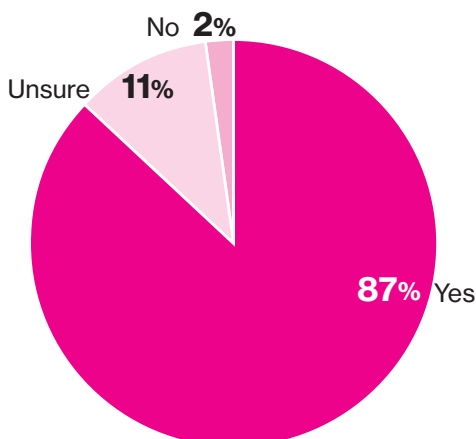
“Thank you so much, I received full information, it was very clear and easy to understand.”

“I appreciated the clarity and the time to ask questions.”

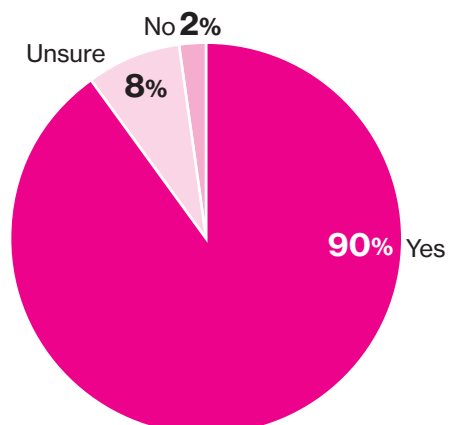
“The best thing was how the information was explained.”

“Now I know which organisation to talk to once I have issues with my money.”

Would you be interested in more workshops?



Would you recommend The Money Charity to others?



## 2025 Impact: Activity Based Workshops

**97%** said they liked learning through activities.

**90%** said they liked the workshops.

**86%** 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 liked the details and interactive part where we got to try and save as much money as possible.”

“It was a good way to learn, I managed to save £20 in the activity. I learnt how to manage money by myself.”

“I would recommend to a friend. I like saving money, knowing the prices and budgeting.”



# 2025 Impact: Money Mentoring

<p><b>Before</b> the session, <b>36%</b> of respondents said they felt confident or very confident about money mentoring.</p>	<p><b>After</b> completing a workshop <b>97%</b> of respondents said they felt confident or very confident.</p>
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<p>Participants reported a <b>32%</b> improvement in their willingness to talk about money matters</p>	<p><b>93%</b> of participants said they would recommend The Money Charity to others</p>
<p>After completing a workshop <b>91%</b> of participants said they felt equipped to help others compared to <b>38%</b> before</p>	<p>Participants in Money Mentoring sessions reported a <b>79%</b> improvement in their awareness of where to signpost for support</p>



On average, participants in Money Mentoring sessions rated the session **4.7** (out of 5)

The Money Mentoring Programme is a specialist initiative from The Money Charity helping workplace and community champions, charity staff, and customer-facing staff of commercial organisations to effectively support others with their money. Participants learn the difference between financial guidance and advice, how to build money confidence, identify those facing financial worries, and how to signpost people to relevant resources and services. The feedback from the sessions run in 2025 has been positive, with survey respondents rating the session **4.7** out of **5**.



## Extended Impact

Participants in Money Mentoring workshops were highly complimentary about the sessions, leaving them more prepared and equipped to help others with financial worries.

The success of this programme means The Money Charity is widening its impact, helping trusted professionals to assist a broader range of people facing financial difficulties.

“Probably the most interesting training I’ve done. The pace was great as it gave plenty of opportunity for discussion and sharing of personal experiences and stories. I looked forward to each session, which is not how I normally feel about training courses.”

“The trainer was great. I learned a lot more of where to signpost. I’m much more confident in helping others and guiding them.”

“I’ve learned a lot of practical skills and techniques that have really boosted my confidence and understanding when supporting young people with money management.”

“It was really engaging and enjoyable course and we learned a lot of new things and places to signpost people towards.”

# 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

A number of the students who responded to the surveys said they already knew about the topics covered, indicating that they had discussed money matters with parents and relatives. Some respondents wanted more interactive aspects, and others requested further information on issues such as scams and investment.

### Teachers and Bookers

Teachers and bookers had some specific suggestions, such as the inclusion of time for students to present back or take part in a quiz. Time for questions and answers was clearly valued, and one respondent suggested that students could submit questions before hand.

### Workplace

Respondents requested more in-depth information on specific financial areas explored in the sessions, including pensions, taxes, and long-term planning. Many really appreciated the interactive nature of the sessions and were keen for more opportunities or extra time to share experiences and ask questions.

### Community

The most frequent suggestion was that the sessions were could be longer, or that more time is needed to cover the topics in depth. Some expressed an interest in post-session activities and the opportunity to follow up in the future. Several respondents asked for further information on issues including investment and debt management.



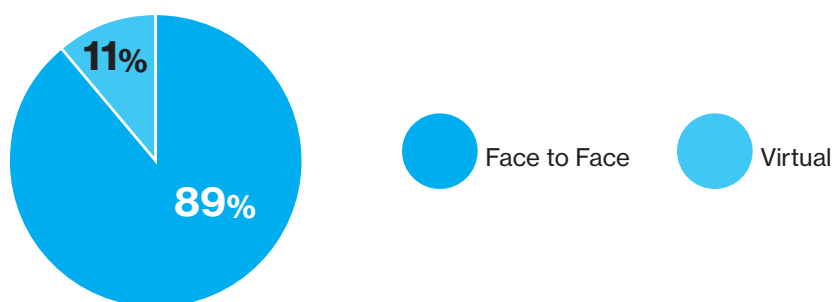
# Young People Sessions: About the Respondents

In 2025, **26,598** young people completed a session from The Money Charity. We received and have analysed **4,786** surveys, giving a sample size of **18%**. 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.

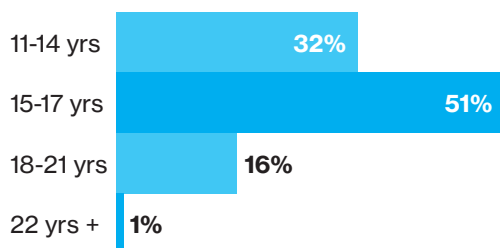
## Additional Information about young person survey respondents.

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

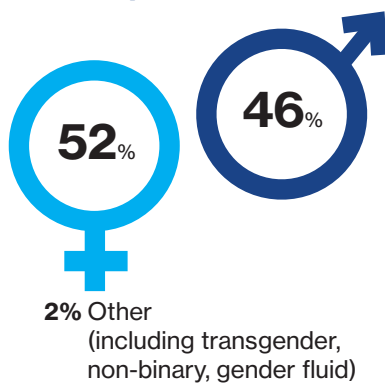
### 2025 Overall



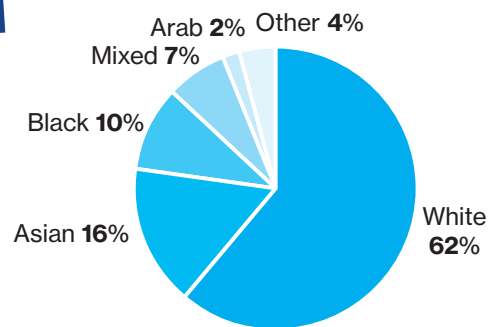
### Participant Age



### Participant Gender



### Participant Ethnicity

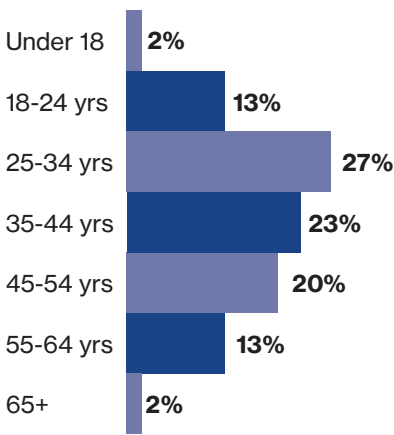


# Adult Sessions:

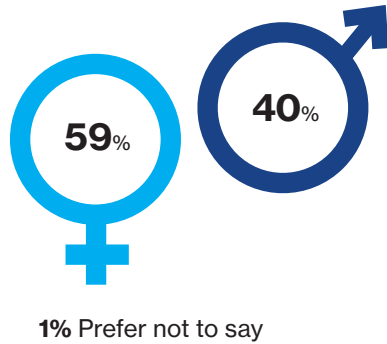
In 2025, **3,487** adult participants completed a session from The Money Charity. We received and have analysed **1,147** surveys, giving a sample size of **33%**. The demographic data presented below represents survey respondents and not the entire cohort of people who undertake The Money Charity sessions. The data should be viewed as an indication only.

## Workplace

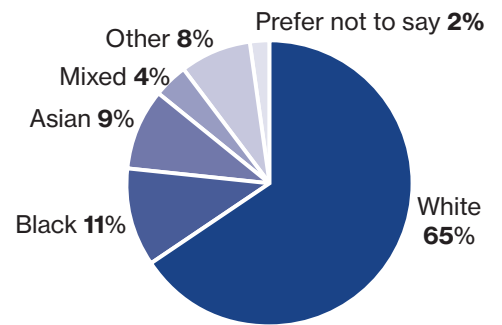
### Participant Age



### Participant Gender

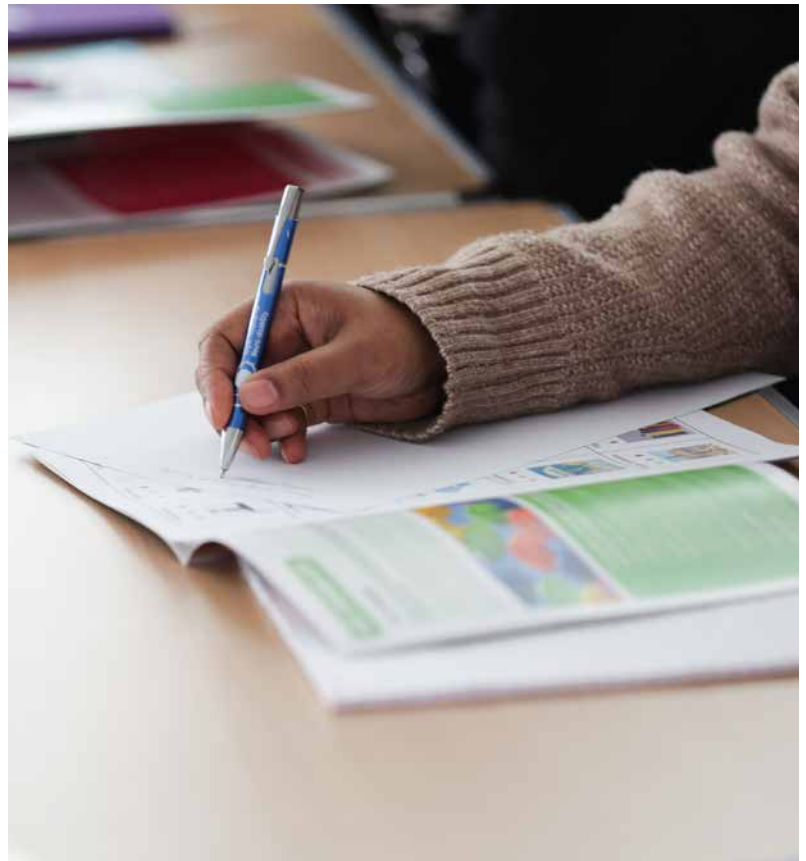
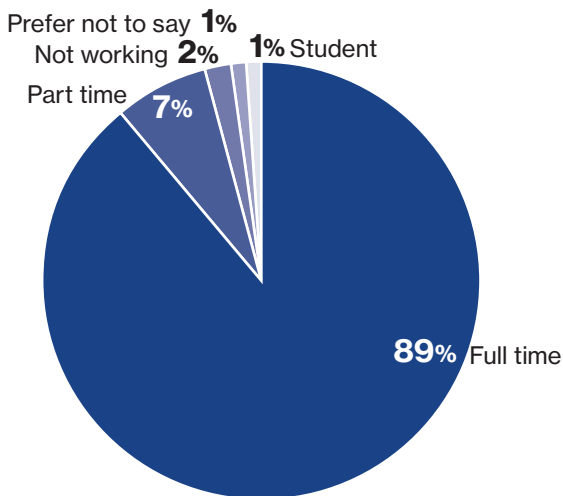


### Participant Ethnicity



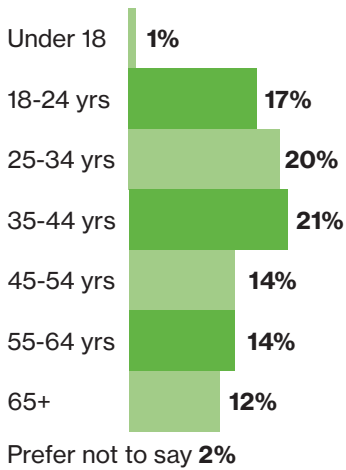
This data only represents the demographic break down of the sample of surveys we received.

### Employment status 2025

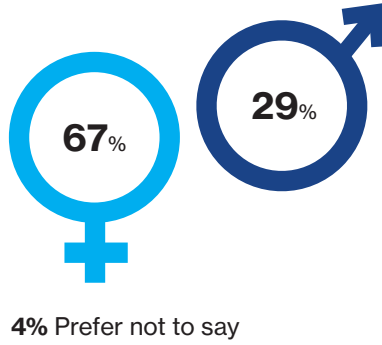


Community including Refugee & Asylum Seeker Programme

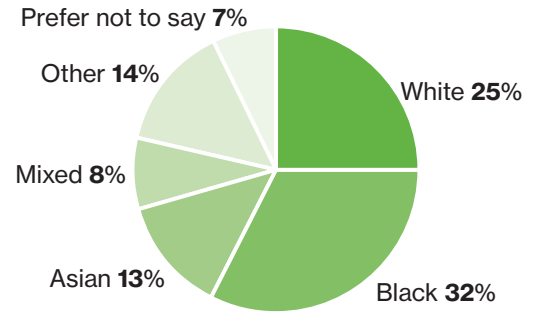
Participant Age



Participant Gender

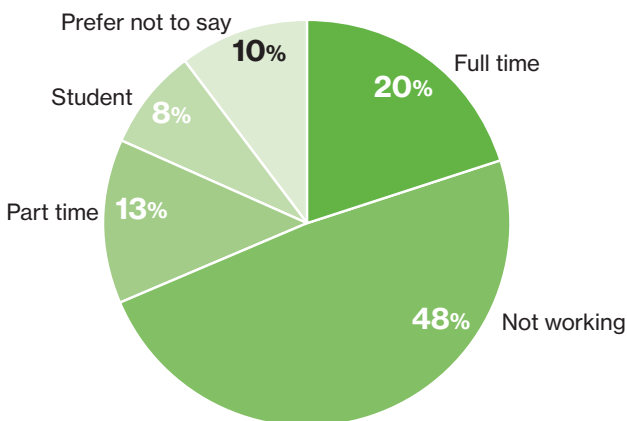


Participant Ethnicity



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

Employment status 2025





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