Our Theory of Change

Our Ultimate Outcome:

Everyone achieves Financial Wellbeing by managing their money well

THE MONEY CHARITY

Our Outcomes:

I have the skills, knowledge, attitudes and behaviours to manage my money well

Skills: I have the skills and tools to make the most of my finances and improve my Financial Wellbeing.

Knowledge: I know how to manage my money well and to plan for my Financial Future.

I am aware of the products and services I can use.

Attitudes: I'm confident making Financial Decisions.

I'm positive about managing my Financial Future.

Behaviours: I'm happy talking about money to the people around me and seeking help if I need it.

I act in ways that will improve my Financial Wellbeing.

Our Interventions:

Providing education, training, information, advice and guidance

Workshops in schools, colleges and other educational establishments

Workshops in the workplace

Workshops for community groups

Bespoke **workshops**

Digital and printed **tools & resources**

Policy, Research & Communications

Consultancy

We Empower People to...

- be confident managing their finances
- increase their Financial Capability
- talk about money and ask for help
- improve their Financial Wellbeing
- reduce stress, anxiety, and hardship
- lead happier and mentally healthier lives

The What...

- We engage all young people and adults, in education, in the workplace and in the community
- We develop programmes that respond to specific needs
- We raise awareness of the importance of Financial Wellbeing

Our programmes are inclusive and open to all and are designed to address issues that impact Financial Wellbeing

Did you know?

- **48%** of young people say they had a meaningful Financial Education (MaPS 2023)
- Only **44%** of adults feel like they can talk to their friends and family about money. (MaPS 2025)
- People in debt typically leave problems for a year before asking for help. (CAB)
- **76%** of surveyed couples reported arguing about money regardless of their approach to managing their finances. (Starling Bank 2025)
- Almost **2 in 5** people in problem debt report feeling overwhelmed by the volume of contact from creditors, while among those who also have a mental health condition it's nearly **3 in 5**. (CAB 2026)
- Around **13.1 million** people in the UK have low financial resilience & may struggle with bills/loan repayments. (FCA 2024)
- **1 in 10** people have no cash savings at all. (FCA 2025)