Money Heroes

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Money Heroes

IMPACT REPORT 2026

Young Enterprise

Member of JA Worldwide

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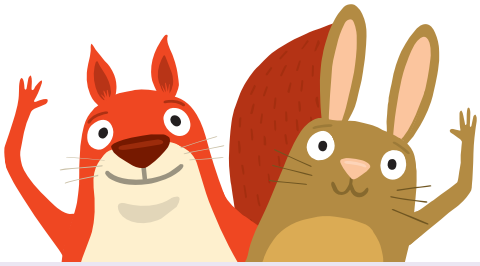
Foreword



Sarah Porretta

Chief Executive Office, Young Enterprise

It is well-known that building responsible money habits starts from a young age, however **learning about spending, saving, earning and keeping money safe** has been largely absent during education for many pre-school and primary children.

Money Heroes was set up to address this and has been active for over five years providing fun and captivating books, games and resources for use in home and school settings, and we're delighted that **the programme has now reached over one-million young people.**

There is still lots more to do. In late 2025, the Government announced that financial education will become mandatory for primary schools across England, matching commitments in other parts of the UK, and this needs to cover more than just knowledge of coins and basic numeracy using money which typically exists today.

It is fantastic to read in this report about the substantial number of children who have read Ed & Bunny as bedtime stories and have progressed onto Super Stories, and are now transitioning into secondary school with a **much stronger foundation in money management and financial literacy.**

I am very grateful for the continuing support of HSBC UK and **excited about the plans for the next phase of Money Heroes**, including meeting new character Shelly and learning about 'invisible' digital currency which more accurately reflects children's early encounters with money today.

> **"Money Heroes has now reached over one million young people"**

Natalie Grégoire-Skeete

Head of Sustainability and Societal Purpose, HSBC UK

Sarah's foreword captures the "why" brilliantly: money habits form early, and **the shift to mandatory financial education in primary schools is a major step forward**. From HSBC UK's perspective, our role in the Money Heroes partnership is to help turn that ambition into practical support that works for teachers and families especially as money becomes increasingly digital and harder for children to "see".

Over the past five years, Money Heroes has demonstrated what's possible through strong collaboration with Young Enterprise. Between April 2020 and December 2025, the programme has been used by over 8,600 educators, over 17,400 parents and carers, and over 5,300 schools and organisations, reaching more than one million children and young people. **What matters most is the impact behind those numbers: greater confidence and more everyday conversations about money**.

The feedback in this report is encouraging. **88% of educators say they feel more confident delivering financial education after using Money Heroes, while 93% of parents and carers agree it encourages discussions about money at home.**

As the programme continues to evolve including new content like *Ed and Bunny Spend Invisible Money* and the introduction of Shelly, the new pupil-designed character **we're proud to support an approach that keeps pace with children's real experiences and helps build money confidence early.**

Jaqueline Wilson
THE WHISPERER
PHILIP PULLMAN
ED AND BUNNY GO SHOPPING

About Money Heroes

Money Heroes is a FREE financial education programme from Young Enterprise, supported by HSBC UK.

Since 2020, the programme has been available for parents, educators and anyone supporting children at a learning age of 3-11 to **improve their financial literacy**, through a range of high-quality, fun and engaging resources.

Money Heroes equips children with knowledge and skills across the core themes of:

- **How to manage money**
- **Becoming a critical consumer**
- **Managing risks and emotions associated with money**
- **Understanding the important role money plays in our lives**

In 2025, we celebrated five years of the Money Heroes programme.

Between April 2020 and December 2025, Money Heroes has been used by **over 8,600 educators** and **over 17,400 parents or other individuals**.

We have now engaged more than **one-million children and young people**.

Five years of the Money Heroes programme

The Money Heroes programme covers a wide range of resources for educators, parents and young people including:

- ✓ Downloadable Activities
- ✓ Guidance Booklets
- ✓ Storybooks
- ✓ Support Resources
- ✓ Digital Games
- ✓ A Boardgame
- ✓ Parent Podcasts
- ✓ Free CPD For Schools

We offer a full range of resources in accessible formats and for SEND children as we strive to make financial education accessible for all.

Find out more at: www.moneyheroes.org.uk

Money Heroes resources are available in Welsh

CPD CERTIFIED
The CPD Certification Service

Alongside our wide range of resources, we also offer schools **FREE** CPD-certified training and bespoke 1:1 mentoring to provide teachers with confidence, knowledge, and skills to develop children's habits and attitudes around money.

FIVE YEARS OF MONEY HEROES

Between 2020 and 2025, the Money Heroes programme has been used by:

1 MILLION+
children and young people!

8,600+
educators

17,400+
parents and individuals

5,300+
schools and organisations

We recently reached a huge milestone: we've officially reached over **one million children and young people!**

This achievement highlights the scale and impact of Money Heroes in helping schools and families across the country to improve financial literacy.

We are extremely grateful to HSBC UK for supporting Money Heroes as we have developed and delivered the programme over the past five years.

We are looking forward to building on the way we support and empower educators and parents as we enter an exciting new period of financial education becoming increasingly more integrated in the primary curriculum across the UK.

Money Heroes

playerthree

SCHOLASTIC

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YE QUALITY MARK

CPD CERTIFIED
The CPD Certification Service

ORCHARD TOYS

ED-BUNNY GO SHOPPING

"The resources received were fantastic, especially the game"

Youth Leader in the North West

What's New?

NEW Digital Game!

Ed and Bunny Save Some Money

In February 2025, we launched our brand-new game, Ed and Bunny Save Some Money, which young people can play directly from the Money Heroes website.

This is the first digital adventure for Ed and Bunny and it has been created for children at a learning age of 7-9 years. The game is a fun and interactive way to practise coin recognition and get a sense of how to earn, save and spend money.

Bunny wants to buy a new treat, but does he have enough money? Players will help Bunny to find and count his coins. If that's not enough for their chosen treat, they will have the opportunity to help out with some fun tasks around the house to earn even more.

There are two in-class activity sheets to support this game

ED AND BUNNY BOOK COMPETITION

500+ entries!

In September 2024, we launched an exciting competition for Money Heroes schools to design a new animal character to join Ed and Bunny in a brand-new adventure. The winning character design would appear in the new Ed and Bunny book, written by children's author and illustrator Matt Carr.

We had over 500 individual entries and we were delighted to meet the winning artist **Anaya** in school recently. Her character 'Shelly' was selected out of over 500 entries to be the new friend for Ed and Bunny.

Launched in June 2026, the new book Ed and Bunny Spend Invisible Money can be ordered by schools for free from the Money Heroes website. It is also available to everyone as an eBook and there are brand-new linked activities for teachers and parents.

> **"I like it because it rhymed, it's nicer to read and listen to, it's like a poem."**
>
> **Year 2 Pupil**

What did parents say?

of parents...

94%

agree that the resources led to **improvements** in their **children's knowledge** of how money works and is used.

93%

agree that the children's resources are useful and relevant.

91%

felt inspired to create more opportunities for their children to **learn about money** after using the resources.

90%

agree that the resources **improved children's ability** to make informed decisions about managing their money well.

91%

were satisfied with the Money Heroes resources.

93%

agree that the resources encourage **discussions about money**.

> "I think it is amazing. The books really helped teach my kid about money, spending, saving, paying for bills, etc. This is so important in KS2 and onwards. We are a money-confident family, but being able to make it interesting and accessible for kids is so powerful."
>
> Parent

> "[We] used the game, the stories and they built confidence and helped us start conversations"
>
> Parent of two children, aged six and five

> "I liked the bunny as he was so helpful and cute."
>
> Year 2 Pupil

Sample of 116 parents and carers surveyed by Young Enterprise.

HOME CASE STUDY

Leila and Imogen

Ages 9 and 7

A family with two daughters, aged 9 and 7, started using the Money Heroes resources after a recommendation from the children's school. Mum was beginning to talk to her daughters about money, and she was attracted to the resources because they were free.

"We had always thought about how we could teach them about money. It is such an important skill. From a young age, we played shops etc., and this felt like a good next step. There aren't books out there to teach children about money, so these really filled that gap". (Parent)

The family had started by regularly reading the Ed & Bunny stories, initially with the children reading with their parents at bedtime and then independently. The children spoke very positively about the stories and characters.

"I like the stories in general. I like the characters, especially Bunny, he's really silly". (Child aged 9)

As the children have got older and become independent readers, they have also started to read the Super Stories collection from the programme. Mum was appreciative that there was another accessible option for the children to continue to read independently, and the children liked the stories.

"It's helped explain quite tricky concepts to them, things like understanding that buying clothes from places like Vinted saves money, but there is also an overlap with helping to save the environment". (Parent)

The family has also played the Ed & Bunny digital game, which Mum praised as an excellent resource. She particularly liked the element of choice for the children in the game, and she felt that it gave them the opportunity to think about how to earn money and what to spend it on. While the game was slightly challenging at first, with their mum's support, the girls used the game to learn how to calculate change.

"The online game was really good, especially for my 7-year-old. When she struggled working out the change, that was good for me as a parent as it highlighted that we needed to do more with this. We had conversations about how to work out change, and as parents, how we could give them opportunities to use cash more". (Mum)

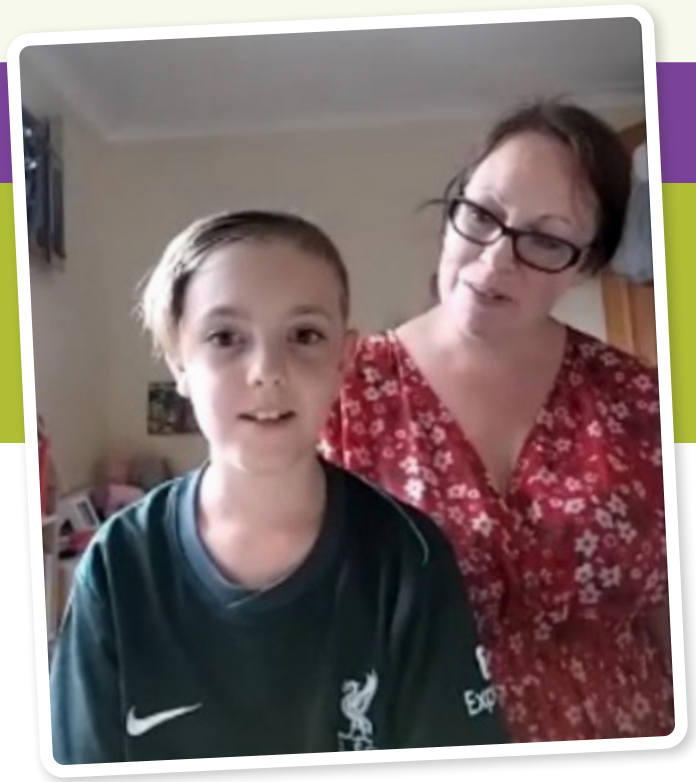
For this family, Money Heroes has helped to facilitate conversations about concepts such as saving money, in a way that the children could understand. The children were able to talk confidently about how they had set up both a savings account with a bank and a piggy bank at home, where the piggy bank is used for smaller, more impulse purchases (e.g. fidgets) and the savings account is used for larger, planned purchases.

Having the Money Heroes resources has also helped mum to feel more confident in talking to her children about money and to help them understand that they might not get it right every time. She felt that the resources had helped her to explain to her children that they should have the confidence to change what they are doing with their money if it isn't working, and to look at how they save and where they save.

HOME CASE STUDY

Alfie

Age 8



A family with two children, a son aged 8 and a daughter aged 4, used the Money Heroes resources to help the children understand the concept of money and how to make decisions about spending and saving.

Mum loved the concept of Money Heroes because of the Ed & Bunny game and the accompanying stories, which she felt would be beneficial to her son Alfie in helping him to understand the concept of money and to make decisions about spending and saving.

Alfie had read the Ed & Bunny stories when he was younger and regularly played the Ed & Bunny game with his parents and younger sister. Now he was older, he still liked to read the Ed & Bunny stories to his younger sister.

"I like Ed, because he's more sensible!" (8-year old boy)

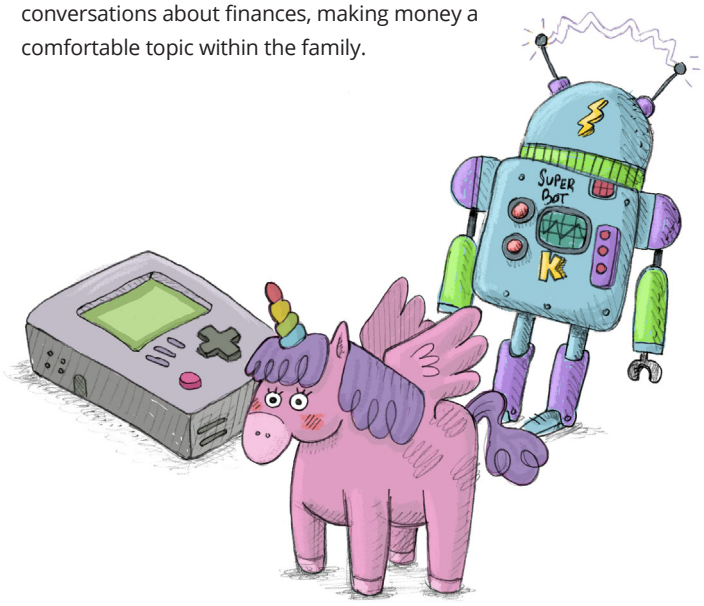
Mum was positive about the impact of using the Money Heroes resources with her children and the benefits in particular on her son's understanding of money. Whilst she felt that his understanding of saving and budgeting was still developing, she felt the Money Heroes resources had helped with place value understanding of money and had also helped open up discussions about the difference between needs and wants.

"It's just been quite nice to be able to have him have his own voice... in terms of having the conversations about money, because we know there are lots of people that don't talk to their kids about money, so I think it's opened up conversations and a new way of learning." (Mum)

Alfie also felt that playing the Ed & Bunny game had helped with him being able to know what the different coins were and had helped with his maths skills. He mentioned being able to add up coins quite easily in his head without doing any working out and was often told by his teachers to show his working out.

Overall, Money Heroes has played a valuable role in supporting the family's financial education. Alfie's mum explained that the family was able to put into practice topics they'd learned about and discussed from the Money Heroes resources.

Over the years, the resources have remained a central part of the family's toolkit, with Alfie now reading the stories to his younger sister and showing a good understanding of budgeting and financial decision making. The programme has not only helped build practical money skills but has also encouraged open conversations about finances, making money a comfortable topic within the family.



What did educators say?

of educators...

86%

agree that the teacher/ educator resources were **useful and relevant**

82%

agree that their **skills and knowledge** in planning, delivering and assessing effective financial education have improved

88%

said they felt more confident about delivering financial education to children and young people.

86%

agree that the educational resources are of **high quality**.

> "The resources offer complete lessons that can be used without requiring the teacher to do too much extra planning around the subject. They help us to squeeze Fin Ed more easily into a busy curriculum as a cross curricular subject."
>
> Primary school teacher in Yorkshire & Humberside

> "The lesson plans are ready to go and only require the smallest amount of changes to suit our setting. The availability of resources for SEND is a bonus too".
>
> Early career teacher

> "The curriculum is great, it can be distributed across the school, looking at different headings to do with financial education and the great way it is broken down into different ages/ phases within the primary years".
>
> Teacher, South-East

Sample of 36 teachers and educators surveyed by Young Enterprise

SCHOOL CASE STUDY

Lyng Primary School

West Bromwich

For Lyng Primary School, a school in the West Midlands, Money Heroes has been a recent addition to their financial education curriculum.

Lyng Primary School started using Money Heroes resources in September 2024, and the resources have been integrated into their financial education programme by one of the schools higher level teaching assistants (HLTA).

The HLTA and Deputy Head took part in the Money Heroes online training provided by Young Enterprise for educators and a follow up in-person mentoring session. Both were described as very useful, and the mentoring helped to ensure they were using the Money Heroes resources to their full potential.

"It was really nice to have the support and to validate that I was on the right track with it all. It gave me the confidence to keep going with it." (Financial education lead)

Lyng Primary School has a high proportion of pupils with special educational needs and disabilities. The HLTA used and adapted the Money Heroes resources to suit the needs of each class and group of pupils. The programme, including a structure, lesson plans and activities was developed for each year group and placed within a folder which could be used by any members of the team within the school. This was largely created using the downloadable online resources provided by Money Heroes, and the Ed & Bunny books and Super Stories books were also used within the school.

"Having the PowerPoints there I can adapt if needed and the written plan is very useful, having the plan there is so good. It's saved me a lot of time." (Financial education lead)

"Financial education is really valuable here, many of our parents don't work and the children don't have a great grounding and understanding of money from home, so it's important we provide this for them." (Financial education lead)

Compared to the formal and largely unengaging resources they had previously used, they welcomed the new, more flexible and 'fun' set of Money Heroes resources which could be used across all year groups and key stages.

The financial education lead felt the Money Heroes resources had increased the pupil's knowledge and awareness of financial matters, such as reasons to save and what they should be spending money on. The pupils recognised that they were now thinking more carefully about how they should be spending and saving their money, and what they should be prioritising, with a focus on long vs short term money management.

"Some have started saying I will save my money instead of asking my Mum for more money, they are starting to understand this, and it's come from the Ed & Bunny books." (Financial education lead)

"You should always have a bit of money left over in case unexpected things happen like you need to get a birthday gift or your car broke down." (Year 5 Pupil)

Overall, the resources were deemed hugely beneficial for the school, they plan to continue to use them and would recommend to other schools who need support in teaching financial education.

"It's been very useful, and the children have enjoyed it, that's the main thing." (Financial education lead)

SCHOOL CASE STUDY

The Elms Primary School

Oxfordshire

The Elms Primary School, a school in the South East, has been using the Money Heroes resources in the 2024/5 academic year.

The school has several enrichment programmes, and they were keen to adopt a financial literacy programme to build financial literacy skills early amongst their pupils. The school has a number of pupils from low-income families who are eligible for free school meals. Staff felt that pupils would benefit from an early understanding of money and budgeting, and this was seen as even more important in a cash-free era.

The school's financial education lead received training on the Money Heroes programme and worked closely with the Money Heroes team at Young Enterprise to develop and refine a financial literacy curriculum. This enabled her to provide an overview of the programme to all class teachers, teaching them how to incorporate and use the Money Heroes resources in their teaching

The school has also developed a Finance Friday initiative: a termly event involving in-class sessions using the Money Heroes and school-wide tasks to share the outputs from their class sessions across the school. This initiative is a great way to build pupils' critical thinking and encourage discussions about money.

The training and support the school lead received from Young Enterprise was instrumental in designing and refining the curriculum for Finance Fridays. This training gave the school lead the confidence to provide the teachers with an overview of the programme and to embed the use of Finance Fridays and the Money Heroes resources within the school and ensuring a consistent approach to use across the school.

Year 1 pupils in the schools had used the Ed and Bunny books and the Ed and Bunny Go Shopping Game. The pupils found both easy to understand, funny and engaging. The teacher regularly goes back to Ed & Bunny book and the game outside of Finance Fridays to reinforce both the learnings and the wider curriculum.

The Super Stories books were popular among Years 5 and 6, with one pupil saying it inspired her to run a stall at the school fair.

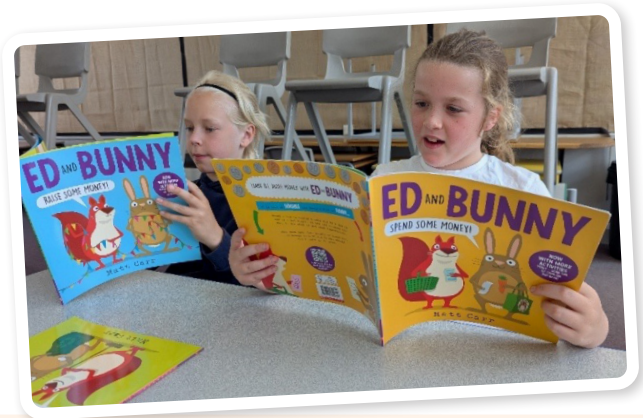
"The stories are quite interesting because the story inspired me to run the school at the summer fair, which I did... It was kids selling stuff that they didn't need and just inspired me to copy." (Year 5 Pupil)

Pupils benefited from the 'Money Talk' activity on the Shopping Sense worksheet: they enjoyed learning about the cost of products from the farmer, whether they got paid enough compared to the supermarkets, and debating the cost of Fairtrade goods.

"It was interesting and fun, and I like learning how much stuff costs these days. It's nice just to have a break from doing other learning and doing different things." (Year 5 Pupil)

Money Heroes activities have helped to reinforce the school's curriculum, particularly in maths and PSHE. The activities fit well with the maths unit on coins, verbal problem solving, sums and multiplication. The teaching on coins is particularly welcomed, as many pupils today struggle to recognise the value of any given coin. Money Heroes tasks also encourage children to think about the role money plays in everyday life, and wider societal issues such as farming, sustainability, providing for a family and nutrition.

"With some of the children, having the initial Finance Friday has really had a big impact on them with this money topic in maths, and it's allowed them to really dive deeper into not only why we use money, but seeing it in actual life circumstances." (Year 4 Teacher)



Money Heroes

Get Involved!

Helping you teach children about money.

Money Heroes is a free financial education programme from Young Enterprise, supported by HSBC UK, for teachers, parents and anyone working with primary-aged children.

Sign up for free now at www.moneyheroes.org.uk to find out more and immediately access our extensive range of resources and support designed to help you improve children's financial capability.

Get in touch!

Email us:
moneyheroes@y-e.org.uk

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