

Financial Education Forum Meeting

16th October 2017

Prudential plc, Governor's House
Laurence Pountney Hill, EC4R 0HH



Financial Education Forum Meeting – Programme

Time

12:30 – 13:15	Networking lunch
13:15 – 13:20	Introduction – Russell Winnard, Head of Educator Facing Programmes & Services, Young Enterprise
13:20 – 13:35	Viewpoint – Michael Mercieca, CEO, Young Enterprise
13:35 – 13:50	The All Party Parliamentary Group on Financial Education for Young People – Julian Knight MP, APPG Chair
13:50 – 14:10	Financial Capability Week and Strategy update – Kirsty Bowman-Vaughan, Financial Education Lead, Money Advice Service
14:10 – 14:25	Tackling financial exclusion – a country that works for everyone? – Lord Harrison
14:25 – 14:40	Cha-Ching – Jonathan Oliver, Group Communications Director, Prudential plc
14:40 – 14:55	Students' Financial Literacy: the results of the latest OECD PISA financial literacy option – Dr Adele Atkinson, Senior Policy Analyst, OECD
14:55 – 15:30	Panel
	Close

Introduction from Michael Mercieca, Chief Executive of Young Enterprise



There have been encouraging developments since our last Financial Education Forum in February earlier this year, despite the turmoil of the snap election and ongoing negotiations in Brussels.

Policy-wise, the highlight has been the announcement by the Government in March that it will consult on making PSHE statutory in all schools, with the 'E' for 'Economic' covering economic wellbeing and financial capability. It's vital that when this consultation is published (with the interruption of the general election it might be pushed back from the Autumn), that our entire financial education community writes in to highlight the opportunity that compulsory PSHE brings to young people and their futures, to increased social mobility in the UK and to a skilled workforce to drive increased UK productivity.

Mandatory PSHE in all schools - as a key enabler of getting young people started from an early age on their financial capability journey - is one of the key recommendations of the APPG on Financial Education for Young People. A second very welcome policy development this year, and another of the key policy proposals of the APPG, is that the Financial Guidance and Claims Bills allows for MAS's financial capability work to be continued. Again, we must work together to ensure the Bill remains on track during its passage through the Houses of Parliament.

Recent alarming debt statistics and pertinent new research have highlighted anew the importance of focusing on prevention rather than just cure - and should attract the attention of the new Education Select Committee as well as the new Treasury Select Committee. Robert Halfon in his new Chairmanship of the Education Committee has announced a focus on productivity, and again we have an opportunity to work together to focus the Committee's attention on the relevance of financial capability to productivity, as well as to the major UK challenge of social mobility.

Last and very much not least, I would like to take this opportunity to extend a very warm welcome to Julian Knight MP as newly elected Chair of the APPG. Julian was closely involved in the APPG's most recent Inquiry and brings a great deal of drive and enthusiasm in his role as Chair. I would also like to thank our outgoing Chairman Suella Fernandes MP for her excellent work in chairing the APPG's most recent and very thorough Inquiry, and for her Chairmanship of the APPG itself. I wish her the very best with her new responsibilities.

Michael Mercieca
October 2017



Financial Education Landscape – an update

APPG on Financial Education for Young People update

Welcome to Julian Knight MP who has been appointed as the new Chair of the All Party Parliamentary Group on Financial Education for Young People, at the Annual General Meeting on 19 July 2017. Julian Knight has been MP for Solihull since 2015 and is a former personal finance and consumer affairs journalist.

Julian Knight MP succeeds former Chair, Suella Fernandes MP, who recently stood down due to her new commitments as PPS to the Treasury team. Many thanks to Suella who worked hard to steer the influential work of the APPG including Chairing the inquiry which led to the report “Financial education in schools: Two years on – job done?”.



Personal, Social, Health and Economic (PSHE) education

On 1 March 2017 the government announced that it will be looking closely at ways to make PSHE statutory for all schools. This was one of the key recommendations from the APPG on Financial Education for Young People.

The ‘E’ strand – for economic – lies at the heart of the subject, ensuring young people in primary and secondary schools develop the skills, knowledge and confidence they need to manage money well. The government has announced its intention to consult on statutory PSHE before the end of 2017.

Education Select Committee

Following the 2017 general election Robert Halfon was elected Chair of the Education Select committee. New committee members have also been appointed, including a number of former teachers.

The Committee has agreed that its work in this Parliament will focus on two themes: social justice and productivity. Early hearings will be with the Secretary of State for Education, HM Chief Inspector of Schools for Ofsted Amanda Spielman, and Ofqual's Chief Regulator Sally Collier.

The committee's initial inquiries will look into value for money in higher education and the quality and outcomes from alternative provision.



Mayor of London's role in promoting financial inclusion



The London Assembly's Economy Committee is conducting an investigation into the Mayor of London's role in promoting and supporting financial inclusion in London. During August and September 2017 the Assembly encouraged organisations and individuals to submit their views to help inform policy in this area.

The Economy Committee will focus on the extent of financial exclusion in London, the support currently available and how the Mayor could work with the charitable sector and business to support and promote financial inclusion.

Increasing consumer debt

Rachel Reeves MP, the Chair of the Business, Energy and Industrial Strategy Select Committee, and Frank Field MP, the Chair of the Work and Pensions Select Committee, have called for an independent public inquiry into the £200bn of debt amassed by households in the UK. The news follows figures from the Money Advice Service which show there are now 8.3 million people in the UK with problem debts.



Financial Guidance and Claims Bill



The Financial Guidance and Claims Bill is set to establish the new financial guidance body which will be accountable to Parliament and responsible for coordinating the provision of debt advice, money guidance, and pension guidance. It will also transfer the regulation of claims management services to the Financial Conduct Authority.

The Bill is led by the Department of Work and Pensions and was introduced in the House of Lords by Baroness Buscombe. A line by line examination took place during the final day of the committee stage in the House of

Lords on 13 September. The next part of the process is the report stage, scheduled to begin in the House of Lords on 24 October.

Money Adviser Service results from the 2016 UK Children and Young People's Financial Capability Survey

In March 2017 the Money Advice Service published the findings from a nationally representative survey on financial knowledge, attitudes and behaviours of 4- to 17-year-olds and their parents.

The research analysed how children receive and spend money. It looked at their attitudes to spending, saving and debt, their knowledge of education and financial products, and parental attitudes towards financial capability. Key findings include:

- Parents should include their children in discussions about money from age four to give them the best chance of being financially secure in later life.
- Only 41% of 16 to 17-year-olds are able to correctly read a payslip and 18% are unable to correctly identify how much was in a bank account when looking at a bank statement.
- Income is a factor in adult financial capability, and throughout the research, living in low-income households is associated with poorer financial capability outcomes for children.



PISA report May 2017: What do 15 year olds really know about money



In May 2017, the OECD published the results of the 2015 International Student Assessment (PISA) test of financial literacy. Some 48,000 15 year-olds from 15 different countries took part in the test including Australia, China, the United States, Canada and Spain.

The test evaluated personal finance knowledge and skills, such as dealing with bank accounts and understanding interest rates on a loan. Around one in four of the students that took part were unable to make even simple decisions on everyday spending, while only one in ten could understand complex issues, such as income tax.

The OECD Secretary-General Gurría who launched the report in Paris said: “Young people today face more challenging financial choices and more uncertain economic and job prospects given rapid socioeconomic transformation, digitalisation and technological change; however, they often lack the education, training and tools to make informed decisions on matters affecting their financial well-being”.



The UK did not participate in the 2015 PISA test.

News from Financial Education Forum Members

The following section provides an opportunity for Forum Members to share information and updates on current financial education activities for children and young people with fellow members.

If you would like to contribute to future editions, information relating to submission dates and formatting are included in Forum invitation emails.

Updates should be in Word format and should contain a maximum of 500 words. Updates can include pictures (with the necessary permissions in place), but should be no more than **one A4 side** in total, and will be adjusted to fit our template if necessary. Although we try to be flexible, updates arriving after any given deadline are not guaranteed to be included.

Young Enterprise is not responsible for the content of member updates.

This issue we have received updates from the following organisations:

- Bank of England
- CHASM
- London Institute of Banking & Finance
- Money Advice Service
- MyBnk
- NASMA
- RBS plc
- The Money Charity
- Young Enterprise

Bank of England

On 14 September 2017, the Bank of England launched its polymer £10 note and hopefully you've already had a chance to see one. It is the first Bank of England note to use a tactile feature to help blind and partially sighted people identify the value of the note. The feature was designed with the help of the RNIB.

The note also features the great novelist, Jane Austen, who used wit and satire to provide insights into everyday life among the landed gentry at the end of the 18th century.

The Bank has worked closely with others to help raise awareness with younger people. We ran adverts on Fun Kids radio which focussed on two elements; the tactile feature and Jane Austen. They also ran a competition alongside this campaign asking listeners to name who featured on the new note. On issue day the Governor attended Joseph Clarke School, which is a centre of excellence for visual impairment in the South East of England. There, he showed students the new note and answered their questions. And as a first for the Bank, we trialled a campaign on Snapchat, to generate some buzz with our younger audience. Even the Governor got involved!



Looking to the future, we are considering how we can further educate children and young adults on all aspects of our banknotes. For example, the science behind a banknote and the complicated design work that's required to get everything we want into such a small space.

The note has some interesting security features, such as the large see-through window with a foil Winchester Cathedral positioned over the top. The foil is gold on the front of the note and silver on the back. On the back of the note, there is a book-shaped copper foil with the initials JA.

There are some exciting design features on the note too! On the back of the note next to the portrait of Jane Austen there is a picture of Elizabeth Bennet, a character from *Pride and Prejudice*, reading letters at her writing desk.

Underneath, there is an image of Godmersham Park, an estate owned by Jane Austen's brother Edward. It is thought that many of Austen's novels are based on this area.

Over 1 billion new polymer £10 notes were printed for the launch and laid side by side they would stretch around the world 3.3 times! Or equal Mo Farah running over 3000 marathons. Stacked high the billion notes would equal 160,000 of the world's tallest building; the Burj Khalifa.

You can continue to spend your paper £10 notes until Spring 2018, when their legal tender status will be withdrawn, where businesses and retailers are no longer legally obliged to accept them. The Bank of England will give 3 months' notice prior to the actual withdrawal date.

More information about The New £10 Note can be found on www.thenewten.co.uk

CHASM Newsletter Highlights for the Financial Education Forum



www.chasm.bham.ac.uk

Work with the APPG on Financial Education for Young People

CHASM Members Andrew Lymer, Peter Davies and Lee Gregory provided independent expert advice to the APPG in the development of their report “Financial Education in School: Two Years On – Job Done?” The CHASM team provided a review of the evidence and analysis to inform the final recommendations of the report. The report suggested the need to improve school provision, enhance teacher confidence and skillssets, encourage better coordination across the sector and generate better means to capture “what works”.

CHASM Workshop: Financial Education for young people – what works?

In February CHASM held a day-long workshop exploring the state of the art in financial education for young people; reviewing what is working in financial education of young people and how current activity can be developed further. Drawing on UK and international research and practice, the workshop will evaluate different approaches to delivering financial education, innovation and learning generated through practice and a discussion of ‘where next’ for financial education of younger people. The full list of presenters and their presentations can be accessed online from <http://www.birmingham.ac.uk/schools/social-policy/events/2017/02/chasm-workshop.aspx>

Financial Literacy amongst young people – what does the latest data tell us and what more do we need to know?

Adele Atkinson, Senior Policy Analyst in the Financial Education and Financial Consumer Protection unit of the OECD, discussed evidence from the latest OECD Programme for International Student Assessment (PISA) test of financial literacy, fielded in 2015 and newly released in May 2017. Ann Griffiths, Policy Manager – Children and Young People at the Money Advice Service, responded to Adele’s presentation focusing on the UK picture of young people’s financial capability that relates to that presented from the PISA analysis. This included recently published CYP financial capability survey results detailing MAS’s assessment of the state of young people’s financial capability in the UK at present.

Financial Inclusion Monitor Report

Britain could face new winter of discontent as families grow weary of trying to make ends meet is the key message to come out of the recent Financial Inclusion Monitoring Report by CHASM members Prof. Karen Rowlingson and Prof. Steve McKay. The study highlights that:

- a further widening of the gap between haves and have-nots
- One in five Britons fear Brexit has heightened likelihood of unemployment
- Households have little to show for almost 10 years of working and saving
- Study authors warn of threat of new winter of discontent amid bleak outlook

Full report: <http://www.birmingham.ac.uk/Documents/news/15518-CHASM-Report-Stage-4.pdf>

CHASM aims to provide a focus for world-class research on financial security; financial inclusion, financial capability; and wealth taxation. Join our mailing list – chasm@contacts.bham.ac.uk





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**Lessons in Financial
Education**

Breaking the barriers to accessible financial education

In the last academic year 2016/2017, The London Institute of Banking & Finance reached more than 35,000 students in over 600 schools with Financial Capability Education. Our ambition to extend the reach further than the traditional classroom environment is becoming a reality and the new Lessons in Financial Education (LiFE) programme allows us to do this.

LiFE helps break the barriers to accessing the most basic money management skills as it is delivered purely online and does not require an expert to teach it. The programme is interactive and learners can progress through the topics anywhere and at their own pace making it suitable for a wider audience. The fact the programme uses practical, real life examples, sound and animation really engages the learners. The new SEND guide provides support staff with additional resources such as role play and sensory activities for learners with special educational needs and disability (SEND).

As signatories to the Money Advice Service IMPACT Principles, we are able to measure the impact of the learning at every point, after each topic a survey measures learner's level of confidence and other indications of a behaviour change.

The unique benefit of this programme is the flexibility for learners, choosing to complete one or multiple units and optional assessment at every stage leading to a Level 1 or 2 qualification. The fact the programme can be stopped at any point and restarts where the learner left off allows the most vulnerable people to learn how to manage their money on their terms.

The most exciting news is that LiFE has been selected as a finalist for the Federation of Awarding Bodies - FAB Awards under the category 'Innovation of the year' and the winner will be announced at an event on 19 October.

<http://www.awarding.org.uk/conference-awards/fab-awards>

For more information about LiFE programme visit www.libf.ac.uk/life



Money Advice Service

MAS launched [findings](#) from the 2016 UK Children and Young People's Financial Capability Survey (CYP FinCap survey) in March –the first nationally representative survey to focus both on children aged 4-17 and parents together. This has strengthened the importance of starting financial education young, and also showed that many young people aged 16/17 approaching financial independence lack vital skills, knowledge, and experience they'll need to manage money well – almost 1 in 5 had no bank account, and 6 in 10 couldn't read a payslip properly.

Since that time, we've been looking in depth at what the findings tell us about which children and young people are most vulnerable, and also the links between parents' behaviours, attitudes, and financial capability, and child financial capability. The results of this work will be published in early 2018, but early findings show new evidence of the links between behavioural and social-emotional skills and financial capability, and the importance of some aspects of family structure, economic circumstances, and parenting behaviours, in how well children are doing.

Our work on devolved nations reports continues, and we are looking to publish the results from the CYP FinCap survey for devolved nations in [Financial Capability Week](#), which this year is happening between 13-19 Nov.

Meanwhile, we are planning a schools survey in England, to understand in more detail what types of schools are delivering financial education, in which lessons, and explore further the barriers for school involvement.

We're starting year 2 of working with Young Enterprise on the Quality Mark and are keen to expand its use and focus, including resources for vulnerable children and young people outside school settings.

We've also begun some pilot work with Local Authorities, to explore the potential to build financial capability into existing local services and support for vulnerable children and young people and families. Many of our funded projects are in delivery, through the What Works Fund (WWF), and beyond. For example, Maths in Context, delivered by Young Enterprise, is kicking off in schools. The final WWF projects to be approved for funding include one aiming to help parents support their children's financial capability.

Mapping work is now underway, aiming to get a comprehensive picture of children and young people's financial education provision across the UK. You should expect to hear from us within the next month as we collect information – we'd be really grateful if you're able to contribute.

At the same time, we're working on a 'needs analysis' document, summing up what we know about how well children and young people are doing on financial capability, who might need most help and why. This and the provision mapping will inform a comprehensive 'gap analysis' feeding into the future Commissioning Plan we aim to publish in Autumn 2018, helping ensure that future decisions on targeting of resources can be made based on good evidence of need, provision, and evidence.

MyBnk

MyBnk is one the UK's leading deliverers of financial and enterprise education programmes for young people.

Our experts have brought a range of workshops covering topics such as budgeting, debt, tax and student finance, to 190,000 7-25 year olds in 1,000 schools and youth organisations.

Programmes are created by our in-house team, industry experts and young people. Education Officers are rigorously trained and tested and are also observed and assessed by young people and teachers. Our flagship schools programme, Money Twist, has been proven and evaluated by The Money Advice Service's (MAS) Evidence Hub.

Kickstart Money



MyBnk began delivery of [Kickstart Money](#), a collaboration of 19 of Britain's leading savings and investment firms. Over a thousand 7-11 year olds in 19 secondary schools have so far been armed with essential money skills.

There is a significant lack of provision for children in the UK during the critical formative early years. Our experts are focusing on topics such as saving, budgeting, careers, borrowing, and consumer and public finance to help forge positive attitudes, mind-sets and behaviours using fun and interactive lessons such as money [Manga comics](#).

The Money House

Our financial capability programme aimed at preventing youth homelessness has been expanded to the London Borough of Newham from the Royal Borough of Greenwich.



[The Money House](#), is a weeklong simulated living programme, hosted in real apartments, for vulnerable young people who are about to move into their own flat. 200 have now gone through the accredited programme and none have been evicted.

Funded by JPMorgan Chase, the Berkley Foundation and the Hyde Charitable Trust, several councils have now mandated *The Money House* for young people in Leaving Care Units to be able to bid on social housing. We take referrals on a continuous basis.

Partners



Our [main programmes](#) reached 23,000 young people in the last academic year. Areas included Southampton thanks to Old Mutual Wealth, the London Boroughs of Islington and Tower Hamlets with MUFG; Bank of Tokyo-Mitsubishi UFJ and London with MAS, the Worshipful Company of International Bankers and Prudential plc. With the latter we also developed a '[My Money](#)' curriculum for Ghanian schools and trained local staff to deliver it.

Please see our latest [case studies](#), [videos](#) and [press coverage](#) for more on our impact of our work.

www.mybnk.org - info@mybnk.org - Twitter: @MyBnk.



Financial Capability and NASMA

Financial Capability is literally the bread and butter of NASMA. Our main objective is to ensure our members, who are predominantly responsible for providing money advice and information to students at university, have the tools to deliver financial education.

NASMA have a Financial Capability Champion as part of the Executive Board and a Financial Capability and Research Working Committee who meet regularly. Our main aims are:

- To communicate with NASMA members existing financial capability research and projects being developed internally and externally.
- To provide effective resources that enable members to be a beacon of financial capability for the students we work with
- To contribute to a cross sector view of financial education
- To take on an ambassadorial role and represent the interests of NASMA to external stakeholders
- To support the Financial Capability Strategy at national level
- To help develop and share best practice

Collaborative Projects

The Financial Capability Committee has contributed to, and continues to develop various projects in partnership with other stakeholders. In 2016/17, this includes work with The Money Advice Service as part of the National Strategy for Financial Capability and development of a National Framework for practitioners. In addition, NASMA submitted a project bid as part of the What Works Fund to develop online financial capability resources.

NASMA represent the education sector as part of the Financial Capability Consortium and have contributed to a Theory of Change. We have worked with The Mix to deliver an online web support session for young people, and published online blog articles with Which? University, MAS and Blackbullion.

In 2017/18, we are developing an advisory project in conjunction with CAB for their student money management toolkit and will be partnering with MAS to deliver NSMW18.

National Student Money Week

NASMA celebrate and promote Financial Capability through National Student Money Week (NSMW). This is weeklong campaign that raises awareness about a specific topic that impacts on student money. Previously, we have worked with Student Mind to promote mental health and with the Student Loans Company to advise how to stay in financial control.

For 2017, our theme was "Waste Not, Want Not", an opportunity to create resources to explore food waste, sustainability and recycling. Our supporters included the food-sharing app Olio, Love Food Hate Waste, Student Grub and Money Saving Expert.

Get involved!

NASMA are always looking for organisations that share our values that we can work with to develop new projects and raise awareness of financial capability. If you would like to support our objectives, are thinking about working alongside us, or just want more information about our organisation then please get in touch.

Contact us

You can contact NASMA in a number of ways:

E-mail: office@nasma.org.uk

Telephone: 0113 212 3503

Ani Bailey: a.bailey@rave.ac.uk

Fin Cap Champion and Chair of the Fin Cap Committee



RBS

MoneySense: a financial education programme from RBS plc

We're very proud that MoneySense won Bronze for the Best Education Programme at the Corporate Engagement Awards. Fantastic recognition for MoneySense and our enthusiastic employee volunteers!

MoneySense
Making sense of money

In July we also completed our 5th volunteer workshop. 'Making a Difference' which sees 12-16 year-olds work in groups to create business plans for social enterprises that address problems in their school or local community.

To celebrate the start of the new academic year MoneySense launched a series of competitions for teachers to promote the programme to their colleagues and to share their best pupil examples. Participating teachers can win £500-£1,000 to invest in teaching financial education as well as a financial education inset day at their school.



New school content has also launched. The latest topic helps 16-18 year-olds to understand the changing nature of fraud and how to take responsibility for protecting themselves against identity theft.

A new interactive game - The Virtual Bank - provides a realistic, engaging bank branch experience, allowing young people to use an ATM, change currency and pay in coins and more. The Virtual Bank can be used to simply explore what goes on in a bank or if you're up for it, there's also a challenge mode.

For more information on MoneySense, including resources for schools, teachers, volunteers and parents is available at: www.mymoneysense.com.

The Money Charity

The Money Charity is a UK Financial capability charity and delivers workshops to both young people and adults.



The Schools Workshops

Our workshops for young people are delivered by a combination of trained employee volunteers and our workshop consultants, who make learning about money fun and engaging. Our workshops are suitable for young people aged 11-19, and are delivered for free in schools and colleges in England, Wales and Northern Ireland.

"Outstanding! The students were immediately engaged and stayed interested throughout. Covered lots of essential information all young people should be aware of" – Teacher at Barnsley Academy

Student Money Manual

The 2017/18 Student Moneymanual was launched at the beginning of September and we were inundated with pre-orders for manuals from schools, colleges and universities throughout the UK.

The manual is jam packed with useful information, hints and tips to help students make the most of their money and manage it effectively whilst at university. Every year we produce the Student Moneymanual to give students the skills and confidence they need to stay on top of their finances throughout higher education and beyond.

The manual includes topics such as:

- What's the deal with tuition fees?
- Build a better budget
- How to borrow money from your folks ... and survive

The Student Moneymanual can be ordered in hard copy or downloaded for free from our website.

For more information on any of the above please contact Steph on steph@themoneycharity.org.uk or 0207 062 8930

Website: www.themoneycharity.org.uk Twitter: @themoneycharity

Young Enterprise

An update from Russell Winnard, Head of Educator Facing Programmes & Services.



The start of this academic year has seen the delivery phase begin for two of our financial education research trials – 'Maths in Context' and 'Impact of Teacher Training'. 'Maths in Context' aims to explore the impact on GCSE Maths attainment of delivering the Maths curriculum using greater financial contexts for learning. This is a 130 school randomised control trial, and we will be

supporting four maths teachers in each school to apply financial contexts to the Maths they would normally deliver. Up to 25% of a GCSE Maths paper can be framed using a financial context, and our aim is to explore whether relatively small changes to the context in which Maths is delivered can actually raise attainment whilst also developing crucial financial knowledge and skills. The trial is co-funded by the Education Endowment Foundation and Money Advice Service and is being evaluated by University of Nottingham.

Our second research trial, 'Impact of Teacher Training' is another randomised control trial of 130 secondary schools and colleges which looks to measure the impact that training teachers in financial education has on the young people they go on to teach. We train around 1,500 teachers every year, and we know very well the significant difference that this training makes to the teachers themselves – 92% of those trained last year felt that the training had enabled them to develop financial education within their own school. What we have never before been able to accurately measure is the impact that these trained teachers go on to have with the young people they teach. With funding from the Money Advice Service's 'What Works Fund' we have established a project which will measure this impact, and the initial teacher training sessions have already been conducted throughout September. University of Edinburgh are evaluating the trial, with a final report by the end of this academic year.

ASKpfeg, our free support service for anyone involved in financial education, has been re-branded to the 'Financial Education Advisory Service'. The support provided remains very similar, with remote email and telephone support to anyone who is involved in teaching young people about money, but we have enhanced the free face-to-face training of Initial Teacher Trainees. This meets both the demand from teacher training providers, as well as one of the key recommendations of the All Party Parliamentary Group. The ITTs of today are the school leaders of the future, and we see the provision of financial education training to this group of teachers as important in influencing the sustainability of financial education within schools.

For the very first time we are extending the invitation to the annual Centre of Excellence Teacher Conference on 7th November to teachers outside of the programme. One of the most important criteria of becoming a Centre of Excellence is that, once accredited, the school commits to sharing what they have gained with other local schools. In the same sharing spirit, we felt that the Centre of Excellence Teacher Conference is a fantastic opportunity for those who are not yet delivering financial education in their school to come along, hear from those who have, and take away ideas for how they could develop it within their own settings.



Forum Members

We make every effort to keep our list of members up to date.

Please email judi.macleod@y-e.org.uk with any amendments.

1 st Ethical	City Pay it Forward
ABCUL	Clifford Chance
ACCA	Clydesdale Bank
Action for Children	Council for the Curriculum, Examination and Assessment
Association for Citizenship Teaching	Coventry University
Association of British Insurers	Credit Union foundation
Association of Financial Mutuals	Dare 2 Achieve-UK
Bank of England	Debt Advice Foundation
Barclays Bank plc	Deloitte & Touche
Birmingham Business School	Department for Business, Innovation & Skills
Birmingham City Council	Department for Education
Blackbullion Ltd	Developing Youth Practice
Brighton & Hove Citizens Advice	Dom Education Group
Building Societies Association	Economics, Business & Enterprise Association
Business in to Education	EdComs
Capital One Bank (Europe) plc	Edith Neville Primary School
CFA Society of the UK	Education Connections
Charities Aid Foundation	Education Scotland
Chartered Banker Institute	Empowering Kids & Youth
Child Maintenance & Enforcement Commission	Enterprise in Schools Network
CIFAS	Equality Trust
CISI	Experian Ltd
Citizens Advice, Central Office	FairLife
Citizenship Foundation	Fidelity foundations
City of London	Finance & Leasing Association

Forum members cont.

Financial Harmony	Lloyds Banking Group
Financial Ombudsman Service	London Institute of Banking & Finance
Financial Services Compensation Scheme	London Stock Exchange
Go Henry	Low Incomes Tax Reform Group
Hebe Foundation	Mastercard Worldwide
HM Revenue & Customs	MetLife Europe Ltd
HM Treasury	Metro Bank
Hopscotch Consulting	Money Advice Scotland
HSBC	Money Advice Service
ICAEW	Money Advice Trust
Innovalue Consult	MoneySavingExpert.com
Institute & Faculty of Actuaries	Monkeys Money Club
Institute of Credit Management	MyBnk
Institute of Education	NAHT
Invesco Perpetual	NASMA
Investment Management Association	National Association of Pension Funds
J P Morgan	National Savings & Investments
Jupiter Asset Management Ltd	National Schools Partnership
Killik & co	National Skills Academy for Financial Services
Kings College London	Nationwide Building Society
KPMG LLP	NCB
Learning & Work Institute	NEST Corporation
Legg Mason Global Asset Management	nimbl
LINK	Nomura International plc
LITRG	Nottingham Building Society

Forum members cont.

Nsure	The Association of Investment Companies
Nutmeg Saving and Investment Ltd	The British Museum
Oaks Park High School	The Centre for Social Justice
Old Mutual Wealth	The Chartered Institute of Payroll Professionals
Osper	The Children's Society
ParentPay Ltd	The Co-operative Bank
Payplan Ltd	The John Warner School
Pensions Management Institute	The Mix
Prudential plc	The Money Charity
Prudential UK & Europe	The Pensions Advisory Service
PSHE Association	The Pensions Archive Trust
Quaker Social Action	The Personal Finance Society
Redington Ltd	The Royal Bank of Scotland Group
Royal London Group	The Share Centre
RSA	TISA
Sainsbury plc	Tower Hamlets EBP
Sale Sharks Ruby Club	UK Finance
Santander	UK Social Investment Forum
SARN Associates	UK Sustainable Investment & Finance Association
ShareEd	Unique
SimplyBiz Services Ltd	University of Birmingham – CHASM
Social Publishing Project	University of Greenwich
SSAT (The Schools Network) Ltd	Visa Europe
Stewart Ivory Financial Education Trust	WizeUp
Stoke on Trent Citizens Advice	Wonga
Stoneware Capital LLP	Young Enterprise
Student Loans Company	Zinc Communicate
Institute & Faculty of Actuaries/Institute & Faculty of Actuaries	

Financial Education Forum Contact Details

Event content/speaking slots

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Young Enterprise

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www.young-enterprise.org.uk



If your organisation would like to host a Financial Education Forum, please email
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