

pfeg Forum Meeting

14 May 2015

Royal Bank of Scotland, 250 Bishopsgate, London EC2M 4AA



Personal Finance
Education Group

part of



pfeg Forum Meeting – Programme

Time

12:30 – 13:10	Networking lunch
13:10 – 13:15	Welcome – Caroline Edwards, Senior Community Programmes Manager, RBS Sustainability
13:15 – 13:25	Update – Michael Mercieca, CEO, Young Enterprise
13:25 – 13:45	Financial Education for Young People - David Haig, Financial Capability Director, Money Advice Service
13:45 – 14:05	Church of England Lifesavers project, Steve Stillwell & Alison Tsang, Young Enterprise
14:05 – 14:20	Age of Responsibility Report – Freddie Ewer, Tara Gillespie & Patrick O’Sullivan, Redington Ltd
14:20 – 14:30	My Money Week – Liz Booth, pfeg
14:30 – 14:40	My Money Week competition – Visa
14:40 – 14:45	Fiver Programme – Holly Bateson, Young Enterprise
14:45 – 15:15	“Tax Facts” - HMRC's new tax education programme for 14 - 17 years olds – Diane Wailes & Maureen Pamplin, H.M. Revenue & Customs
15:15 – 15:20	Networking to close

Update on pfeg activities – May 2015

1. Chief Executive's Report

In my recent contribution to the Huffington Post I argue that in order to nurture, develop and release the untapped potential of the 12 million or so young people that are in our education system each year, we must commit ourselves to quality enterprise and financial education in schools, colleges and universities. This view is backed up in a new UNESCO report on the state of global education. In it, they say that 'governments should gauge which kind of education or training - including on-the-job and apprenticeship programmes - is most effective and equitable for skill acquisition'. And I agree - with one caveat: we need to focus not only on apprenticeships, great though they are, but also invest in enterprise and financial education in both primary and secondary schools. By doing this our students will be much better equipped to make the right work and life decisions.

Enterprise and financial education unlocks the potential of students by improving their creativity, productivity and business acumen. It teaches them how to be productive and entrepreneurial employees, or indeed entrepreneurs themselves. There is little doubt that in the UK it can help create the jobs we so desperately need to stop the decline in living standards that comes along with low productivity growth. By harnessing this massive untapped potential in young people, our nation will have a sustainable annual output of better skilled, ambitious, motivated workers coming out of our schools, colleges and universities.

Some of the building blocks for sustainable financial education are being put in place. The changes to the English National Curriculum that came into force from September 2014 give maintained secondary schools a mandate to include personal finance topics such as budgeting, credit and debt, savings and pensions. Schools decide how and when to include lessons on finance, but we must remember that many schools have already delivered a planned and coherent programme of financial education prior to the requirements of the National Curriculum. This means that schools are at very different stages in their provision of financial education, and for those who are just beginning, Young Enterprise believes that it may well take the whole of this academic year to fully develop their provision. Young Enterprise has called for financial education to be reported on by Ofsted in their inspections and for it to be compulsory in primary schools. Young Enterprise also encourages academies and free schools to include financial education within their teaching and learning plans.

Our experience in working with citizenship teachers is that they are sometimes ‘uncomfortable’ with the personal aspect of money being delivered through citizenship. There is a risk that financial education within citizenship will focus more on the public aspects of financial education at the expense of the personal aspects. Whilst some elements of personal finance education may be covered in mathematics, it is unlikely to include discussion about the personal, social and emotional aspects of financial decision-making and responsibility. Young Enterprise believes that it is important to ensure that the personal aspects of financial education are not lost.

We must acknowledge that, while having financial education as a statutory part of curriculum is helpful, and it provides a mandate for schools to include it, it does not drive practice or quality. Young Enterprise was pleased to see that the Money Advice Services’ report on developing a Financial Capability Strategy for the UK, launched on the 25th March, highlights the importance of financial education for young people. We also welcome the launch of the MAS Impact Hub, which is a key resource in helping funders and practitioners share good practice.

Christine Farnish’s independent review of MAS stresses the importance of financial education in schools and recommends the establishing a ‘web-based Schools Portal’. The **pfeg** web site – www.pfeg.org - already provides a great deal of information and guidance for teachers and schools and our Quality Mark is the UK’s only widely-recognised accreditation system for financial education resources, supporting high quality teaching and learning about money. Young Enterprise is ready to play its part in working with MAS to explore how these could provide the basis of a quick win in terms of meeting one of the Review recommendations.

Enterprise and financial education in schools is vital if we're to have a chance of improving our economic prospects. If implemented now, a national initiative for enterprise and financial education could help us to produce future generations of motivated, confident, work-ready young people with the skills to succeed, innovate and increase the UK's productivity. Surely this is an investment worth making.

Michael Mercieca
May 2015

2. External Affairs update

New team

As we approach the General Election, Young Enterprise has strengthened its public affairs and public relations team with several new recruits, who together will be responsible for raising awareness of our integrated financial and enterprise education programmes amongst policymakers, politicians, and the media, and continuing to ensure that financial education is regarded as a fundamental aspect of the skills debate in the UK.

If you would like to discuss this work going forward or meet the team, please do get in touch:

- Margaret Ambrose, Head of Public Affairs and PR (Margaret.Ambrose@y-e.org.uk)
- Stuart Burt, Senior Public Affairs Manager (Stuart.Burt@y-e.org.uk)
- Kate Corry, Senior PR Manager (Kate.Corry@y-e.org.uk)
- Miranda McHugh, Public Affairs and PR Officer (Miranda.McHugh@y-e.org.uk)

Manifesto and priorities

Young Enterprise's 2015 manifesto, *Building a Generation of Game Changers*, sets out a number of proposals for political parties to adopt to help tackle the skills gap identified by employers and ensure that financial and enterprise education remains at the heart of skills policy.

As part of these proposals, Young Enterprise has called for financial education to be made statutory in maintained primary schools – with academies and free schools strongly encouraged to incorporate it – to build on the success of securing financial education in the secondary curriculum as part of Maths and Citizenship. The manifesto has similarly called for Ofsted to build in reporting on financial education and enterprise education into their inspections.

We have been pleased with the positive response to our manifesto in our discussions with colleagues from across the sector. Building on this, our External Affairs team are in the process of planning our policy and parliamentary engagement for after the election and consulting with colleagues from across the organisation to help shape key priorities going forward. Financial education remains at the heart of this work.

Young Enterprise's 2015 manifesto can be read in full [here](#).

APPG Financial Education for Young People

Young Enterprise remains committed to the APPG on Financial Education for Young People and looks forward to contributing to its continued success as an important forum for discussing current and future provision of financial education in schools.

Prior to the 'purdah' period, APPG Chair, Justin Tomlinson MP, issued a newsletter to members and supporters. The APPG will be reconvening after the General Election. We look forward to engaging with existing and new APPG members throughout the course of the new Parliament.

Wider engagement

Following the merger of Young Enterprise and **pfeg**, we continue to engage with a range of stakeholders on policy developments relating to both financial and enterprise education, as well as wider skills and employability issues.

We have, for example been working closely to maximise the impact of our three year strategic partnership with the Federation of Small Businesses (FSB), and have been actively reaching out to other influential organisations to increase awareness of, and support for, our policy proposals in relation to financial education.

On financial education, specifically, Michael also spoke at the recent launch of Redington's *Age of Responsibility* report on the future of retirement pensions and how to encourage long term saving, where he outlined the importance of financial education in instilling this awareness at an early age.

We look forward to engaging further with those with an interest in financial education during the course of the new Parliament to help ensure it is firmly on the Government's agenda.

Press coverage

Michael has featured in a number of press articles in recent weeks, setting out the importance of financial and enterprise education for young people. Following George Osborne's publication of the Budget 2015, Michael was quoted in City AM where he argued for greater investment in young people and for financial and enterprise education to be made a statutory part of the primary curriculum in order to increase financial literacy and financial inclusion. He has recently reinforced this message during an interview with BBC local radio following the introduction of the Government's 'pension freedoms' proposals, as announced in the Budget.

Michael's latest [Huffington Post UK blog](#) similarly highlights the ability of financial education to unlock the potential of students by improving their creativity and productivity, arguing that investment in this area of education must be regarded as vital in our efforts to improve both individual and

national economic prospects. Financial capability and savings similarly featured prominently in Michael's recent article in Real Business on the long-term plan for the next generation.

3. Programmes and Services

pfeg is proud to run a number of programmes, projects and services in partnership with a variety of organisations. Below is an update of recent activity, but for a full overview of all of our work please visit www.pfeg.org

Centres of Excellence

The Centres of Excellence programme continues to provide a whole school improvement framework, supporting excellence in leadership and management of financial education as well as placing young people firmly at the heart of the programme, their needs and interests driving forward high quality financial education.



Since the beginning of this academic year 28 schools have been awarded the Centre of Excellence status, bringing the total of CoE's awarded across England since the programme was re-launched in 2012 to 38. In addition to this we currently have 45 schools engaged in, or funded to join, the programme in 2015/16.



My Money Week

My Money Week returns in 2015 for the seventh year running, taking place from 8 – 14 June. This year we have produced Weekly Planners for primary and secondary schools giving some ideas about how to deliver a week of financial education activities, linking to existing **pfeg** and Quality Marked resources, as well as some new activities being developed for 2015. The Planners are available for schools to order or download from the **pfeg** website and are designed to be flexible so each activity could be delivered in a standalone session, or as part of a themed week. Each Planner is accompanied by five daily downloads containing all of the collateral needed in order to deliver the activities including quizzes and assembly scripts.

pfeg are also pleased to be able to offer the National Competition for Schools once again, after a hiatus in 2014, thanks to the support of Visa Europe. This year considering some aspects of digital finance, as ways to pay develop, and using mobile phones, contactless cards and digital wallets for transactions becomes more and more common. The challenge for primary school aged children is to design a set of top trumps style cards – The Spender, The Saver and The Giver, and for secondary school aged students it's to develop a comic strip from one of three starting scenarios. Competition Packs including lesson plans, activity sheets, entry forms and terms and conditions can be downloaded from the **pfeg** website.

Secondary Mathematics Initial Teacher Training

pfeg are currently engaged with fourteen ITT institutions to provide their course leaders and tutors with bespoke support to equip and enable secondary mathematics trainee teachers to effectively embed financial education in the classroom. The programme is supported by RBS and the approach seeks to ensure that the capacity of ITT institutions is developed so that future cohorts of student teachers will also benefit from the project.

There is a confirmed number of 478 trainee teachers involved in the programme so far, with 21 HEI staff working with **pfeg** Consultants, and 407 in school mentors engaged so far across 309 placement schools.

By introducing the trainees to financial mathematics, showing how it can be delivered in the classroom and where it sits in the curriculum, the trainee secondary mathematics teachers will be equipped with the knowledge, skills and confidence to deliver financial education through mathematics.

A number of trainee teachers are currently working their way towards Financial Champion status in ways that include planning, delivering and assessing a maths lesson using financial contexts, sharing knowledge with colleagues at staff meetings and demonstrating a commitment to delivering financial mathematics in their teaching careers. There have been six Champions awarded so far, with at least another 50 working towards becoming Champions.

Plymouth Lead Teachers

Plymouth City Council have a long standing relationship with **pfeg**, and have recently entered into a partnership to create six lead secondary teachers in the region, to develop best teaching practice

in financial education and to integrate this in their lessons, as well as to share this experience with colleagues in their own, and neighbouring schools. This work aligns with the London Lead Teachers project, and builds on the network of primary teachers previously created in Plymouth through the What Money Means programme.

London Schools Excellence Fund – London Lead Teachers

The project is now working with 25 lead teachers throughout London to develop and assess impact of delivering mathematics in a financial context.

To date the project has reached over 400 teachers and 17,000 students throughout London. The impact data being collected, consistently highlights an improvement in student attainment when the mathematics they learn is presented in a financial context. Lead teachers also continue to report a significant improvement in student engagement.

Volunteer Network



The Volunteer Network, delivered in partnership with ICAEW, continues to match schools to volunteers in their local area. Since April 2014, network members have supported financial education activities in over 40 primary and secondary schools reaching over 4000 children and young people. Volunteers have supported a wide range of financial education activities from speaking to primary school children about savings and banking to delivering practical sessions on independent living and money management for school leavers.

ASKpfeg



ASKpfeg continues to offer valuable free advice and guidance to anyone teaching children and young people about money. The first quarter of 2015 has seen an increase in requests from the same period in 2014 with an average of 24 requests per month from educators based across the UK. As this year’s My Money Week approaches, March and April has seen a growing number of enquiries in relation to this with requests for ideas and resources to support MMW delivery. In

addition to remote support, this quarter ASKpfeg also worked with approx. 100 young people aged 13-18 at the 'Money and Me' youth conference at the British Museum.

Quality Mark

The **pfeg** Quality Mark is an accreditation service for financial education resources that meet the high standards set out in **pfeg** Quality Mark guidance for Resource Producers. Funded by Prudential, it has become established and respected with over 100 resources being assessed over the last decade.



Part of our focus in 2015 is to conduct research with our key stakeholders in order to ensure that the Quality Mark meets the needs all those using this service.

In the coming months we will be working with:

- Resource producers
- Teachers
- Young people in mainstream school settings

If any **pfeg** Forum member would like to contribute to our research via a survey or short phone interview, please email Braden Clamp at braden.clamp@pfeg.org

For all resources see www.pfeg.org/resources

4. Education Policy and Developments

Ofsted's new common inspection framework

In February Ofsted published a report on the outcomes from their consultation last year on proposals for a new single common inspection framework (CIF) for schools in England. The reforms will be introduced in September 2015. The aim is to ensure inspections are increasingly rigorous and of greater value to the profession and the public. The YE response to the consultation – and in-line with our 2015 Manifesto: Building Generations of Game Changers – called for financial education and enterprise education to be included within the proposed framework and for the 5 key skills – communication, teamwork, problem-solving, creativity and resilience – to be given a higher profile.

Under the new framework inspectors will make graded judgements on the same four areas across all phases of education - registered early years providers, maintained schools and academies, independent schools and further education and skills providers. The four areas are:

- effectiveness of leadership and management;
- quality of teaching, learning and assessment;
- personal development, behaviour and welfare; and
- outcomes for children and learners.

There will be a greater emphasis on safeguarding of pupils and the breadth of the curriculum in schools. Other headlines from the report are:

- Ofsted will introduce more frequent – every 3 years - but shorter inspections for those schools deemed ‘good’ (currently the regulations are that they would get a full inspection within five years). For those deemed ‘outstanding’ it will remain every five years and those identified as ‘requiring improvement’ or ‘inadequate’ will continue to be closely monitored.
- There are no plans to explicitly report on financial education, enterprise education or employability skills. The report states that Ofsted cannot commit to focusing inspection disproportionately on any individual subject but useful ‘hooks’ for financial education are that inspectors will be required to make a judgement on:
 - the effectiveness of school leadership and management in a number of areas including the provision of a broad and balanced curriculum that amongst other things “prepares pupils for the opportunities, responsibilities and challenges of later life” and “meets the interests of employers and the local community”; and
 - the personal development, behaviour and welfare of pupils which identifies employability skills as one of eight outcomes.

There is still a lot for us to do in continuing to lobby Ofsted but the ‘hooks’ do provide a clear way in for us to show schools how financial and enterprise education can contribute to meeting aspects of the new inspection framework. Ofsted is holding a series of eight national launch events during June and July and will be making the event materials available on GOV.UK.

GCSE Citizenship Studies

In February the Department for Education published revised content for GCSE in Citizenship Studies, that will be taught from September 2016. The revised national curriculum programme of

study for citizenship states that at Key Stage 4 pupils will be taught income and expenditure, credit and debt, insurance, savings and pensions, financial products and services, and how public money is raised and spent.

Young Enterprise was disappointed that the revised specification for GCSE Citizenship Studies only referenced how public money is raised and spent and completely ignored the other financial education learning outcomes at Key Stage 4. We believe the decision will hinder the national curriculum for citizenship's stated aim to ensure pupils "are equipped with the skills to think critically and debate political questions, to enable them to manage their money on a day-to-day basis, and plan for future financial needs". While not all students will formally study GCSE Citizenship Studies, the absence of financial education in examination will influence how the subject is taught and will likely permeate to the priority and depth of lessons given to students.

Along with colleagues from MyBnk, IFS University College, The Money Charity and the National Skills Academy for Financial Services, we wrote to Nick Gibb MP, Minister for School Reform, urging the Department to re-consider. In his response the Minister agreed that all young people should be taught about personal finance in preparing them for life in a modern Britain. However he felt that rightly GCSE Citizenship studies should focus on "the more complex and demanding areas of the economy, finance and money in the UK"

Education Select Committees inquiry into PSHE Education

Young Enterprise fully supports the Education Committee's recommendation for statutory PSHE in the school curriculum. In their report published in February the Committee recommended that the Department for Education should develop a work plan for introducing PSHE and Sex and Relationship Education (SRE) as statutory subjects in primary and secondary schools. One major concern however is that the report only makes brief references to economic, financial and careers education. At no point does the report say that developing basic economic, financial and careers education is important for all pupils. Much depends on how the next government decides to take the recommendations forward. There is a danger that the government might 'cherry pick' which aspects of PSHE become statutory.

Careers guidance in schools

In March the Department for Education published their update on the statutory guidance for governing bodies, school leaders and school staff on careers guidance and inspiration in schools. Originally published in April 2014, the guidance stresses the importance that every child should leave school prepared for life in modern Britain. It also includes for the first time details of the new careers and enterprise company for schools, positioning it as the "leading umbrella body with an overview of activity on careers, inspiration, enterprise and employability work".

Young Enterprise is currently working on a new resource to explore financial education within a careers education. Contributing to the Practical Guide series, the new resource will be ready in the new academic year.

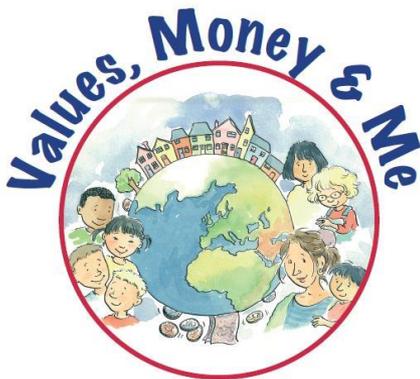
Financial education and entrepreneurship

Young Enterprise will be at a major OECD seminar taking place on 7th May exploring how financial education can be a spur for entrepreneurship and innovation. The event runs in partnership with the Global Financial Literacy Excellence Centre, and provides an opportunity for delegates to explore the link and relationship between financial education and entrepreneurship. A report of the event will be included in the next set of Forum papers.

5. News from Forum members

Experian

Values, Money and Me



www.valuesmoneyandme.co.uk



We have continued to build on our free online resource, <http://www.valuesmoneyandme.co.uk/>, working with Trading Standards Institute to produce an additional interactive storybook. Values, Money and Me is set in a fictitious community called 'Pride Place' and facilitates character-led learning based on the lives of the people who live there and the scenarios they encounter. The latest storybook, 'Do You Need It', explores borrowing money, including the perils of using illegal money lenders.

The resource includes a wide range of supporting materials, including facts sheets, quizzes, exercises and games all designed to engage the children and bring the content to life.

For more information, please email community.involvement@uk.experian.com



Personal Finance
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pfeg is part of Young Enterprise and together we are the UK's leading enterprise and financial education charity

H.M.Revenue & Customs

Tax Facts



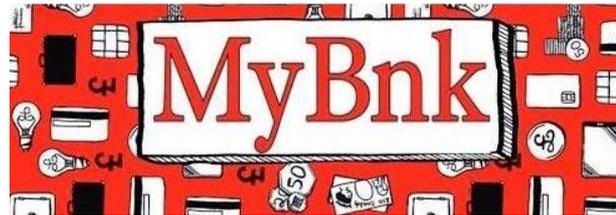
H.M. Revenue & Customs (HMRC) believe it is essential for young people to gain an appreciation of the importance of taxation and an understanding of their future tax responsibilities. Since the change to the new Citizenship curriculum in England to include the teaching of 'how public money is raised and spent', we have developed a package of material - *Tax Facts* - to make it easier for teachers to introduce tax education into the classroom.

This includes suggested classroom activities and resources, teachers' notes, and four short, animated videos, aimed at 14 to 17 years olds, to tell them about some of the important tax issues they will face as they begin their working lives. The four videos, which present key information in an informal, often humorous way and complement the material in the lesson plans, are:

- **'About HMRC'** - background to HMRC's work and the basics of the tax system
- **'Starting Your First Job'** - what to expect when you enter the world of work, such as tax deductions, national insurance contributions and tax returns
- **'Working For Yourself'** - what to do if you're planning to become self-employed
- **'The Hidden Economy'** - how people try to avoid paying their taxes and what HMRC is doing to tackle this.

The video scripts have been tested with a panel of teenagers and agreed by HMRC tax experts and representatives from the Low Incomes Tax Reform Group (LITRG), the Chartered Institute of Taxation (CIOT) and the Institute of Chartered Accountants in England and Wales (ICAEW). Students and their teachers have confirmed that the programme is engaging and relevant and the material has been accredited with the pfeg Quality Mark.

The four animations will be made available, free of charge, on HMRC's YouTube site and on DVD, meaning that they can be viewed by anyone seeking a basic introduction to taxation.



What do we do?

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

Since January, our full time expert trainers have reached 8,000 11-25 year olds in schools and youth organisations with a range of 100 minute to all-day workshops covering topics such as saving, enterprise, tax, budgeting and university finance.



Programmes are created by our in-house team and young people. Our Education Officers are rigorously trained in core subject knowledge and classroom techniques over two weeks, sit exams every six months and are assessed by young people and teachers after every session.



Impact

In April, The Money Advice Service's new 'Evidence Hub' found MyBnk was delivering the UK's most effective financial education initiative in schools.

The joint University of Bristol project scrutinised dozens of schemes and examined 'what works' in financial literacy in an effort to raise standards and outcomes.

According to the study, our Money Twist programme for 11-18 year olds resulted in increased money skills, abilities and mindsets, compared to control groups. It covers everything from debt and banking to pensions and careers. The series of workshops are tightly mapped to the new National Curriculum and are delivered at a cost of £25-30 per young person. Click [here](#) for more information.

Also, the RBS SE100 Index has given MyBnk a 9/10 rating for Social Impact.

Global Money Week

March saw MyBnk and partners take part in a financial education awareness campaign led by Children and Youth Finance International.



Through sessions, free resources and special events at the British Museum and London Stock Exchange, we reached 8,000 young people in money master classes, youth-led saving banks and marketplace enterprise loan challenges.

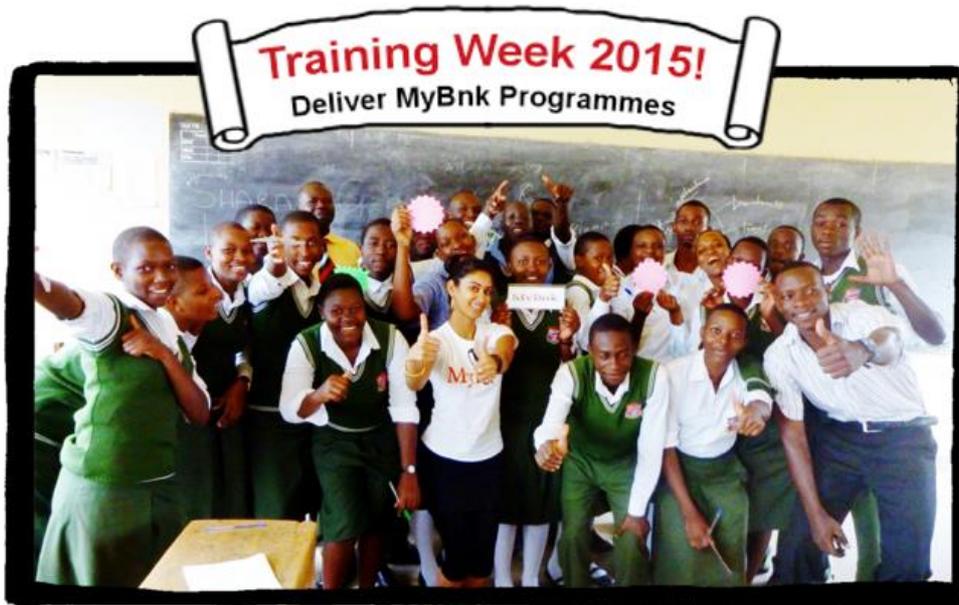
1,000 young people also entered our Demotivator Poster Competition, supported by the Institute of Chartered Accountants. Click [here](#) for our video roundup!



Training

We have also been busy training staff from Global Potential to bring our out-of-school debt prevention programme, Money Works and one week enterprise challenge, Business Battle, to young people in France.

This is ahead of a special Training Week project for small charities and individuals outside England to bring financial and enterprise education workshops to their young people. See what we have done so far.



New Projects



MyBnk have finalised several new delivery projects with partners including: Blackstone, the John Lyons Trust, Drapers Trust and Allen & Overy.

Starting this year, we will be bringing a mix of expert-led money lessons and enterprise experiences to young people both inside and outside mainstream education.

We have also received Achievement Award status from the **Jack Petchey Foundation** allowing us to reward young people helping to improve our programmes. They will nominate their peers for awards and prizes of up to £200!

MyBnk currently have a limited number of funded sessions available; please get in touch for workshops for your young people or a school/youth organisation you think may benefit from expert-led sessions. We also provide the face-to-face side of the Money Advice Service and are looking for new host organisations.

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



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Royal Bank of Scotland



RBS update

RBS has been advocating and supporting financial education for over 20 years, both through our own programmes and by working closely with the financial education sector, including the Personal Financial Education Group (pfeg). We support young people to understand how money works in the world: how to earn it or make it; how to manage it and spend it; and how to give it away against a framework of economic principles.

Our flagship programmes to support financial education include:

- **MoneySense for Schools for 11-18 year olds**, which is currently delivered in around 56% of secondary schools across UK and Ireland. Approx 40,000 lessons are delivered per year with around 14,000 registered teachers and 77,000 registered students.
- **Pocket Money online resources for 7-11 year olds**. Pocket Money is full of engaging activities for children and their families to learn about money together. It also includes a range of lesson plans for primary school teachers. Pocket Money won “Best Education site” in the 2013 Good Web Guide Awards.

As part of our regular programme of financial education research we conducted online surveys with registered users at the start of this year. We were encouraged to hear that 9 in 10 teachers believe that MoneySense has had a positive impact on pupils’ financial capability and 6 in 10 have recommended the website to colleagues.

Since September last year we have pioneered an Initial Teacher Training programme at 14 universities. This aims to develop over 500 maths teachers as financial education ambassadors each year over 2 years, ensuring that the subject is embedded within the schools that they teach in over the long term.

RBS is also supporting a pioneering Department for Education initiative, the Maths and Physics Chairs Programme which aims to address the significant recruitment shortage for maths and physics teachers in non-selective state schools to address educational disadvantage. The RBS Maths Chair, a Maths post doctoral researcher, began his teacher training and research project in September last year and will focus on the delivery of financial education and financial mathematics using MoneySense resources.

2015 marks an important milestone in the bank’s financial education programme, 21 years since the development of Face to Face with Finance through to MoneySense and Pocket Money.

The Money Charity

Money Workshops

The Money Charity delivers free financial education workshops in schools and colleges across the UK via our pool of workshop consultants and volunteers from the financial sector.

At the start of the academic year we launched our brand new Money Workshops for schools and colleges. We offer six unique and tailored workshops for KS3, KS4 and Post 16 students as well as the ability to create bespoke workshops for schools. We can deliver workshops of between 45 min – 2 hours on a range of topics, including budgeting, saving, credit, pensions, mortgages, tax and national insurance.

We pride ourselves on providing high quality support to schools by ensuring our workshops fit into school timetables and requirements. We typically deliver as part of designated lesson times, such as Citizenship, Maths or PSHE, to a classroom sized groups.

Each workshop is delivered by an expert presenter and provides the building blocks to sound money management. Our workshop includes a range of activities, the chance to debate and discuss, and relevant takeaways for the students.

Our workshops are mapped to the English, Welsh and Northern Ireland Curriculums.

Quarter 1 of 2015 has been our busiest period to date. So far this year, we have delivered **473 workshops to over 12,900** young people aged between 11 and 19.

Student Moneymanual

The 2014/15 edition of our **Student Moneymanual** has been a phenomenal success. We have distributed all 458,000 hard copies that were printed since September 2014. The Moneymanual is a guide for university students on managing money distributed by renowned partners such as NUS, UCAS and Unite Students. The manual covers student finance, bursaries, and money saving tips.

We are currently looking for a new sponsor for the Student Moneymanual guide. The Moneymanual provides a unique opportunity for sponsors to support a charitable cause, helping young people become financially capable, whilst also providing the opportunity to raise awareness of their own brand and messages.

We receive extremely positive feedback about the Moneymanual from parents, educators that work with students, as well as young people themselves. It has become a respected and well utilised resource in the mission to help young people manage their money well ahead of and while they are at university.

We would be delighted to speak to anybody who wishes to help students at such a pivotal point in their lives.

To book a workshop or to discuss a sponsorship opportunity for the Student Moneymanual, please contact us:

Website - www.themoneycharity.org.uk

Email – hello@themoneycharity.org.uk

Twitter: @themoneycharity