

**72% of children released from custody in the UK go on to re-offend within one year. Money is often cited as the prime criminal motivator. Leading children charity Barnardo's says young people are not always receiving the support they need to cope and to turn their lives around.**

Intervening in the critical transitional moments before release and parole is vital in helping to break this cycle. Over two days, MyBnk worked with eight young prisoners near the end of their sentences, delivering our award-winning survival money management programme, Money Works.

## TS, 24



**After representing England at boxing aged nine, TS was kicked out of school on becoming a teenager. He then turned to, as he describes it “road life, because I wanted money”.**



First going to prison in 2007, he has since spent just over a month out of custody. Money management was on his sentence plan. He says: “I wanted to do the course because it was ultimately going to benefit me.”

In the first instance, our Education Officers tackled the main driver for their behaviour, ‘needs and wants’. They challenged TS and his peers to provide a definition of both, debating grey areas and completing demotivators to single out how the cost of small habits add up. Participants also examined budgets and made lifestyle choices for their peers. These activities illustrated how it is possible to find some money by making minor alterations in behaviour.

TS and his group were guided through the new Universal Credit system, what they are entitled to on release, means testing, contributory and non-contributory payments. Using an ‘opinion line’ by arranging themselves in order of agree to strongly disagree, they debated what benefits are used for, how to avoid defrauding the system and how tax pays for welfare. This allowed us to examine the cost of prison to the taxpayer.

60% of young prisoners have communication difficulties and 25% have been identified as suffering from a learning disability. The nature of MyBnk’s workshops allows them to work as a team and express their opinions freely. We use activities, role play, video case studies and visual exercises to cater for all learning abilities.

TS and his fellow young prisoners all received an ABC Level 1 Accreditation in Personal Money Management.

The Money Works programme won the Leaving Care Award from Children & Young People Now. This recognised us as providing the initiative that has done the most to help young people leaving the care system make a smooth and successful transition to adulthood by supporting their accommodation, health, housing, and training and employment needs. Over half of young offenders have spent time in care.

**These sessions were kindly supported by players of People’s Postcode Lottery.**

*“This course will definitely help me with my choices in life. MyBnk has made me look at money differently and respect it more”. TS, 24.*