

**MyBnk**

# **Primary Money Twist Evaluation**

**Appendices**

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**substance.**

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## Appendix 1: Survey analysis tables (Combined, Lower and Upper Key Stage 2)

### 1.1 Combined tables

**Table Comb 1: Which one of the following describes a habit? (n=1,375)**

	Pre	%	Post	%	% Change
Biting your nails*	908	66.0%	1030	74.9%	8.9%
Going on holiday	353	25.7%	247	18.0%	-7.7%
Having brown hair	114	8.3%	98	7.1%	-1.2%
Grand Total	1375	100.0%	1375	100.0%	0.0%

Control group (n=1,076)

	Control	%	% Change Pre	% Change Post
Biting your nails*	663	61.6%	4.4%	13.3%
Going on holiday	326	30.3%	-4.6%	-12.3%
Having brown hair	87	8.1%	0.2%	-1.0%
Grand Total	1,076	100.0%		

**Table Comb 2: How often do you do the following? (n=1,345)**

2.1 I wait to play and don't interrupt games (n=1,345)

	Pre	%	Post	%	% Change
Always*	279	20.7%	349	25.9%	5.2%
Nearly all the time*	261	19.4%	276	20.5%	1.1%
Sometimes	467	34.7%	406	30.2%	-4.5%
Not very often	207	15.4%	174	12.9%	-2.5%
Never	131	9.7%	140	10.4%	0.7%
Grand Total	1345	100.0%	1345	100.0%	0.0%

Control group (n=1,060)

	Control	%	% Change Pre	% Change Post
Always*	235	22.2%	-1.4%	3.8%
Nearly all the time*	151	14.2%	5.2%	6.3%
Sometimes	385	36.3%	-1.6%	-6.1%
Not very often	139	13.1%	2.3%	-0.2%
Never	150	14.2%	-4.4%	-3.7%
Grand Total	1,060	100.0%		

## 2.2 I wait for my turn to talk (n=1,346)

	Pre	%	Post	%	% Change
Always*	533	39.6%	560	41.6%	2.0%
Nearly all the time*	348	25.9%	376	27.9%	2.1%
Sometimes	273	20.3%	262	19.5%	-0.8%
Not very often	136	10.1%	93	6.9%	-3.2%
Never	56	4.2%	55	4.1%	-0.1%
Grand Total	1,346	100.0%	1346	100.0%	0.0%

## Control group (n=1,073)

	Control	%	% Change Pre	% Change Post
Always*	415	38.7%	0.9%	2.9%
Nearly all the time*	217	20.2%	5.6%	7.7%
Sometimes	256	23.9%	-3.6%	-4.4%
Not very often	116	10.8%	-0.7%	-3.9%
Never	69	6.4%	-2.3%	-2.3%
Grand Total	1,073	100.0%		

## 2.3 I work well in groups and listen to other kids (n=1,319)

	Pre	%	Post	%	% Change
Always*	563	42.7%	588	44.6%	1.9%
Nearly all the time*	400	30.3%	371	28.1%	-2.2%
Sometimes	247	18.7%	255	19.3%	0.6%
Not very often	73	5.5%	71	5.4%	-0.2%
Never	36	2.7%	34	2.6%	-0.2%
Grand Total	1,319	100.0%	1319	100.0%	0.0%

## Control group (n=1,060)

	Control	%	% Change Pre	% Change Post
Always*	496	46.8%	-4.1%	-2.2%
Nearly all the time*	245	23.1%	7.2%	5.0%
Sometimes	213	20.1%	-1.4%	-0.8%
Not very often	70	6.6%	-1.1%	-1.2%
Never	36	3.4%	-0.7%	-0.8%
Grand Total	1,060	100.0%		

## 2.4 I bother others when they are busy (n=1,319)

	Pre	%	Post	%	% Change
Always	184	13.9%	122	9.2%	-4.7%
Nearly all the time	148	11.2%	108	8.2%	-3.0%
Sometimes	274	20.8%	217	16.5%	-4.3%
Not very often*	322	24.4%	407	30.9%	6.4%
Never*	391	29.6%	465	35.3%	5.6%
Grand Total	1319	100.0%	1319	100.0%	0.0%

Control group (n=1,066)

	Control	%	% Change Pre	% Change Post
Always	102	9.6%	4.4%	-0.3%
Nearly all the time	49	4.6%	6.6%	3.6%
Sometimes	180	16.9%	3.9%	-0.4%
Not very often*	280	26.3%	-1.9%	4.6%
Never*	455	42.7%	-13.0%	-7.4%
Grand Total	1,066	100.0%		

**Table Comb 4: In the past few weeks, how often have you done any of the following to help you achieve a goal (such as practising for a swimming badge or learning lines for a play)?**

4.1 Ask friends and family to help (n=1,319)

	Pre	%	Post	%	% Change
Always*	300	22.7%	322	24.4%	1.7%
Nearly all the time*	270	20.5%	255	19.3%	-1.1%
Sometimes	467	35.4%	420	31.8%	-3.6%
Not very often	150	11.4%	166	12.6%	1.2%
Never	70	5.3%	71	5.4%	0.1%
Not sure/Don't know	62	4.7%	85	6.4%	1.7%
Grand Total	1,319	100.0%	13,19	100.0%	0.0%

Control group (n=1,063)

	Control	%	% Change Pre	% Change Post
Always*	252	23.7%	-1.0%	0.7%
Nearly all the time*	171	16.1%	4.4%	3.2%
Sometimes	375	35.3%	0.1%	-3.4%
Not very often	137	12.9%	-1.5%	-0.3%
Never	78	7.3%	-2.0%	-2.0%
Not sure/Don't know	50	4.7%	0.0%	1.7%
Grand Total	1063	100.0%		

4.2 Avoid getting distracted (n=1,325)

	Pre	%	Post	%	% Change
Always*	313	23.6%	338	25.5%	1.9%
Nearly all the time*	294	22.2%	298	22.5%	0.3%
Sometimes	359	27.1%	327	24.7%	-2.4%
Not very often	162	12.2%	151	11.4%	-0.8%
Never	110	8.3%	109	8.2%	-0.1%
Not sure/Don't know	87	6.6%	102	7.7%	1.1%
Grand Total	1,325	100.0%	1325	100.0%	0.0%

Control group (n=1,067)

	Control	%	% Change Pre	% Change Post
Always*	293	27.5%	-3.8%	-2.0%
Nearly all the time*	176	16.5%	5.7%	6.0%
Sometimes	256	24.0%	3.1%	0.7%
Not very often	128	12.0%	0.2%	-0.6%
Never	128	12.0%	-3.7%	-3.8%
Not sure/Don't know	86	8.1%	-1.5%	-0.4%
Grand Total	1,067	100.0%		

4.3 Encourage myself (n=1,302)

	Pre	%	Post	%	% Change
Always*	538	41.3%	568	43.6%	2.3%
Nearly all the time*	252	19.4%	264	20.3%	0.9%
Sometimes	257	19.7%	215	16.5%	-3.2%
Not very often	103	7.9%	105	8.1%	0.2%
Never	75	5.8%	65	5.0%	-0.8%
Not sure/Don't know	77	5.9%	85	6.5%	0.6%
Grand Total	1,302	100.0%	1302	100.0%	0.0%

Control group (n=1054)

	Control	%	% Change Pre	% Change Post
Always*	429	40.7%	0.6%	2.9%
Nearly all the time*	158	15.0%	4.4%	5.3%
Sometimes	198	18.8%	1.0%	-2.3%
Not very often	82	7.8%	0.1%	0.3%
Never	80	7.6%	-1.8%	-2.6%
Not sure/Don't know	107	10.2%	-4.2%	-3.6%
Grand Total	1,054	100.0%		

4.4 Look to others for ideas (n=1,276)

	Pre	%	Post	%	% Change
Always*	187	14.7%	215	16.8%	2.2%
Nearly all the time*	209	16.4%	211	16.5%	0.2%
Sometimes	425	33.3%	431	33.8%	0.5%
Not very often	230	18.0%	218	17.1%	-0.9%
Never	149	11.7%	139	10.9%	-0.8%
Not sure/Don't know	76	6.0%	62	4.9%	-1.1%
Grand Total	1276	100.0%	1276	100.0%	0.0%

Control group (n=1,057)

	Control	%	% Change Pre	% Change Post
Always*	185	17.5%	-2.8%	-0.7%
Nearly all the time*	137	13.0%	3.4%	3.6%
Sometimes	352	33.3%	0.0%	0.5%
Not very often	168	15.9%	2.1%	1.2%
Never	143	13.5%	-1.9%	-2.6%
Not sure/Don't know	72	6.8%	-0.9%	-2.0%
Grand Total	1057	100.0%		

4.5 Set myself small goals (n=1,292)

	Pre	%	Post	%	% Change
Always	315	24.4%	317	24.5%	0.2%
Nearly all the time	218	16.9%	193	14.9%	-1.9%
Sometimes	299	23.1%	354	27.4%	4.3%
Not very often	189	14.6%	156	12.1%	-2.6%
Never	157	12.2%	158	12.2%	0.1%
Not sure/Don't know	114	8.8%	114	8.8%	0.0%
Grand Total	1292	100.0%	1292	100.0%	0.0%

Control group (n=1,058)

	Control	%	% Change Pre	% Change Post
Always	283	26.7%	-2.4%	-2.2%
Nearly all the time	134	12.7%	4.2%	2.3%
Sometimes	243	23.0%	0.2%	4.4%
Not very often	140	13.2%	1.4%	-1.2%
Never	123	11.6%	0.5%	0.6%
Not sure/Don't know	135	12.8%	-3.9%	-3.9%
Grand Total	1058	100.0%		

**Table Comb 6: What can be the result of our behaviour or habits? (n=1410)**

	Pre	%	Post	%	% Change
2 sweets at the end of the day	1064	76.1%	1205	86.2%	10.1%
1 sweet now	334	23.9%	193	13.8%	-10.1%
Grand Total	1398	100.0%	1398	100.0%	0.0%

Control group (n=1,094)

	Control	%	% Change Pre	% Change Post
2 sweets at the end of the day*	798	72.9%	3.2%	13.3%
1 sweet now	296	27.1%	-3.2%	-13.3%
Grand Total	1094	100.0%		



**Table Comb 7: Families have lots of things they need to spend money on. Which of the following do you really NEED, and which ones are things that you just WANT that are nice to have?**

**7.1 Needs (n=1,349)**

	Pre	%	Post	%	% Change
All of the correct responses (heating, food, schools, electricity, winter coat)*	381	28.2%	431	31.9%	3.7%
Some correct responses, no incorrect responses	435	32.2%	469	34.8%	2.5%
Correct and incorrect responses	498	36.9%	433	32.1%	-4.8%
Only incorrect responses	35	2.6%	16	1.2%	-1.4%
Grand Total	1,349	100.0%	1349	100.0%	0.0%

**Control group (n=1,097)**

	Control	%	% Change Pre	% Change Post
All of the correct responses (heating, food, schools, electricity, winter coat)*	255	23.2%	-5.0%	8.7%
Some correct responses, no incorrect responses	331	30.2%	-2.1%	4.6%
Correct and incorrect responses	495	45.1%	8.2%	-13.0%
Only incorrect responses	16	1.5%	-1.1%	-0.3%
Grand Total	1,097	100.0%	0.0%	0.0%

**7.2 Wants (n=1,263)**

	Pre	%	Post	%	% Change
All of the correct responses (sweets, TV, expensive trainers, trip to the cinema, games console)*	283	22.4%	340	26.9%	4.5%
Some correct responses, no incorrect responses	268	21.2%	202	16.0%	-5.2%
Correct and incorrect responses	660	52.3%	687	54.4%	2.1%
Only incorrect responses	51	4.0%	33	2.6%	-1.4%
Grand Total	1,262	100.0%	1,262	100.0%	0.0%

**Control group (n=1,059)**

	Control	%	% Change Pre	% Change Post
All of the correct responses (heating, food, schools, electricity, winter coat)	188	17.8%	-4.7%	9.2%
Some correct responses, no incorrect responses	207	19.5%	-1.7%	-3.5%
Correct and incorrect responses	622	58.7%	6.4%	-4.3%
Only incorrect responses	42	4.0%	-0.1%	-1.4%
Grand Total	1,059	100.0%	0.0%	0.0%

**Table Comb 10. Imagine someone gives you £10. How much would you spend and how much would you save for later? (n=1,338)**

	Pre	%	Post	%	% Change Post
Save all of it	764	57.1%	707	52.8%	-4.3%
Spend less than half	253	18.9%	313	23.4%	4.5%
Spend about half of it	194	14.5%	227	17.0%	2.5%
Spend more than half of it	57	4.3%	54	4.0%	-0.2%
Spend all of it	70	5.2%	37	2.8%	-2.5%
Grand Total	1,338	100.0%	1,338	100.0%	0.0%

Control group (n=1,092)

	Control	%	% Change Pre	% Change Post
Save all of it	650	59.5%	-2.4%	6.7%
Spend less than half	165	15.1%	3.8%	-8.3%
Spend about half of it	154	14.1%	0.4%	-2.9%
Spend more than half of it	39	3.6%	0.7%	-0.5%
Spend all of it	84	7.7%	-2.5%	4.9%
Grand Total	1092	100.0%		

## 1.2 Lower Key Stage 2 (LKS) tables

**Table LKS 12: What skills and talents do you have now that might help you earn money in the future? (n=433)**

	Pre	%	Post	%	% Change
Being able to talk to different people and explain myself	119	27.5%	143	33.0%	5.5%
Reading writing and maths	251	58.0%	255	58.9%	0.9%
Working well in a team	235	54.3%	285	65.8%	11.5%
Other	167	38.6%	189	43.6%	5.1%

Control group (n=566)

	Control	%	% Change Pre	% Change Post
Being able to talk to different people and explain myself	167	29.5%	-2.0%	-3.6%
Reading writing and maths	339	59.8%	-1.8%	0.9%
Working well in a team	338	59.6%	-5.3%	-6.2%
Other	311	54.9%	-16.3%	11.2%

**Table LKS13: Are the following true or false?**

13.1 If you borrow money you will need to pay it back (n=402)

	Pre	%	Post	%	% Change
True*	303	75.4%	332	82.6%	7.2%
False	42	10.4%	35	8.7%	-1.7%
Not Sure	57	14.2%	35	8.7%	-5.5%
Grand Total	402	100.0%	402	100.0%	0.0%

Control group (n=539)

	Control	%	% Change Pre	% Change Post
True*	415	77.0%	-1.6%	-5.6%
False	62	11.5%	-1.1%	2.8%
Not Sure	62	11.5%	2.7%	2.8%
Grand Total	539	100.0%	0.0%	0.0%

13.2 If you spend all of your money you will have no choices to buy things (n=401)

	Pre	%	Post	%	% Change
True*	236	58.9%	310	77.3%	18.5%
False	82	20.4%	51	12.7%	-7.7%
Not Sure	83	20.7%	40	10.0%	-10.7%
Grand Total	401	100.0%	401	100.0%	0.0%

Control group (n=548)

	Control	%	% Change Pre	% Change Post
True*	339	61.9%	-3.0%	-15.4%
False	77	14.1%	6.4%	1.3%
Not Sure	132	24.1%	-3.4%	14.1%
Grand Total	548	100.0%	0.0%	0.0%

13.3 If you save some of your money you will have more choices about you can buy (n=406)

	Pre	%	Post	%	% Change
True*	338	83.3%	348	85.7%	2.5%
False	24	5.9%	21	5.2%	-0.7%
Not Sure	44	10.8%	37	9.1%	-1.7%
Grand Total	406	100.0%	406	100.0%	0.0%

Control group (n=549)

	Control	%	% Change Pre	% Change Post
True*	467	85.1%	-1.8%	-0.7%
False	30	5.5%	0.4%	0.3%
Not Sure	52	9.5%	1.4%	0.4%
Grand Total	549	100.0%	0.0%	0.0%

13.4 If you borrow money and can't pay it back you might get in to trouble (n=390)

	Pre	%	Post	%	% Change
True*	231	59.2%	260	66.7%	7.4%
False	63	16.2%	46	11.8%	-4.4%
Not Sure	96	24.6%	84	21.5%	-3.1%
Grand Total	390	100.0%	390	100.0%	0.0%

Control group (n=544)

	Control	%	% Change Pre	% Change Post
True*	349	64.2%	-4.9%	-2.5%
False	78	14.3%	1.8%	2.5%
Not Sure	117	21.5%	3.1%	0.0%
Grand Total	544	100.0%	0.0%	0.0%

**Table LKS 14: Imagine you want something that is expensive. You ask your parents to buy it for you, but they say "No". Here are some things other children have said they would do. Which would you probably do? (n=439)**

	Pre	%	Post	%	% Change
Wait until I have enough money to buy it myself*	206	46.9%	224	51.0%	4.1%
Wait until a special occasion e.g. birthday or Christmas*	309	70.4%	295	67.2%	-3.2%
Keep asking and hope they will eventually say yes	107	24.4%	91	20.7%	-3.6%
Nothing, accept that I can't have it*	76	17.3%	89	20.3%	3.0%
Don't know	30	6.8%	31	7.1%	0.2%
Grand Total	439	100.00%	439	100.00%	0.0%

Control group (n=566)

	Control	%	% Change Pre	% Change Post
Wait until I have enough money to buy it myself	317	56.0%	-9.1%	5.0%
Wait until a special occasion e.g. birthday or Christmas	440	77.7%	-7.4%	10.5%
Keep asking and hope they will eventually say yes	131	23.1%	1.2%	2.4%
Nothing, accept that I can't have it	113	20.0%	-2.7%	-0.3%
Don't know	35	6.2%	0.6%	-0.9%
Grand Total	566			

**Table LKS 15: How I think about and treat money now will make a difference to my future. What do you think about this statement? (n=380)**

	Pre	%	Post	%	% Change
Strongly agree*	97	25.5%	128	33.7%	8.2%
Slightly agree	53	13.9%	45	11.8%	-2.1%
Neither disagree not agree	24	6.3%	17	4.5%	-1.8%
Slightly disagree	20	5.3%	14	3.7%	-1.6%
Strongly disagree	24	6.3%	25	6.6%	0.3%
Don't know	162	42.6%	151	39.7%	-2.9%
Grand Total	380	100.0%	380	100.0%	0.0%

Control group (n=555)

	Pre	%	% Change Pre	% Change Post
Strongly agree*	113	20.4%	5.2%	-13.3%
Slightly agree	85	15.3%	-1.4%	3.5%
Neither disagree not agree	41	7.4%	-1.1%	2.9%
Slightly disagree	27	4.9%	0.4%	1.2%
Strongly disagree	41	7.4%	-1.1%	0.8%
Don't know	248	44.7%	-2.1%	4.9%
Grand Total	555	100.0%	0.0%	0.0%

### 1.3 Upper Key Stage 2 (UKS) tables

**Table UKS 3: If you received some money, how often would you save at least some of it (say in a piggy bank, purse or bank)? (n=967)**

	Pre	%	Post	%	% Change
Most of the time I get it*	474	48.6%	501	51.3%	2.8%
Sometimes*	333	34.1%	325	33.3%	-0.8%
Never	39	4.0%	27	2.8%	-1.2%
Don't know	130	13.3%	123	12.6%	-0.7%
Grand Total	976	100.0%	976	100.0%	0.0%

Control group (n=534)

	Control	%	% Change Pre	% Change Post
Most of the time I get it*	234	43.8%	-4.7%	7.5%
Sometimes*	183	34.3%	0.2%	-1.0%
Never	36	6.7%	2.7%	-4.0%
Don't know	81	15.2%	1.8%	-2.6%
Grand Total	534	100.0%		

**Table UKS: What does the term budget mean? (n=927)**

	Pre	%	Post	%	% Change
Keeping track of how much money you earn and spend*	721	77.8%	748	80.7%	2.9%
How much money you have ever spent	103	11.1%	91	9.8%	-1.3%
How much money you want to have	103	11.1%	88	9.5%	-1.6%
Grand Total	927	100.0%	927	100.0%	0.0%

Control group (n=529)

	Control	%	% Change Pre	% Change Post
Keeping track of how much money you earn and spend*	400	75.6%	-2.2%	5.1%
How much money you have ever spent	49	9.3%	-1.8%	0.6%
How much money you want to have	80	15.1%	4.0%	-5.6%
Grand Total	529	100.0%		

**Table UKS9: If you were given £5 to plan a school trip, would you think carefully about how to spend it by planning and sticking to a plan? (n=920)**

	Pre	%	Post	%	% Change
Yes, I would make a plan and stick to it*	509	55.3%	511	55.5%	0.2%
Yes, I would make a plan but would be unlikely to stick to it	195	21.2%	216	23.5%	2.3%
No, I wouldn't make a plan	55	6.0%	40	4.3%	-1.6%
Don't know	161	17.5%	153	16.6%	-0.9%
Grand Total	920	100.0%	920	100.0%	0.0%

Control group (n=539)

	Control	%	% Change Pre	% Change Post
Yes, I would make a plan and stick to it*	288	53.4%	-1.9%	2.1%
Yes, I would make a plan but would be unlikely to stick to it	99	18.4%	-2.8%	5.1%
No, I wouldn't make a plan	40	7.4%	1.4%	-3.1%
Don't know	112	20.8%	3.3%	-4.1%
Grand Total	539	100.0%		

**Table UKS11 If you were working towards a goal (such as practising for a swimming badge or learning lines for a play) what would you do to help yourself achieve this goal? (n=880)**

	Pre	%	Post	%	% Change
I will ask a grown-up or friend to help me*	200	22.7%	225	25.6%	2.8%
I will practice after school or at the weekend*	461	52.4%	390	44.3%	-8.1%
I will set myself small goals	185	21.0%	227	25.8%	4.8%
Nothing different, I don't need to practice*	34	3.9%	38	4.3%	0.5%
Grand Total	880	100.0%	880	100.0%	0.0%

Control group (n=880)

	Control	%	% Change Pre	% Change Post
I will ask a grown-up or friend to help me*	130	24.7%	1.9%	0.9%
I will practice after school or at the weekend*	249	47.2%	-5.1%	-2.9%
I will set myself small goals	129	24.5%	3.5%	1.3%
Nothing different, I don't need to practice*	19	3.6%	-0.3%	0.7%
Grand Total	527	100.0%		

## 1.4 Teacher survey tables

Teachers (n=187) were asked to state how many pupils were in their class during the MyBnk training, then also rate how many of those pupils understood the concepts that are listed in the tables below. Results are presented as a total number of pupils receiving training with the count and proportion of pupils that teachers believed to understand each concept taught in each of the MyBnk sessions (My Money, My Choices and My Future).

### 1.4.1 LKS2 teacher data

#### Session 1: My Money

	Count of pupils who understood	Total pupils	% of pupils who understood
Understand that money accumulates as you earn it	601	723	83.1%
Believe earning money enables them to make future financial choices	595	723	82.3%
Can explore the notion of delayed gratification	492	723	68.0%
Have identified some key skills/talents which might be developed in the future and can help them earn money?	539	723	74.6%

#### Session 2: My Choices

	Count of pupils who understood	Total pupils	% of pupils who understood
Know financial choices have consequences	499	573	87.1%
Can make financial decisions on needs and wants	466	573	81.3%
Believe money has value because it is a finite resource	432	573	75.4%
Understand the concept of cost of living	403	573	70.3%
Accept that they cannot have everything they want and everyone makes trade-offs with their money	492	573	85.9%

#### Session 3: My Future

	Count of pupils who understood	Total pupils	% of pupils who understood
Know that good money habits they set now will help them in the future	351	412	85.2%
Can set short and long-term personal finance goals	319	412	77.4%
Believe there are positive consequences associated with saving?	350	412	85.0%
Can link aspirations and goals to good money management	329	412	79.9%
Can set positive habits as goals	335	412	81.3%
Understand that money can be saved in various places	348	412	84.5%
Know what a habit is and can give good examples	314	412	76.2%



### 1.4.1 UKS2 teacher data

#### Session 1: My Money

	Count of pupils who understood	Total pupils	% of pupils who understood
Understand what a habit is?	1,326	1,408	94.2%
Can develop awareness of their money habits and choices?	1,226	1,408	87.1%
Have gained skills to help them resist temptation	1,192	1,408	84.7%
Understand that money habits and behaviours can be changed	1,287	1,408	91.4%
Understand the bad and good consequences of habits	1,266	1,408	89.9%

#### Session 2: My Choices

	Count of pupils who understood	Total pupils	% of pupils who understood
Know there are 'costs of living'	966	1,055	91.6%
Can make financial decisions based on needs and wants	858	1,055	81.3%
Understand the term budget	872	1,055	82.7%
Believe it is important to manage your money well and think carefully about how you spend it	942	1,055	89.3%
Understand the value of money	887	1,055	84.1%

#### Session 3: My Future

	Count of pupils who understood	Total pupils	% of pupils who understood
Know what bank accounts are and benefits of having them	721	789	91.4%
Can calculate interest as both a reward of saving and a charge for borrowing	594	789	75.3%
Understand the benefits associate with saving	760	789	96.3%

## Appendix 2: MyBnk Primary Booking Material

# Money Twist For Key Stage 2

*Getting children excited about money!*

# MyBnk

### Content:



A series of highly interactive workshops, designed to help set positive money habits and mind-sets from an early age.

Expert-led sessions are complemented by teacher resources and family activities that deepen outcomes and apply learnings to the 'real world'.



### Key facts

#### Format:

- 3 X 75 minute workshops delivered over 6 weeks.
- 1 x Assembly.
- Teacher Resource Pack.
- Family Activity Pack.

**Target group:**  
7-11 year olds  
Lower and Upper KS2 packages available.

**Group size:** 12-30 young people.

MyBnk's unique and engaging activities teach young people to become informed consumers, savvy savers, and mindful spenders by making finance fun.

Sessions cover:

- **Assemblies:** Savvy Saving and Everyday Earning.
- **Lower KS2 workshops:** History and value of money, earning money and wages, shopping choices, needs vs. wants, self-reflection, saving and goals.
- **Upper KS2 workshops:** Money habits and mind-sets, resisting temptation, delaying gratification, budgeting, prioritising, banking, forms of payment.

Money Twist involves writing, presenting, drawing, maths and problem-solving. We use MyBnk Manga comics, interactive resources and videos, engaging students to remember new knowledge and form their own money opinions. Underpinning behaviour change is the development of executive functions. Activities cater for a variety of learning styles, with extensions and ability variations.

Money Twist is based on Ofsted financial education guidelines and references OECD PISA and MAS frameworks. Multiple workshops can be run simultaneously to allow several classes to take part at once.

### What did people think?

"Absolutely brilliant for the children, just the right level and great fun." **Miss Aitkin, Teacher, Thomas' Clapham School.**

"You might live on the streets if you don't know about money!" **Tegan Helen, age 9.**

Cancellation Policy: Cancellations and changes made to scheduled deliveries incur costs to MyBnk. Any changes made less than two weeks in advance will result in a £100, or if less than three working days, £250, charge per MyBnk trainer. The school will also be charged for the cost of returning materials. Full Terms & Conditions [here](https://www.mybnk.org/terms-conditions).

[www.mybnk.org](https://www.mybnk.org)    [info@mybnk.org](mailto:info@mybnk.org)    020 3581 9920  
MyBnk is a company limited by guarantee no. 6215005, and a registered charity no. 1123791

# MyBnk

## Appendix 3: Example of MyBnk trainer resource

<b>MONEY TWIST KEY STAGE 2 – SESSION 1: MY HABITS</b>				
<b>Key:</b> <i>Italics are optional or extension activities</i> <b>Materials in red are provided by MyBnk</b>				
<b>Note:</b> Should you have extra time to fill in this session, use activities from the MTKS2 Extensions folder on the server				
<b>Outcomes</b> <b>LO (Learning Objective)</b> To develop awareness of my money habits and choices <b>SC (Success Criteria)</b> <ol style="list-style-type: none"> <li>1. I can describe what a habit is and give examples</li> <li>2. I understand how to develop good habits</li> <li>3. I can increase my understanding of growth mindsets</li> </ol>				
Section/objectives	Hints & Tips	Method	Materials	Time
<b>INTRODUCTION</b>				
<b>Introduction</b> Half /full day – Complete baselines for session Welcome, names and session objectives. Trainer introduces themselves and MyBnk Ground rules for the session / day Trainer recaps the Savvy Savers Assembly and acts out something silly every time a word is used -Ask YP, "What is the habit? What is the trigger for the habit?" "We met the Savvy Saver and the Big Spender in the assembly and we saw that each of them have actions that they do repeatedly, these are called Habits!" <ul style="list-style-type: none"> <li>• What was the savvy saver's habit(s)? What did his/her habits get him in the end?</li> <li>• What was the big spender's habit(s)? What did his/her habits get him in the end?</li> </ul>	Tailor depending on if it is a half day or stand-alone session	Trainer input	<b>PowerPoint</b> Money Twist baselines (1 per YP) <b>Name labels</b>	? mins
©MyBnk <span style="float: right;">MyBnk Money Twist KS2 – Session 1: My Habits</span>				

## Appendix 4. MyBnk session topics covered

Session	LKS2 Topics Covered	UKS2 Topics Covered
1: My Money	<ul style="list-style-type: none"> <li>YP know money must be earned to enable future financial choices to be made.</li> <li>YP can consider how and why we earn money.</li> <li>YP can identify some key skills required to earn money.</li> </ul>	<ul style="list-style-type: none"> <li>YP understand that money habits and behaviours can be changed</li> <li>YP develop awareness of their own money habits and choices</li> <li>YP can describe different strategies to resist temptation</li> </ul>
2: My Choices	<ul style="list-style-type: none"> <li>YP know financial choices have consequences</li> <li>YP can make financial decisions on needs and wants</li> <li>YP believe money has value because it is a finite resource</li> </ul>	<ul style="list-style-type: none"> <li>YP can create a budget after considering needs and wants</li> <li>YP understand that there are 'costs of living'</li> <li>YP believe it is important to manage their money well and think carefully about how they spend it</li> </ul>
3: My Future	<ul style="list-style-type: none"> <li>YP know that good money habits they set now will help them in the future</li> <li>YP can set short and long-term personal finance goals</li> <li>YP believe there are positive consequences associated with saving</li> </ul>	<ul style="list-style-type: none"> <li>YP can explain the benefits of saving</li> <li>YP can calculate interest as a reward for saving and charge for borrowing.</li> <li>YP increase their understanding of (financial) risk</li> </ul>

## Appendix 5 pilot survey form

MyBnk KS2 Baseline Pilot Post Session 3 Derwentwater

School Information

MyBnk KS2 Baseline Pilot Post Session 3 Derwentwater

Questions

1. Which one of the following is describing a 'habit'?

- ☐ Biting your nails
- ☐ Going on holiday
- ☐ Having brown hair

2. Do you have any habits?

- ☐ Yes
- ☐ No

3. If you have any habits, please tell us what they are.

4. Do habits or behaviours have results?

- ☐ Yes
- ☐ No

5. What can be the result of our behaviours or habits?

- ☐ Just good things
- ☐ Just bad things
- ☐ Good or bad things

6. What does **'budget'** mean?

- ☐ How much money you want to have
- ☐ Keeping track of how much money you earn and spend
- ☐ How much money you have spent

7. If a relative gave you £5 what would you do with it?

- ☐ Spend it all at the weekend
- ☐ Spend some and save some of it
- ☐ Save all of it

8. Please tell us if you **need** the following things or just **want** them

	Need	Want
Water	<input type="radio"/>	<input type="radio"/>
A home	<input type="radio"/>	<input type="radio"/>
Computer games	<input type="radio"/>	<input type="radio"/>
Food	<input type="radio"/>	<input type="radio"/>
Lots of toys	<input type="radio"/>	<input type="radio"/>

9. Are you working towards achieving something at the moment (Eg, improving maths skills / practicing for a swimming badge / saving for a present / learning lines for a play?)

- ☐ Yes
- ☐ No

10. If yes, what are you doing to help you achieve this goal. (Tick as many as you think)

- ☐ I don't need to do anything to practice
- ☐ I will practice afterschool or at the weekend
- ☐ I will ask a grown up or a friend to help me
- ☐ I will set myself small goals

## Appendix 6. Delivery programmes agreed for Year Two

Target Area	Year 2 Target programmes	Booked programmes as of March 2018	Programmes to be booked
London	157	86	71
Near London (1 hr)	16	7	9
South England	24	4	20
Liverpool and North West	17	6	11
Scotland	24	0	24
Ad-hoc	12	0	12
Total Programmes	250	103	147




## Appendix 7: Substance Coding Framework for MAS Outcome Model

MAS Fincap Headline Area	MAS FinCap Outcome Area	MAS FinCap Sub-Outcome Area	Outcome Reference Code (Substance)
Mindset	Financial attitudes and motivations	Attitudes to money	M1
		Aspirations and goals	M2
	General attitudes and motivations	Self confidence	M3
		Perseverance	M4
		Self-control	M5
Ability	Financial knowledge and understanding	Understanding financial products and concepts	A1
		Understanding money management	A2
		Understanding the role of money in society	A3
	Basic Skills	Applied numeracy	A4
		Literacy	A5
		Problem solving	A6



## Appendix 8: Post-delivery KS2 questionnaire forms



**Money Twist Lower KS2 Endline**

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Please **SHADE YOUR ANSWERS** in the circles --> ☐ ☒ ☐

Please fill out the form in **CAPITAL LETTERS** and use a **BLACK PEN**.

---

**First name** **Last name**

**What is your teacher's name? Please write on the line below:**

-----

**Are you a:** ☐ Girl ☐ Boy ☐ I would prefer not to say

**When is your birthday?**

**Day** 
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16

☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

**Month** 
 Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June ☐  
 July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec ☐

**1. What skills and talents do you have now that might help you earn money in the future?**  
Please choose as many as you think:

☐ Working well in a team
 ☐ Being able to talk to different people and explain myself
 ☐ Reading, writing and maths
 ☐ Other

**2. Are the following true or false?**  
Please choose as many as you think:

	True	False	Not sure
If you borrow money you will need to pay it back	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If you spend all of your money you will have no choices to buy things	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If you save some of your money you will have more choices about what you can buy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If you borrow money and can't pay it back you might get into trouble	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**3. If you were offered one sweet now or two sweets at the end of the day, which would you choose?**

☐ 1 sweet now
 ☐ 2 sweets at the end of the day

**4. What can be the result of our behaviour or habits?**  
Please choose one answer:

☐ Just good things
 ☐ Just bad things
 ☐ Good or bad things

**5. Imagine you want something that is expensive. You ask your parents to buy it for you but they say "No". Here are some things other children have said they would do. Which would you probably do?**  
Please choose as many as you think:

☐ Keep asking and hope that they will eventually say yes
 ☐ Wait until a special occasion (e.g. birthday or Christmas)
 ☐ Wait until I have enough money to buy it myself
 ☐ Nothing, accept that I can't have it
 ☐ Don't know

Please turn over

6. Which one of the following is describing a habit?

- ☐ Biting your nails   ☐ Going on holiday   ☐ Having brown hair

7. Imagine someone gave you £10. What would you do with it?

Please choose one answer:

- ☐ Spend all of it   ☐ Spend more than a half   ☐ Spend about half of it   ☐ Spend less than a half   ☐ Save all of it

8. How often do you do the following?

	Never	Not very often	Sometimes	Nearly all the time	Always
I wait to play and don't interrupt games	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I wait for my turn to talk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I work well in groups and listen to other kids	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I bother others when they are busy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. In the past few weeks, how often have you done any of the following to help you achieve a goal (such as practising for a swimming badge or learning lines for a play)?

	Never	Not very often	Sometimes	Nearly all the time	Always	Not sure
Ask friends and family to help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Avoid getting distracted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encourage myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look to others for ideas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Set myself small goals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. How I think about and treat money now will make a difference to my future. What do you think about this statement?

Strongly disagree	Slightly disagree	Neither disagree nor agree	Slightly agree	Strongly agree	Don't know
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Families have lots of things they need to spend money on. Which of the following do you really NEED and which ones are things that you just WANT that are nice to have?

Please choose as many as you think:

	Heating	Food	Sweets	T.V.	School shoes	Electricity	Expensive Trainers	Winter Coat	Trip to the cinema	Games console
I need them / essential for living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want them / just nice to have	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

End

Please **SHADE YOUR ANSWERS** in the circles ---> ☐ ☒ ☐

Please fill out the form in **CAPITAL LETTERS** and use a **BLACK PEN**.

First name

Last name

What is your teacher's name? Please write on the line below:

Are you a: ☐ Girl ☐ Boy ☐ I would prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16  
☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month

Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June ☐  
 July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec ☐

1. Which one of the following is describing a habit?

☐ Biting your nails ☐ Going on holiday ☐ Having brown hair

2. How often do you do the following?

	Never	Not very often	Sometimes	Nearly all the time	Always
I wait to play and don't interrupt games	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I wait for my turn to talk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I work well in groups and listen to other kids	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I bother others when they are busy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. If you received some money, how often would you save at least some of it (say in a piggy bank, purse or bank)? Please choose one answer:

☐ Most of the time I get it ☐ Sometimes ☐ Never ☐ Don't know

4. In the past few weeks, how often have you done any of the following to help you achieve a goal (such as practising for a swimming badge or learning lines for a play)?

	Never	Not very often	Sometimes	Nearly all the time	Always	Don't know
Ask friends and family to help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Avoid getting distracted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encourage myself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Look to others for ideas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Set myself small goals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please turn over

5. What can be the result of our behaviour or habits?

Please choose one answer:

- ☐ Just good things    ☐ Just bad things    ☐ Good or bad things

6. If you were offered one sweet now or two sweets at the end of the day, which would you choose?

- ☐ 1 sweet now    ☐ 2 sweets at the end of the day

7. Families have lots of things they need to spend money on. Which of the following do you really NEED and which ones are things that you just WANT that are nice to have?

Please choose as many as you think:

	Heating	Food	Sweets	T.V.	School shoes	Electricity	Expensive Trainers	Winter Coat	Trip to the cinema	Games console
I need them / essential for living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want them / just nice to have	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. What does the term budget mean?

Please choose one answer:

- ☐ How much money you want to have    ☐ Keeping a track of how much money you earn and spend    ☐ How much money you have ever spent

9. If you were given £5 to plan a school trip, would you think carefully about how to spend it by planning and sticking to a plan?

Please choose one answer:

- ☐ Yes, I would make a plan and stick to it    ☐ Yes, I would make a plan but would be unlikely to stick to it    ☐ No, I wouldn't make a plan    ☐ Don't know

10. Imagine someone gives you £10.

How much would you spend and how much would you save for later?

Please choose one answer:

- ☐ Spend all of it    ☐ Spend more than half of it    ☐ Spend about half of it    ☐ Spend less than half    ☐ Save all of it

11. If you were working towards a goal (such as practising for a swimming badge or learning lines for a play) what would you do to help yourself achieve this goal?

Please choose one answer:

- ☐ Nothing different, I don't need to practice    ☐ I will practice after school or at the weekend    ☐ I will ask a grown-up or friend to help me    ☐ I will set myself small goals

End



## Appendix 9: Follow-Up Survey Form



### Money Twist KS2 Follow Up Survey

First name: \_\_\_\_\_ Second name: \_\_\_\_\_

Your date of birth: Day \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

Are you a:      Boy      Girl      Prefer not to say  
(please circle)

1. Since the MyBnk sessions have you talked to your friends or family about the things MyBnk taught you about spending and saving? (Please circle)

YES      NO

– If YES, what have you told them?

---

---

---

2. Since the MyBnk sessions have you made plans and/ or are you working towards saving for something you want in the future? (Please circle)

YES      NO

– If YES, what are you planning to save for and how are you saving?

---

---

---

3. What was the most important thing that MyBnk taught you?

The most important thing was.....

---

Because.....

---

# MyBnk

4. How much did you enjoy the following things about the MyBnk sessions? (Please tick)

	Really enjoyed	Enjoyed	Not sure	Disliked	Really disliked
The MyBnk trainers teaching style					
The group work tasks					
The worksheet tasks					
The quizzes					

5. Would you recommend the MyBnk sessions to your friends? (Please circle)

YES NO

Because.....  
 \_\_\_\_\_  
 \_\_\_\_\_

6. Would you like to learn more ideas about money habits and consequences in school? (Please circle)

YES NO

– If YES, why do you think that this is important for children at your age to learn about money habits?

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

7. Imagining someone gave you £10. What would you do with it? (Please tick)

- Spend all of it
- Spend more than a half
- Spend about half of it
- Spend less than a half
- Save all of it

## Appendix 10: Delayed gratification sampling

### Delayed gratification sample selection criteria

- A sample size of 540 children was required for the delayed gratification test. This was based on a minimum 'before-after' sample of 270, which ensures a statistical significant result of a population of 5,000 (at this time the exact population size was unknown but was not going to be greater than this figure).
- It was decided that the before and after samples should be taken from separate schools to ensure contamination of the sample (by pupils talking to each other about the test) did not occur.
- Since unique 'before' and 'after' samples were used, it was necessary to multiply 270 by 2 to get 540 (270 'before' participants, and 270 'after' participants).
- All schools taking part in MyBnk delivery were categorised into 5 typologies based on Ofsted 'overall effectiveness ratings' (outstanding vs not-outstanding); IDACI deprivation decile (more deprived (below 5<sup>th</sup> decile) vs less deprived (above 5<sup>th</sup> decile) and size (below average no. of pupils vs above average)
- To reach the desired sample size as well as ensuring a representative sample, 2 schools per 5 typology (each with at least 2 x cohort of 27 children) were chosen. Since the before and after test will be performed in separate schools, we required 8 cohorts per 5 typology.
- The number classes taking part in the delayed gratification test would ideally selected based on their typology as follows:
  - Outstanding Ofsted Less Deprived (4 x 27 before cohort; 4 x 27 after cohort)
  - Outstanding Ofsted/More Deprived (4 x 27 before cohort; 4 x 27 after cohort)
  - Not Outstanding Ofsted/More Deprived/Above Average Size (4 x 27 before cohort; 4 x 27 after cohort)
  - Not Outstanding Ofsted/More Deprived/Above Average Size (4 x 27 before cohort; 4 x 27 after cohort)
  - Not Outstanding Ofsted/Less Deprived (4 x 27 before cohort; 4 x 27 after cohort)
- Before and after cohorts were matched on key stage (lower vs upper) where possible
- The timing of MyBnk sessions and availability of schools meant that matching the exact criteria for all categories was not possible, however an effort was made to match it as closely as possible (see sample in table below)

### Delayed gratification sample

Category	Before Cohorts	After Cohorts
Outstanding Ofsted/More Deprived		
Outstanding Ofsted/Less Deprived/Above Average Size	Martin Primary School (x3 cohorts)	Dunraven School (x4)
Outstanding Ofsted/Less Deprived/Below Average Size	Abbots Hill School (x2)	St Michaels CE VA Primary (x2)
Not Outstanding Ofsted/More Deprived/Above Average Size	Stanhope Primary School (x2); Colville Primary School (x2)	Woodmansterne Primary School (x4); Pearsewood Primary (x2)

Not Outstanding Ofsted/More Deprived/Below Average Size	Hope Community School (x2); Vale View Primary (x2); George Mitchell Primary (x2)	Southwood Primary (x2)
Not Outstanding Ofsted/Less Deprived	Haberdashers Askes Crayford (x2); Oakwood Primary School (x2)	Perivale Primary School (x2)

Key:

Lower Key Stage 2

Upper Key Stage 2



## Appendix 11: List of case study schools

Category	School Selected	Address	Local Authority
Outstanding Ofsted/More Deprived	<i>No appropriate dates</i>		
Outstanding Ofsted/Less Deprived/Above Average Size	John Ball		
Outstanding Ofsted/Less Deprived/Below Average Size	Courtland School	Courtland Ave, London, NW7 3BG	Barnet
Not Outstanding Ofsted/More Deprived/Above Average Size	Parsloes Primary School	Spurling Rd, Dagenham RM9 5RH	Barking& Dagenham
Not Outstanding Ofsted/More Deprived/Below Average Size	Whitefriars Primary School	Whitefriars Ave, Middlesex, Harrow HA3 5RQ	Harrow
Not Outstanding Ofsted/Less Deprived	Haberdashers Askes Crayford Academy- Crayford Temple Grove Primary	Iron Mill Ln, Crayford DA1 4RS	Bexley

## Appendix 12: Teacher questionnaire forms

### Teacher Assessment Questions

#### Upper KS2

1	What is your name?
2	School / Organisation
3	What is your job title?
4	What is the name of the class you are overseeing during the MyBnk sessions?
5	Which session have you just seen?
6	Date of session
7	How many pupils are in the class today?
8	1. Understand what a habit is and can give examples
9	2. Can develop awareness of their money habits and choices
10	3. Have gained skills to help them resist temptation (delayed gratification)
11	4. Understand that money habits and behaviours can be changed
12	5. Understand the bad and good consequences of habits
13	Date of session
14	How many pupils are in the class today?
15	1. Know there are 'costs of living'
16	2. Can make financial decisions based on needs and wants
17	3. Understand the term budget
18	4. Believe it is important to manage your money well and think carefully about how you spend it
19	5. Understand the value of money
20	Date of session
21	How many pupils are in the class today?
22	1. Know what bank accounts are and the benefits of having them
23	2. Can calculate interest as both a reward of saving and a charge for borrowing
24	3. Understand the benefits associated with saving
25	Did you or your colleagues use the teacher resources provided by MyBnk?
26	If yes, which of the teacher resources did you use?
27	Please state which of the following teacher-led modules you delivered in school
28	Please state which of the homework challenges you set your pupils
29	How valuable was the content of the programme for the young people?
30	How effective were the MyBnk trainer(s) in engaging the young people?
31	How likely would you be to recommend the programme to a colleague or a friend?
32	How do you think the programme could be improved?
33	Overall what did you think of the MyBnk Programme?
34	Would you like to give the trainer(s) any feedback?
35	Overall what key message would you say your pupils will retain from their experience with MyBnk?
36	If you would like to be kept up to date with MyBnk programmes and free resources, please write your e-mail here:

## Lower KS2

1	What is your name?
2	School / Organisation
3	What is your job title?
4	What is the name of the class you are overseeing during the MyBnk sessions?
5	Which session have you just seen?
6	Date of session
7	How many pupils are in the class today?
8	1. Understand that money accumulates as you earn it
9	2. Believe earning money enables them to make future financial choices
10	3. Can explore the notion of delayed gratification in the real world and demonstrate a desire to increase their own ability to delay gratification
11	4. Have identified some key skills/talents which might be developed in the future and can help them earn money
12	Date of session
13	How many pupils are in the class today?
14	1. Know financial choices have consequences
15	2. Can make financial decisions on needs and wants
16	3. Believe money has value because it is a finite resource
17	4. Understand the concept of cost of living
18	5. Accept that they cannot have everything they want, and everyone makes trade-offs with their money
19	Date of session
20	How many pupils are in the class today?
21	1. Know that good money habits they set now will help them in the future
22	2. Can set short and long-term personal finance goals
23	3. Believe there are positive consequences associated with saving
24	4. Can link aspirations and goals to good money management
25	5. Can set positive habits as goals
26	6. Understand that money can be saved in various places
27	7. Know what a habit is and can give examples
28	Did you or your colleagues use the teacher resources provided by MyBnk?
29	If yes, which of the teacher resources did you use?
30	Please state which of the following teacher-led modules you delivered in school
31	Please state which of the homework challenges you set your pupils
32	How valuable was the content of the programme for the young people?
33	How effective were the MyBnk trainer(s) in engaging the young people?
34	How likely would you be to recommend the programme to a colleague or a friend?
35	How do you think the programme could be improved?
36	Overall what did you think of the MyBnk Programme?
37	Would you like to give the trainer(s) any feedback?
38	Overall what key message would you say your pupils will retain from their experience with MyBnk?
39	If you would like to be kept up to date with MyBnk programmes and free resources, please write your e-mail here:

## Appendix 13: List of stakeholders interviewed

Stakeholder Name	Role	Organisation
Steve Korris	Quality and Training Director	MyBnk
Amy Lacey	Evaluation Officer	MyBnk
Guy Rigden	CEO. KickStart Board	MyBnk
Kaitlin Bohemond	Education Manager. Trainer.	MyBnk
Rupert Pybus	Co-Chair KickStart Consortium & Global Head of Branding and Marketing at Columbia Threadneedle	Columbia Threadneedle
Eleanor Turner	KickStart Board Member	Prudential
Ann Griffiths	Evaluation Funder. Policy Manager. Children and Young People	MAS
Charles McCreedy	KickStart Board. Strategic Policy Director.	TISA
Jane Goodland	Co-Chair of the Kick Start consortium and Responsible Business director at Old Mutual Wealth	Old Mutual Wealth

## Appendix 14: Control school characteristics

School name	Deprivation Category	Overall effectiveness rating	Ofsted rating category	Size Category	Urban or Rural
Ash Grove	More deprived	1	Outstanding	Below average	Urban
Poever Superior Endowed School	Less deprived	4	Not outstanding	Below average	Rural
Sandbach	More deprived	2	Not outstanding	Below average	Urban
The Wilmslow Academy	Less deprived	2	Not outstanding	Above average	Urban
Victoria Road	More deprived	3	Not outstanding	Below average	Urban
Underwood West	More deprived	3	Not outstanding	Above average	Urban
Puss Bank	More deprived	2	Not outstanding	Above average	Urban

## Appendix 15. Methodological Refinements

### 14.1 Control Methodology

The control methodology was an adaptation from that used in the Secondary Money Twist evaluation. The secondary control approach recruited a control group from pupils actually attending schools that MyBnk were to deliver to – but who were not participating in the training - prior to delivery and immediately post-delivery. The methodology was assessed and the following concerns around the validity and robustness were observed:

- Data is not generated from a true control group as the same pupil sample are completing the pre-exposure, pre-assembly and post-delivery questionnaires. Whilst this is ethical, as it does not disadvantage young people who are not exposed to the intervention, it is not a 'true' control measure.
- The period of time between sign-up and first delivery, especially with the primary bookings, is not consistent and can be as little as a few weeks.

There was potential that pre-exposure data and the pre-assembly data was therefore being collected in the same week(s), leaving opportunity for this to be misinterpreted by the school and potentially missed out altogether. As such the revised method to measure the counterfactual was approved by MyBnk, Ipsos MORI and MAS.<sup>1</sup>

### 13.2 Follow-Up Data

Three<sup>2</sup> of the four case-study schools took part in follow-up consultation three months after the final delivery session. This was an additional research element agreed to add value to the study, providing some longer-term evidence of impact on pupils' knowledge retention and actual behaviour change post-delivery. A total of 167 pupils across the three schools completed a survey investigating what they remembered, had discussed with others and done differently, post-delivery<sup>3</sup>.

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<sup>1</sup> Call 17.08.2017: Present on Call (Steve Korris: MyBnk. Amy Lacey: Mybnk. Miles Debrah: MAS. Raynette Bierman: IPSOS MORI. Dan Ellingworth: Substance. Kath Edgar: Substance)

<sup>2</sup> Courtland Primary, Parsloes and HACTG Primary Schools.

<sup>3</sup> See Appendix 14 for follow-up survey form template

## Appendix 16: Ethical procedures

Given research with children, there were some important ethical considerations. In relation to all research of this nature:

- Substance adheres to the British Sociological Association's Statement of Ethical Practice (2017)<sup>4</sup>.
- Substance has an internal Child Protection Policy which all staff adhere to.
- All field researchers have Enhanced Disclosure and Barring<sup>5</sup> clearance and these documents were present on every visit and submitted to the school.

For this research, consent to observe at all school sites was sought via MyBnk to the school authority figure. At the outset of every observed session the MyBnk trainer introduced the researcher and their role in an age-specific and relevant manner. Pupils were clearly briefed prior to the focus group and were informed of the anonymity of any responses given.

All schools were happy to be included in the report and for their school to be named. Where a negative comment was delivered and used, the school was not identified. Teacher name and pupil name are not used.

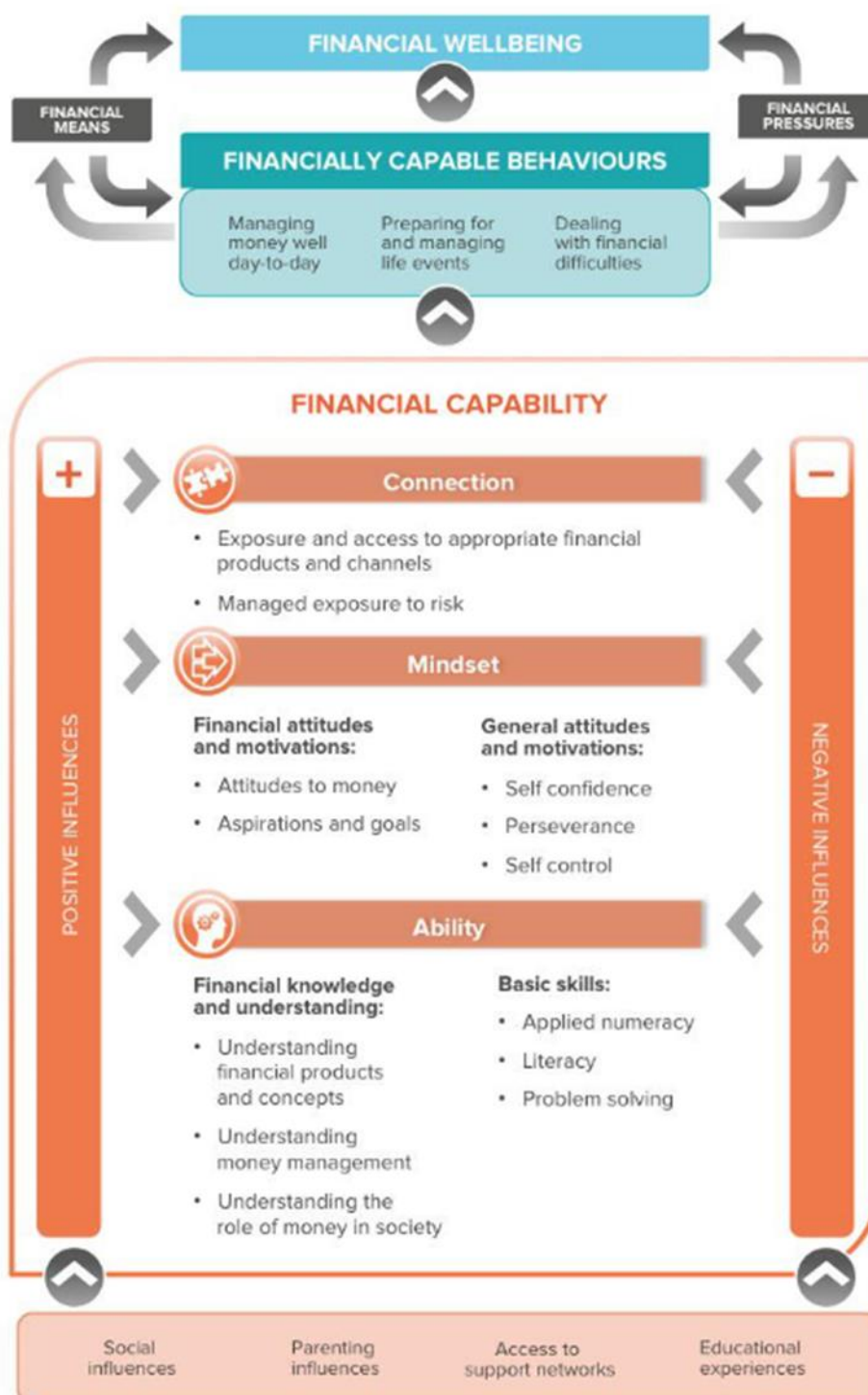
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<sup>4</sup> [https://www.britsoc.co.uk/media/24310/bsa\\_statement\\_of\\_ethical\\_practice.pdf](https://www.britsoc.co.uk/media/24310/bsa_statement_of_ethical_practice.pdf)

<sup>5</sup> <https://www.gov.uk/government/organisations/disclosure-and-barring-service>

## Appendix 17: FinCap MAS CYP Outcome Framework

Source: [https://www.fincap.org.uk/outcomes\\_children\\_and\\_young\\_people](https://www.fincap.org.uk/outcomes_children_and_young_people)





## Appendix 18. Non Desired Response (NDR) by school type

School level characteristics of pupils giving more (at least 9) and less (fewer than 5) undesired responses pre-delivery

School type Deprivation	School type - Ofsted	At least 9 'undesired responses'	%	Less than 5 'undesired responses'	%	All Pupils	%
Less Deprived	Not outstanding Ofsted	22	4.7%	19	11.2%	108	6.6%
	Outstanding Ofsted	206	43.6%	74	43.8%	651	39.7%
More Deprived	Not outstanding Ofsted	244	51.7%	76	45.0%	882	53.7%
	Outstanding Ofsted	0	0.0%	0	0.0%	0	0.0%
Grand Total		472	100.0%	169	100.0%	1641	100.0%