

A background image showing a group of people sitting around a table in a meeting room, with various posters and notices on the walls. The image is overlaid with a semi-transparent teal filter.

Money Works Case Studies 2018

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Summary

This document presents case studies based on observations and focus groups undertaken at seven separate Money Works sessions held between June 2017 and March 2018 at locations across England. They demonstrate how the content and delivery were received by different groups and the outcomes secured as a result of Money Works.

Focus groups were undertaken immediately following the final day of delivery with a single cohort. Consultations lasted approximately 45 minutes and utilised creative group activities in order to gather feedback on young people's experiences of the session, and sought to examine learning, impact, experiences of financial education taught by MyBnk (i.e. in comparison to other interventions), geographical context and the pertinence of digital learning.

Prior to the facilitation of each focus group, consultants observed the delivery of the respective Money Works session in order to gain an understanding of how information was presented in sessions and of how different groups of young people reacted and engaged with the content, trainer and each other. Interviews were also conducted with the host organisation and trainers for each session in order to provide an understanding of how the programme works in a range of contexts.

Host organisation: Tomorrow's People (Bristol)¹
Programme: 6 week Engage Programme
Focus Group: 12/07/2017
Participants: x1 male, x5 female 17-23



Background and context

The Engage Youth programme is a 6 week group programme aimed at NEET young people aged 16-24 living in Bristol, South Gloucestershire, North Somerset and Bath and North East Somerset. Engage works with young people from a range of different backgrounds, including; young people in care and care leavers; with criminal convictions; with mental health issues; and young people who are homeless or at risk of homelessness. The levels of educational attainment of participants vary; from recipients with no formal qualifications to others educated to degree level. Some young people also have learning difficulties and disabilities and many receive support from social workers, housing support workers and counsellors.

Most of the group observed were aged under 20 and, at the time of the session, two of the group were living independently (one was currently in the process of moving into new accommodation), while the other four were living with family members. The group were quite reserved and rarely spoke unprompted. Most of the comments were also made by two younger members of the group who had less experience managing their money and lived with other family members.

¹ Note that since the time of writing this Tomorrow's People Trust has closed.

Content & Delivery

Both the Engage Lead Coach and the trainer were impressed with the Money Works structure, and tailoring of sessions to meet the needs of the group. For example, several participants in the Bristol Money Works cohort did not have their own bank account. The flexibility of the course meant the trainer was able to introduce activities focussing on this area in more depth.

It was also clear that the young people had been particularly engaged by activities that were more interactive. Occasionally, one or two members would become distracted; checking their phones from time to time, but on the whole the group were interested and happy to engage with these activities.

“The ways it’s presented is really good, in terms of the interactive delivery, the discussion, looking at tablets.” Engage Programme Lead Coach



Learning

When prompted about what they had learnt, one of the younger members felt that the sessions had helped them to think about what they wanted to save for in the future, and suggested that they felt more motivated to actively manage finances going forward. Two of the younger members felt that saving might help them to deal with unexpected events in the future.

Future plans

During the sessions, young people were asked to reflect on their intentions for the future. While some participants had a number of aspirations, others were less certain about what the future might bring. One of the young people aimed to save up and travel in the future and another aimed to start saving for a gym membership.

“The more you can save you can go to places or buy what you want, and you can also save extra money in case there’s an emergency”

Engage Programme Participant

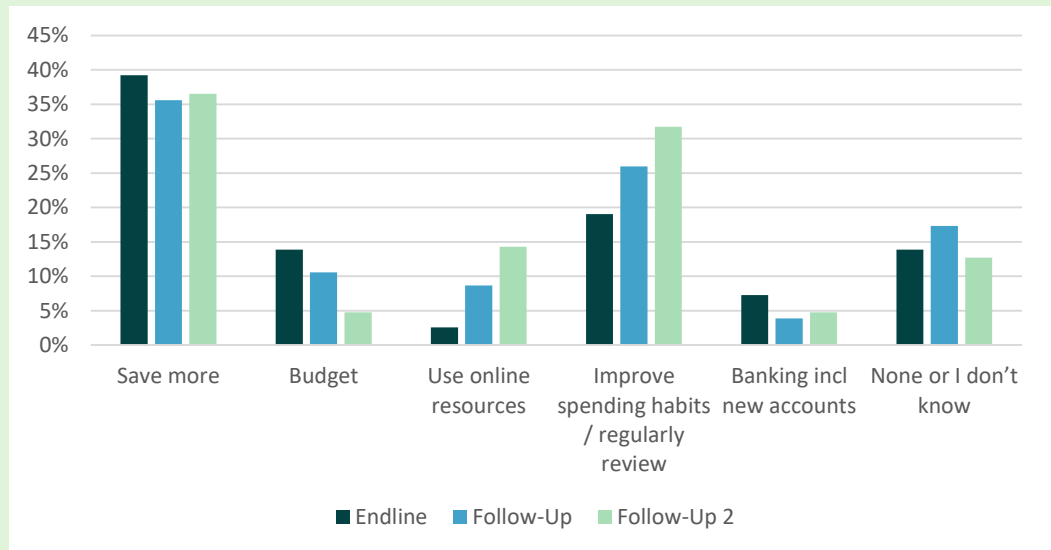
“Before I was terrible saving money, as soon as I got I just spent it, but nowadays I’m just trying to more like save a bit more each week, just in case of emergencies.”

Engage Programme Participant

Compared to other Money Works participants...

When asked about the money management changes they intended to make after taking part in Money Works, respondents to the wider participant survey most commonly mentioned improving saving and spending habits (which particularly increased over time), similar to those outcomes shared by the young people in Bristol focus group.

Q19. What money management changes do you plan to take having taken part in this course?



Well-being and confidence outcomes

Two key outcomes of Money Works for this group were improved well-being and confidence of participants. Towards the end of the sessions, members of the group had begun to engage more with the trainer, asking questions and speaking un-prompted to the rest of the group. Participants had also become more confident in addressing particular issues, approaching services (such as a mobile phone operator) and discussing their finances.

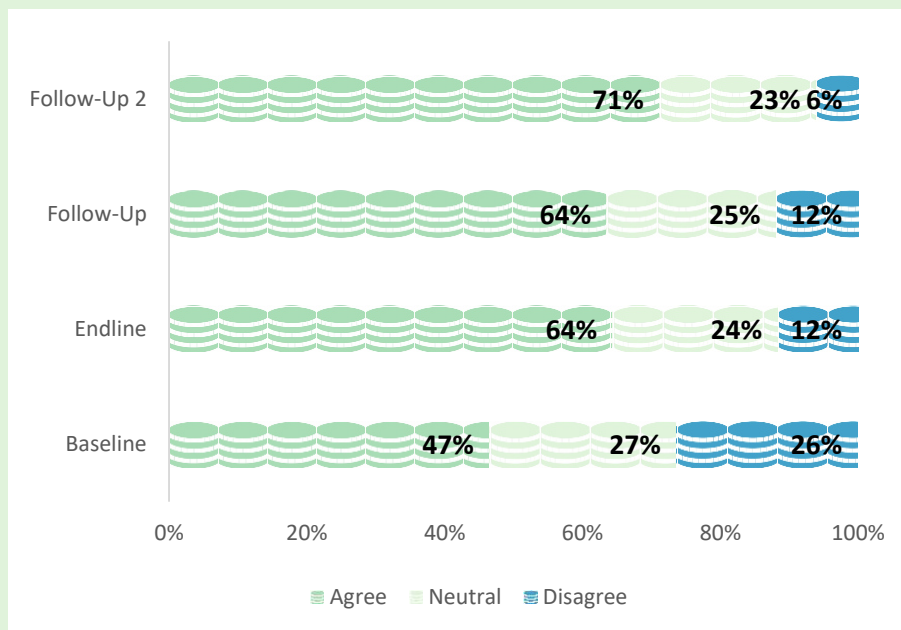
The trainer also felt the confidence and motivation of participants to engage in the sessions had improved significantly and observed that while one young person had acted very defensively during the first session, by the final session they had become far more engaging.

“They seem a lot more confident, for example, in phoning up banks, looking for mobile contracts. They don’t seem as nervous.” Engage Programme Trainer

Compared to other Money Works participants...

Respondents to the wider participant survey similarly showed a substantial increase in their confidence managing their money after the course.

Q4.15 I am confident managing my money



Base: Baseline = 836, Endline = 680, Follow-Up = 118, Follow-Up 2 = 66

Host organisation: Hampshire Fire and Rescue Service
Course: 12 week Prince's Trust Employability Course
Focus Group: 1st December 2017
Participants: x6 male, x2 female the majority aged 18-20.



Background and context

The Hampshire Money Works sessions formed part of a 12 week [Prince's Trust Team Programme](#) for young people aged 16-25 and not in employment, education or training (NEET). The full-time Programme aims to support young people to gain confidence and skills and ultimately strengthen their employability and job prospects. Over the 12 weeks, the young people participate in a team building residential, a community project, individual work placement and team challenge engaging a community group.

The Money Works course took place over two days, several weeks into the wider Prince's Trust programme, so participants were already very familiar with one another and their support worker. The majority of participants were living with parents or carers. Some within the group had reading difficulties and it was observed that the group were familiar and supportive of each other's different needs. One of the young people had prior knowledge on money management, due to an interest in a career in finance.

Delivery & Content

Participants felt the course had been well suited to the group and enjoyed the variety of activities and interactivity which they contrasted with a traditional school lesson, sitting in front of a white board.

“More interactive than sitting down trying listening, losing focus.” Prince’s Trust Team Programme participant on session delivery



Participants reflected that money management wasn't something that they had learnt elsewhere, but felt that it was important and should be taught in secondary schools. The group found learning about bills particularly useful as they weren't previously aware of different types of bill payments. They were also excited about the possibility of saving up small amounts of money regularly to be able to afford what they wanted in the longer term.

Participants discussed how interest rates, pensions and mortgages weren't particularly relevant to them at this point in time, as they didn't have jobs and felt unlikely to apply for a loan in the near future.

The accreditation booklet was however useful for participants and they liked how activities concluded in an entry into the workbook. This would allow them to revisit topics as they became relevant in the future. The young people took pride in their work completing the booklet and they were pleased to hear that they would have their booklets returned to them when they received their accreditations.

Engagement with digital tools and resources

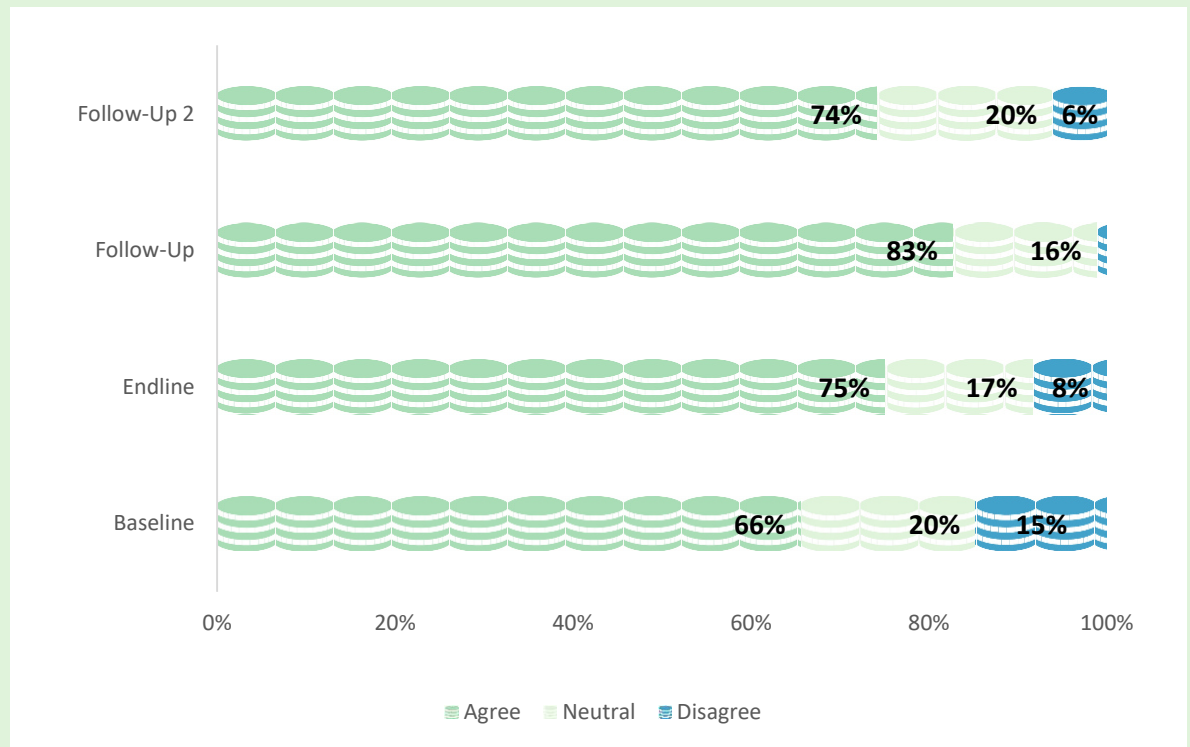
The use of iPads did not play a large role in the session. Although the trainer offered to look at credit score sites with them, participants did not express much interest. It was noted that the Wi-Fi at the location was poor and that participants had tended to use their mobile phones instead in previous activities.

Participants discussed learning a lot about comparison sites and online resources, however digital resources were also reflected upon with suspicion. This was particularly around making payments online, including bills. Participants expressed that they were wary about sharing their bank details and only trusted a small selection of websites that they were familiar with, such as Amazon.

Compared to other Money Works participants...

According to the survey, the majority of participants felt that they understood how to stay safe when searching for things online coming into the course. However, even more felt they did afterwards.

Q4.20 I understand how to stay safe when I'm searching for things online



Base: Baseline 408, Endline = 326, Follow-Up = 93, Follow-Up 2= 66

Spending and Budgeting after Money Works

Participants described how their attitude to spending had changed and expressed a number of ways in which they were planning to do things differently following the course. This included budgeting, making plans, prioritising spending and having intentions to save a certain percentage of their money regularly. For some these savings were to contribute towards larger purchases, others considered them to create a 'buffer' for unexpected costs. One participant also mentioned intending to shop around different banks to find the best savings and interest rates.

"A second thought when I'm buying something – do I really need this?" Prince's Trust Programme Participant

Overall, the young people reflected that they felt more optimistic about money and about managing it more effectively, including feeling better able to control spending and more prepared, including for those aspects of money management that weren't relevant to them yet, but would be down the line.

Compared to other Money Works participants...

Intended and actual changes to spending and budgeting were also shown by other Money Works participants.

"I will budget better and prioritise my needs to my wants" Survey respondent at Endline

"I have thought about what things I need to buy and what is more of a want and used this to prioritise in what I spend on" Survey respondent at Follow-Up

Host organisation: Lambeth College Clapham Centre
Course: 12 week Prince's Trust Team programme
Focus Group: 10th November 2017
Participants: x5 male, x3 female, the majority aged 16-18.



Team
programme



Background and context

The Lambeth sessions formed part of a 12 week [Prince's Trust Team Programme](#), which aims to support young people aged 16-25 and not in employment, education or training (NEET) to gain confidence and skills and ultimately to strengthen their employability and job prospects. Over the 12 weeks, the young people participate in a team building residential, a community project, individual work placement, and team challenge engaging a community group.

The Money Works sessions were delivered during week nine of the Team programme, which meant that participants had already become familiar with one another. One of the participants was a young parent. The majority of participants had limited knowledge or experience managing their own finances and, at the time of the course, all participants were living with their parents, and one was making a contribution to rent. None of the participants were in employment, other than one who worked part-time.

“Rather than just seeing money as money, I now see it as something to use to survive”

- Prince's Trust Programme participant

Delivery & Content

Participants felt the interactive activities were a useful way of learning and many responded well to the activities. Reinforcing the importance of this, a number of participants disliked the written element and needed prompting to complete the booklet. It was evident that the participants valued the trainer's honesty in sharing their experiences of debt and found them to be very relatable.



“The interactive activities helped you to get to know better what’s going on and (you) have more fun doing the activities.” Prince’s Trust Team programme participant

“Because he’s been there, you know he knows what he’s talking about...he’s been in debt, he knows and he’s honest” Prince’s Trust Team programme participant

The majority of the group were aged 16 to 18 years old. Participants felt this had been a useful time for them to learn more about managing their finances, as they were at an age when they could earn money and make decisions on spending. The older participant (aged 19) shared that they would have found the course more useful at an earlier age, and feels it might have prompted them to accrue more savings. One young person, who was currently living with their parents, felt the course was also a valuable alternative to discussing money issues with their parents, which they did not currently feel inclined to do often anyway.

Knowledge, confidence and wellbeing

Participants in the Lambeth Group were particularly positive about the knowledge and confidence they had gained for managing their finances. Individuals recognised the importance of keeping track of their finances and regular saving and the difference this could make over the long term. Future plans developed as a result included writing a budget, finding a part-time job, meeting with a bank to discuss switching accounts and using online tools to pay bills online and use online banking

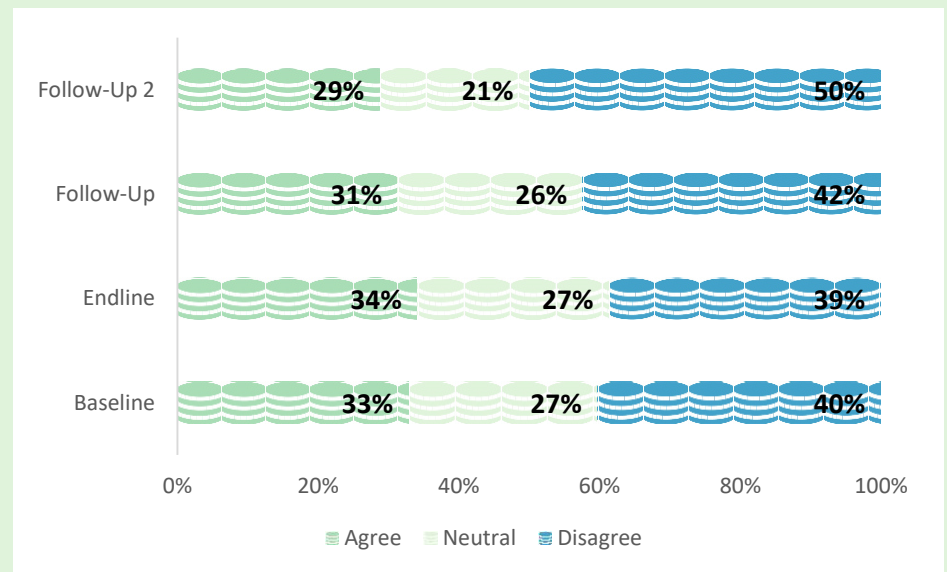
For some, the Money Works also impacted positively on wellbeing. An increased knowledge of services and approaches to money management contributed towards reducing worry and stress related to finance.

“I still worry but I know why I worry now. I know what I’m actually worried about. Now I know that there is a lot to pay for. There are things you might not want to spend money on you might have to anyway regardless.” Prince’s Trust Team programme participant

Compared to other Money Works participants...

Responses to the Money Works participant survey showed that, overall, the course had not widely impacted worry about finances. However, reported increases in confidence suggest that this lack of change might reflect the sentiment expressed by Lambeth participant.

Q4.9 I worry about my current financial situation



Base: Baseline 832, Endline = 679, Follow-Up = 118, Follow-Up 2= 66

Host organisation: Exeter College
Programme: Team programme
Focus Group: 26/03/18
Participants: x8 male, x4 female, mostly 16-18

 exeter college
 Prince's Trust
Team programme

Background and context

The Exeter Money Works sessions were part of the Prince's Trust's Team programme. The group made up two of the six 'teams' that the Prince's Trust team work with over the course of the year. The group consisted of 12 young people, which included 4 females and 8 males. The group were mostly between the ages of 16-18 and classified as NEET, as this is the group that the Prince's Trust programme works with, although a small number were currently in some form of work.

At the time of the session it appeared that none of the group were living independently. On a number of occasions some of the members of the group made reference to plans to move out of home in the future. The trainer recognised that some were not currently at the stage of thinking about budgeting and managing their own finances. Others did not currently have their own bank account and received an allowance from their parents. As a result, the trainer felt that the information from the sessions could become more relevant for the group in the future, when the young people moved into work and were living independently.

Content

The overall feedback from the session was that the course had been helpful in improving participants' understanding and confidence managing their money and that they would take away some useful information. When asked what was the most useful content, learning about saving and banking were highlighted.

There were areas of information that the group appeared to have no previous knowledge of, including; the difference between credit and debit cards, credit scores and ratings and higher-purchase offers. The group were also surprised by particular information, including the cost of undertaking a teaching course.



“How to save more money and keep it on the bank, how to use different cards and credit cards and stuff like that... so you’ve got money for the house and essential stuff like that.” Prince’s Trust Team programme participant

“I guess just retaining the information, just learning about how banks work, what financial statements are, what type of cards like debit and credit, it’s just useful information which you are bound to use at some pointing your life.” Prince’s Trust Team programme participant

Outcomes

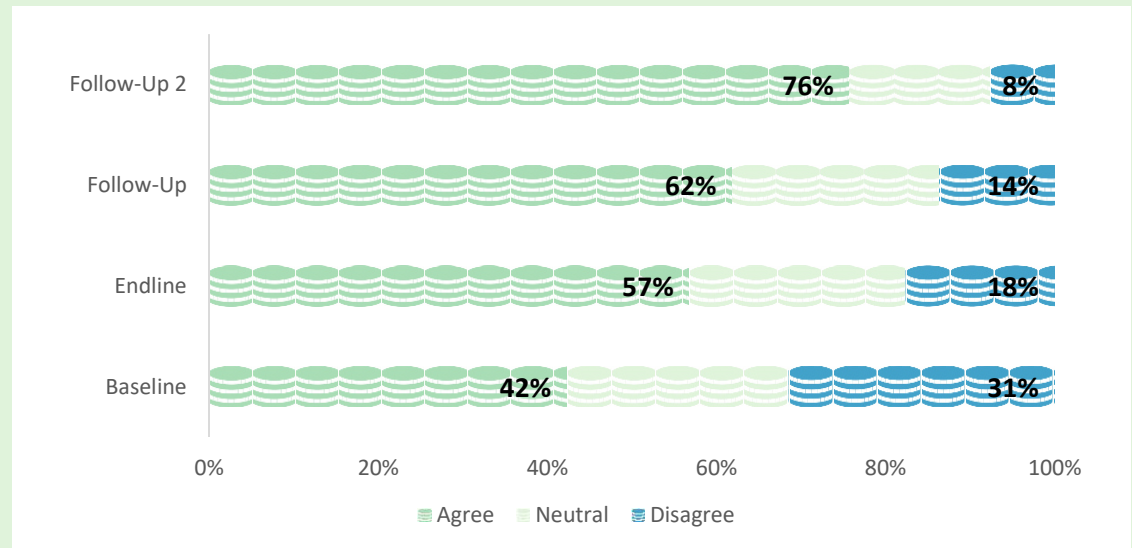
Key learning points that participants agreed they would take away from the session included: prioritising spending, setting financial goals and budgeting. This perhaps reflects the fact that the group were not yet experienced in managing their own finances and so these were important aspects of money management to prevent them from getting into debt. They felt that these things took priority over other areas such as swapping and selling websites, in part because they were seen as less fundamental than learning budgeting skills.

By the end of the session, the trainer recognised that the group had gained an awareness of where to seek information and advice on managing their money. This included an awareness of where to find information on funding for study.

Compared to other Money Works participants...

Young people in the Exeter focus group suggested that they were more able and motivated to be organised managing their money. The Money Works participant survey results similarly showed a steady increase in the proportion of respondents who reported that they were very organised in their daily money management in the surveys after the course.

Q4.10 I am very organised when it comes to managing my money day to day



Base: Baseline = 834, Endline = 683, Follow-Up = 118, Follow-Up 2 = 66

Well-being and confidence

Some of the young people seemed to become more confident later in the session, particularly after some of the more interactive and participatory exercises. The group increasingly engaged with one another over the duration of the course and began to share personal stories and future goals within the group, including saving for driving lessons, moving into work, completing college courses and saving money towards travelling.

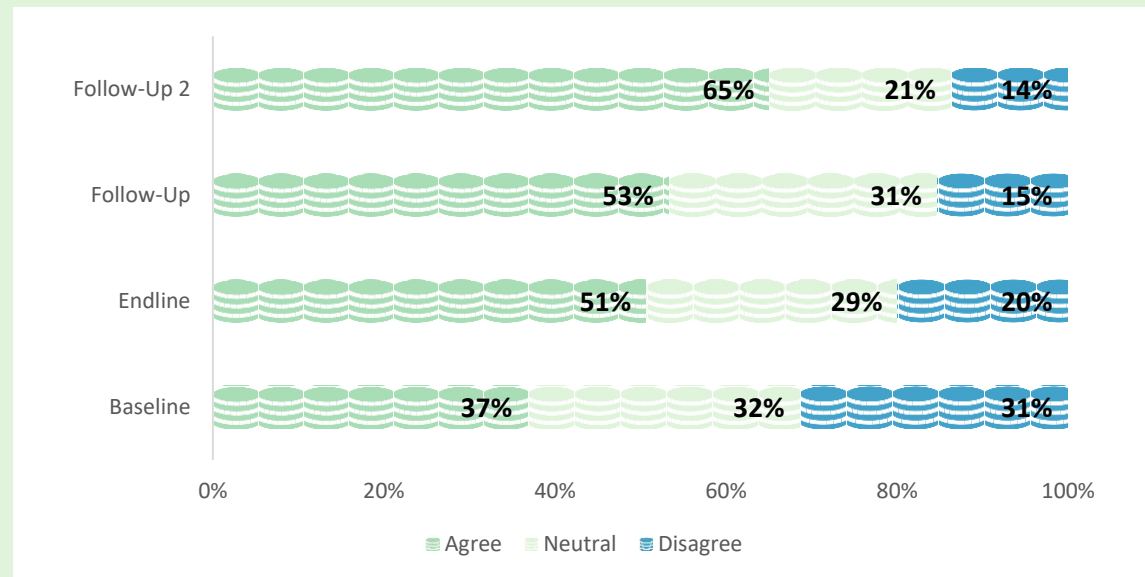
The trainer observed increases in not only knowledge and confidence in money management but also wider confidence and self-esteem.

Compared to other Money Works participants...

The trainer observed particular improvements in confidence and well-being amongst Exeter focus group participants.

Wider Money Works participant survey results also showed an increase in life satisfaction amongst participants following the course.

Q4.14 I am satisfied with my life nowadays



Base: Baseline = 833, Endline = 674, Follow-Up = 118, Follow-Up 2 = 66



Host organisation: Liverpool Fire & Rescue Service
Course: 12 week Prince's Trust Employability Course
Focus Group: 10th July 2017
Participants: x9 male, x4 female the majority aged 20+.



Background and context

The Money Works session in Liverpool was delivered as part of a 12 week [Prince's Trust Team Programme](#) for young people aged 16-25 and not in employment, education or training (NEET). The full-time Programme aims to support young people to gain confidence and skills and ultimately to strengthen their employability and job prospects. Over the 12 weeks, the young people participate in a team building residential, a community project, individual work placement and team challenge engaging a community group.

Within the group, five had lived independently and all were in receipt of some form of benefit. Two participants were refugees who had Masters degree qualifications which they gained in Egypt and were now studying to gain qualifications in English and Maths in the UK. The mix in levels of independence and living situation meant that the perceived usefulness of the course varied.

"I think it's more useful for people who're living independently because if you just like, if you don't know about it and you go to live independently, it's going to fail, you're not going to be able to and you're going to have to be going and living back with your parents."

- Liverpool Participant discussing the Money Works Programme

Delivery & Content

The young people themselves emphasised that they enjoyed the “interactive stuff”, with several describing themselves as “visual learners” and benefitting from the practical tasks they were assigned. Correct answers from individuals/teams were rewarded with chocolate coins and this appeared to be successful in incentivising some young people to participate and answer questions.

The majority of the group were largely positive about the course overall. It is notable that each of these sections prompted the participants to reflect on their own finances and are topics which each individual could relate to and consider immediately.

From observation, it appeared that the participants remained uncertain about particular financial topics at the end of the course, including changes to benefits under universal credit, their entitlement to benefits when undertaking studying or an apprenticeship and, for some, sources of information which could be trusted. The course also prompted new concerns including how tv licencing laws related to playback services such as Netflix.



“I’d never written out a budget, I’d done one but never written it out. The way I did it last week, I actually enjoyed doing it because then you know what you want, what you’re spending, it’s just a whole new thing for me”.

Prince’s Trust Team programme participant

Different circumstances

The young people within the group varied significantly in terms of their independence (and related to this financial awareness) and therefore while the content was new for some individuals, for others it was not. When discussing their different situations, the participants felt that the Money Works course was more useful to those who were about to live independently.

“Because the people who still live with their parents don’t need to do all of this because their parents will do it for them, so it’ll mainly be young adults” Prince’s Trust Team programme participant

“I think it’s more useful for people who’re living independently because if you just like if don’t know about it and you go to live independently, it’s going to fail, you’re not going to be able to and you’re going to have to be going and living back with your parents.” Prince’s Trust Team programme participant

“Because I’m naturally good with my money, because I’ve had to grow up being really good with my money because I grew up in care from when I was 13. So like I used to have like, used to get incentive money and then I’d get pocket money and then every time I spent something I’d have to write down the price of something. I kind of knew the budgeting side of it and I’m also really good with the banking.” Prince’s Trust Team Programme participant



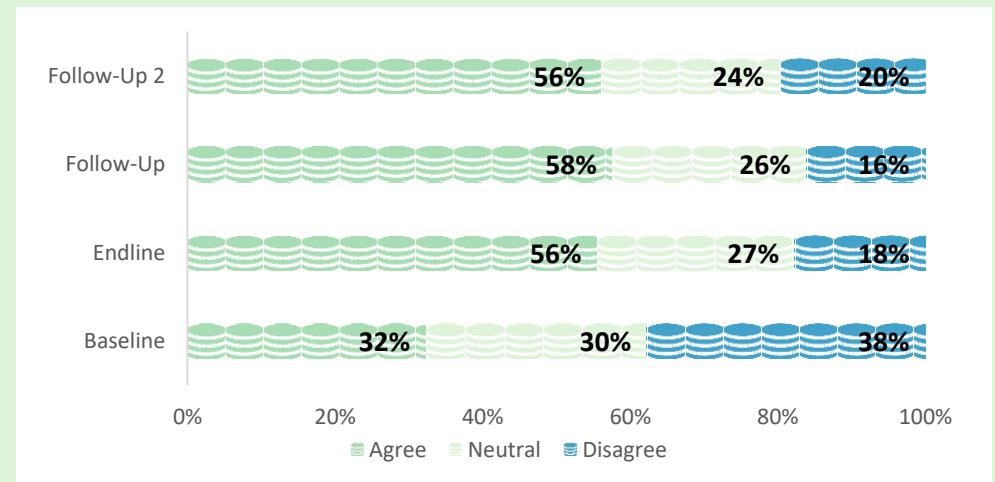
Confidence to seek support

Participants reported that their confidence had increased more than their knowledge and understanding, as a result of Money Works. One participant explained that while they still didn't understand all of the content, the course had given them the confidence to be proactive in seeking help. Others pointed out that while knowledge of the content delivered wouldn't necessarily be important or relevant to them now, what was valuable was knowing where they could go to for support, e.g. Citizen's Advice and Job Centre, places they would previously not have considered when seeking help. In addition, participants commented that through the course they had come to learn the meaning of various abbreviations and acronyms which they had previously not understood online. This will potentially facilitate a greater understanding of information in future.

Compared to other Money Works participants...

The increased understanding and interest in seeking support with money issues is also reflected more widely by respondents to the Money Works participant survey who showed a substantial increase in their willingness to seek advice from external organisations to help deal with money worries after the course.

Q4.1 I would seek advice from an external advice organisation to deal with money worries



Base: Baseline = 835, Endline = 684, Follow-Up = 118, Follow-Up 2 = 66

Host organisation: Tomorrow's People²
Programme: 6 week Engage Programme
Focus Group: 17/07/2017
Participants: x4 aged late teens, early twenties



Background and context

Tomorrow's People operates through a national network of Youth Hubs and seeks to give unemployed young people the confidence and the skills to find work, succeed in their new role, realise their potential and value themselves. The organisation provides tailored support to both the young people and their employers over a period of up to 18 months in order to maximise the possibility of successful outcomes being sustained.

Tomorrow's People delivers the Engage Programme on a rolling basis with participants recruited through Tomorrow's People's extensive network of contacts. It is aimed at those furthest away from the labour market including care leavers, homeless young people, those with a history of substance abuse and those with a history of offending. The programme involves giving participants a variety of experiences designed primarily to develop a range of 'soft' skills, such as confidence and team working. This includes first aid sessions, visits to a local art gallery, a photography project and a mental health awareness course. Each young person signing up to the Programme is paid £30 a week and is reimbursed for travel and other out-of-pocket expenses. The participants of the group observed were considered typical of the types of young people who undertake the Engage Programme, in terms of their backgrounds and attitudes.

² Note that since the time of writing this Tomorrow's People Trust has closed.

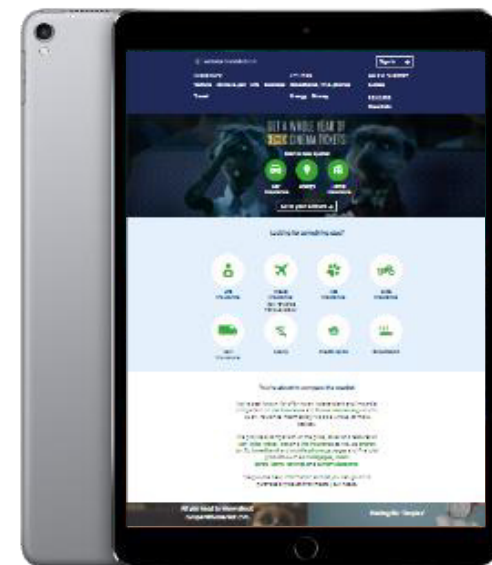
Delivery & Content

The style of delivery was considered to be quite intensive and yet there was also a feeling that the key aspects could have been covered in less time. The trainer's highly motivational approach was thought by some to be entertaining and help sustain participant interest, whilst other individuals were not overly enamoured of it, resulting in one young person leaving the room temporarily in order to regain his composure.

Given the intensity of delivery and audience, more frequent breaks might have been helpful (the first came after an hour and a half. One of the participants frequently appeared disengaged and when he was engaged, dominated discussions. The trainer made every effort to involve all of those taking part but this was no easy task and there was very little interaction between participants.

It was apparent that there was a need for regular reinforcement of the concepts being taught and that some participants struggled to grasp some of those concepts. Feedback from participants indicated that whilst they found aspects of the learning challenging (in terms of its intensity and their difficulty in grasping some concepts) they were unanimously positive about it.

Tablets were used to give participants the opportunity to explore on-line banking. Most of the young people struggled with this but were supported through the process. The trainer's view was that where there is the assumption that young people will embrace a digital approach - and that this is true for social media - online banking may be viewed differently. In addition, use of comparison websites was considered only to apply to those living independently (albeit they may recommend them to household bill payers).



Outcomes

The four participants consulted were all very positive about what they had learnt from the Money Works course. They made the point that the knowledge they had gained was not the type of thing that was taught at school. They all agreed they came away from the course better informed about a variety of practical money-related issues.

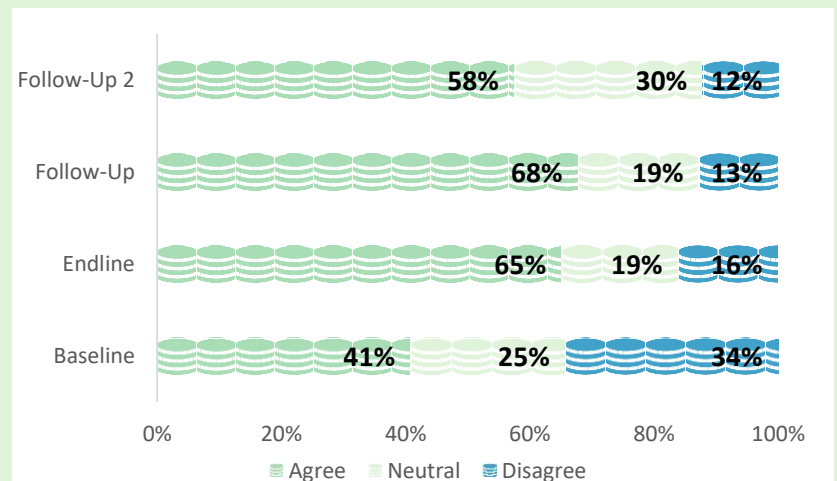
It was apparent that there had been some change in attitudes towards financial matters over the course of the Money Works sessions, with participants moving from vague notions of what they might want to achieve to specific ambitions (e.g. setting a budget, prioritising debts, checking they are being paid at least the Minimum Wage etc.).

One of the participants (a care leaver) was about to experience independent living for the first time and was extremely nervous about the prospect. She was also about to start an apprenticeship, adding to her stress. What she learnt in the Money Works sessions had provided great comfort and reassurance and she now felt much more confident about being able to meet these challenges. The six week follow-up indicated that she remained in the apprenticeship and was doing well.

Compared to other Money Works participants...

Participant survey results similarly showed Money Works contributed towards participants setting long term financial goals and plans. However, analysis of the control group suggests that this may not be attributable to the course and might also be influenced by external factors.

Q4.17 I have financial goals for the next five years



Base: Baseline = 836, Endline = 680, Follow-Up = 118, Follow-Up 2= 66

Host organisation: Saints Foundation
Programme: 12 week Premier League Works
Focus Group: 08/11/2017
Participants: x7 (late teens to early 20's)



Background and context

Premier League Works (PLW) is a programme delivered by a partnership between the Professional Footballers' Association and Prince's Trust that helps young people aged 16-25 back into education to access training or to gain meaningful employment. Twenty-four football clubs across the UK work with local partners, such as Job Centre Plus, to help young people with the highest need to access the programme. Their core programme lasts for 12 weeks and consists of workshops that focus on developing their employability and life skills, helping participants improve their confidence, motivation and self-esteem, and overcome any potential barriers to employment.

The group observed and consulted with were predominantly under 20 and seemingly not yet living independently, several being NEET. It appeared that some felt not all of the information in the course was directly relevant to them yet they appeared to have gained confidence and an appreciation of the importance of different issues.

“A lot of it was new to me to be fair, I didn't really know much about the subject, I just used to get my money and spend it all on the same day.”

**Premier League Works
participant**

Content & Delivery

Although a number of participants stated that they already knew about budgeting, they agreed that Money Works had showed them how useful it can be. The accreditation was deemed a useful aspect of the course, with one participant mentioning that it will be good for putting on their CV.

The mix of abilities within the group was something the trainer mentioned as a key challenge in gauging how to deliver the course. This was evident during the focus group; a number of participants mentioned that they felt like the course could have been covered in less time and found the slow pace frustrating, whereas another participant said she needed more time and that she was still confused by a couple of things learnt on the course.

The trainer made efforts to involve all of the participants, asking questions, making things relevant, using personal examples and giving more support to those who needed it. However, there was not much interaction between the participants and a couple of members of the group struggled to maintain focus and attention, one individual causing significant disruption, talking over others and using his phone.

Due to a change in timings, there was less time available for the session than planned and the trainer was required to condense the delivery and skip more interactive group tasks in order to cover the required content for accreditation. As a result, a number of participants felt the course was not interactive enough. This reinforces the value of the interactive approach and exercises more typically delivered in such a session.



Confidence for the future

All participants agreed that Money Works had boosted their confidence around money, more so than believed they had gained knowledge. It was apparent they had gained confidence due to knowing what to do in future, were problems to arise or when they entered into employment etc. While many felt they knew a fair bit of the content beforehand, the confidence appeared to derive from the cementing of knowledge and increased appreciation of the need to pay attention to certain aspects of finance and why certain things were important.

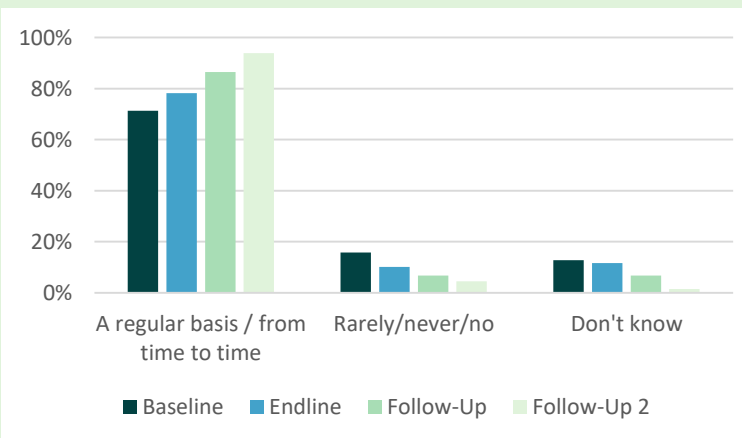
The course also evidently helped participants to appreciate the benefits of saving, planning their spending and not splashing-out on short-term things. Individuals mentioned Money Works had helped him with planning to save for a new car and encouraged them to look for a job.

“I’m more confident in the different ways of managing finance and the issues that come with it, knowing the different issues that are there are.” Premier League Works Programme participant

Compared to other Money Works participants...

Money Works helped the Southampton focus group participants see the benefits of saving. In line with this, the Money Works participant survey found an increasing proportion of young people saving after the course (although not on a regular basis necessarily).

Q10. Do you save on a regular basis or just from time to time when you can?



Base: Baseline = 821, Endline = 660, Follow-Up = 118, Follow-Up 2= 66