

Case Study (Salesforce)



Work Dosh

Entering the world of work can be scary, especially from a financial perspective. From accessing credit to taxes and pensions, young people are confronted with a whole host of new financial challenges, making effective money management essential.

Our Work Dosh programme targets young professionals, empowering them to take control of their money.



Key Facts

Format: 2 hour 30 minutes with a break included.

Target group: 18-35 year olds.

Group size: Flexible for groups of 10 -25.

Throughout the in-person or virtual 2.5-hour workshop, MyBnk helps young people build their financial skills, knowledge, and confidence by demystifying the jargon and offering helpful hints and impartial tips.

Abdul and Lewis are Salesforce apprentices who took part in a Work Dosh session. Here's what they had to say about what they struggled with money-wise, what they learnt and financial freedom:

Abdul, 20

"I would say the most stressful and overwhelming part of managing your money is knowing what you're going to do with the extra money you have saved up at the end of the month .

The Work Dosh session was quite broad, which I wasn't expecting – it covered different sectors and gave more detail. I would say the most memorable thing I learnt was how credit cards can help as you grow up. The more jobs you get, the higher salary you get, and credit cards can be very important for saving money, building up your credit score and other benefits that can help you in the future.

I would say the cost-of-living crisis is affecting me currently as I do pay rent to help my parents out. As the cost of living is increasing, I have less money for myself.

To others thinking of participating in the programme, I think this will be very important as many schools nowadays don't teach you about finance or managing money. I would say Work Dosh will help you understand the big idea of how finance and money work.

I would say financial freedom is when I don't have to worry about the next bill to pay, when I can have a restful sleep and not worry about anything financial."



Lewis, 24

"Sometimes I'm not great with money – I'm quite clued up on things, but I don't always do what I should be doing. That session was really good to understand things a bit more. I'd say I spend more than I should because I'd like to live a certain way. I guess it's FOMO - say if my mates are going out, I don't really budget too well. It's something I'd like to work on a bit more.



I didn't know what to expect from Work Dosh, but I learnt a lot from it.

It's important for young people starting their careers to learn how to manage money. I think it's a big thing now to start investing, it's good to try and invest a lot of your money as early as you can, so you get the compound effect which can hopefully help you later in life.

I wouldn't say I have a financial goal as such with an actual number in mind, but I think it's more about making sure I live below my means. I think it doesn't matter whether you're on a grand or 100 grand, if you can't live below your means then you will always have issues. I think if you have a set amount, just make sure that you keep track of that so when you get more money in the future, your concept of budgeting and money stays the same.

I think the cost-of-living crisis affects me like it affects everyone as things go up in price. When we had the breakdown of how much everything costs you realise how much your parents are paying. I think being aware of how everything can go up dramatically is going to be beneficial for later life.

To others thinking about participating in this session, I'd recommend it 100%! Two and a half hours and I've learnt so much. A lot of things you can google but you've actually got someone explaining it and you can ask questions, or if you don't understand it one way, they can break it down another way. It's good to understand the different choices you can make and implications - there are pros and cons to everything".