

Financial Capability Interventions in Scotland

The following interventions that currently exist across Scotland have been identified by various forums and stakeholders, as the Strategy develops this list will be updated. If there is an intervention that needs to be captured on this list please contact: allison.barnes@moneyadviceservice.org.uk

Interventions – Children and Young People	Region	Delivery Organisation
Through the Curriculum for Excellence, young people are being encouraged to develop better money management skills, including budgeting and understanding credit and debt.	National	Education Scotland
National numeracy and maths hub, which is a virtual learning environment for practitioners’ with champions in each local authority.	National	Education Scotland
Scottish Government’s “Read, Write, Count” literacy and numeracy campaign aimed at P1-3 will also be launched in mid-August.	National	Education Scotland
There are also support materials for learning and teaching financial education provided on the Education Scotland online service, and planned to be made available on “Glow” (the schools’ intranet).	National	Education Scotland
There are a number of projects to engage pupils in financial capability, including RBS,	Areas across Scotland	RBS
There are a number of projects to engage pupils in financial capability, including Stewart Ivory.	Areas across Scotland	Stewart Ivory Foundation
There are a number of projects to engage pupils in financial capability, including Chartered Banker Institute’s Financial Education Programme	Areas across Scotland	Chartered Banker's Institute
Initiatives like HSBC’s ‘Future savers’ have been successful in impacting the future of young people beyond savings.	TBC	HSBC
Schemes like “Money Week”, where Local authorities fund further education officers to work with Early Years pupils in schools and communities	Areas across Scotland	Local Authorities
Perthshire CAB are trialling a financial capability board game to engage children and young people.	Perthshire	Perthshire CAB

Interventions – Young Adults	Region	Delivery Organisation
The College Development Network supports financial capability development across the sector.	National	College Development Network
Money Advice Scotland has run individual initiatives in colleges in Ayr and East of Scotland to deliver financial education modules,	Ayr & East Scotland	MAScotland
universities run various initiatives like stands at Fresher’s Weeks to draw students’ attention to how to manage their grants and loans (for example at Dundee Student Union)	Areas across Scotland	Universities
Self-service advice is available for example through the Money Advice Scotland module, and through the information provided by Young Scot via their magazine and digital platform.	National	MAScotland / Young Scot
Young Scot have co-designed a project with young offenders using a peer model (business and employability)	Polmont	Young Scot

Interventions – Working Age	Region	Delivery Organisation
Organisations such as Age Scotland support pre-retirement courses included within sessions with IFAs	TBC	Age Scotland
MAS is working with DWP on the rollout of Universal Credit	National	MAS / DWP
Registered Social Landlords/ Housing Associations are looking at approaches to the early identification of people who are getting into difficulty as a result of universal credit and directing them to advice	National	Social Landlords / Housing Associations
DWP Credit union expansion project will also provide a new platform allowing for improved ease of access, new apps should make saving and borrowing more efficient.	National	Some Credit Unions
The Scottish Government provides funding, along with the Money Advice Service, to the Scottish Legal Aid Board to distribute to organisations providing advice and support services for those affected by welfare reform and debt,	National	Scottish Government/ SLAB/MAS
Online and face to face advice is provided through Pension Wise, MAS site amongst others	National	Pension Wise / MAS

Interventions – Older People in Retirement	Region	Delivery Organisation
There are a number of existing interventions aimed at getting older people online – e.g. Lloyds digital champion programme	National	Lloyds Banking Group
Barclays Digital Eagles	TBC	Barclays
Existing programme with Royal Mail to identify people receiving scam mail	National	Royal Mail
Some Local Authorities in Scotland have implemented in phone blocking for their housing tenants and are trying to expand and looking to fund more as it has proved to be very effective	TBC	Local Authorities
Age Scotland is also undertaking an early stage dementia project which will resources around policy, information and training (funded until March 2018)	TBC	Age Scotland

Interventions – People in Financial Difficulty	Region	Delivery Organisation
The Money Advice Service is continuing to work with some housing associations and utility companies to identify people who are starting to experience difficulty and how they get referred to debt advice	TBC	MAS
In Scotland we will be piloting an early intervention approach with Fife Council looking at people applying for the Scottish Welfare Fund	Fife	Fife Council
MAS is also working with the Scotland Financial Health service to help identify people in financial difficulties earlier and refer them to free debt advice services, and there is ongoing work to evaluate the GP referral pilot	National	MAS
Free and impartial advice is currently funded by the Scottish Legal Aid Board and distributed to organisations providing support services to those affected by debt	National	Scottish Government/ SLAB/MAS
The Bankruptcy and Debt Advice (Scotland) Bill will require everyone to access money advice before entering any statutory debt solution through the Accountant in Bankruptcy	National	Government