

Organisation	Ages targeted	Project in brief	How evidence of impact will be gathered <sup>1</sup>
<b>Tax Incentivised Savings Association</b>	7–11 years	To pilot and evaluate an intervention for primary school children that will be delivered via school assemblies, workshops and home learning challenges.	Questionnaires will be completed by recipients of the intervention before and after they receive it. Both questionnaires will assess their financial capability using a standardised outcome framework appropriate to their age group. <b>For brevity, in all the other entries in this column, this approach is shortened to 'pre and post surveys'.</b>
<b>Birmingham Settlement</b>	11–25 years	To pilot and evaluate an approach to financial education for marginalised children and young people excluded from mainstream support; and to examine the effectiveness of short-term and informal financial learning in influencing long-term mindsets, self-perception and outlook.	Pre and post surveys with qualitative data (interviews and questionnaires).
<b>MyBnk</b>	11–16 years	To scale and evaluate two approaches used in schools in a variety of settings: 'Money Twist' and 'Sporty Money Twist'.	Pre and post surveys with a control group.
<b>The Children's Society</b>	11–17 years	To pilot and evaluate financial capability training and online materials of young carers and other marginalised groups of young people across the south of England.	Pre and post surveys with additional qualitative data (case studies and blogs).
<b>School of Hard Knocks</b>	14–15 years	To pilot and evaluate financial capability support delivered alongside and separately from a sporting intervention (rugby) delivered to at-risk young men.	Pre and post surveys with control group, qualitative data collection, and process evaluation.
<b>1625 Independent People</b>	14–18 years	To scale up and evaluate training that enables young volunteers to deliver a peer-to-peer financial education project, developed from previous 'Cash Pointers' finance training.	Pre and post survey with qualitative data (interview and questionnaire)..
<b>The Money Charity</b>	14–19 years	To scale up and evaluate money workshops for schools and colleges across England, Wales and Northern Ireland.	Pre and post survey with control group using Randomised Control Trial (RCT) methodology.
<b>Young Enterprise<sup>‡</sup></b>	16–18 years	To scale up and evaluate financial education training provided to teachers and the impact on young people.	Randomised Control Trial (RCT) with pre and post survey.
<b>National Youth Agency</b>	16–21 years	To evaluate the peer-led 'Money Skills' project delivered to young people taking their first steps on the career ladder in some of England's most deprived local authority areas.	Pre and post surveys, with control groups and qualitative data collection.
<b>Citizens Advice Basingstoke</b>	16- 24 years	To pilot and evaluate interactive and digital financial support in Basingstoke and Deane.	Pre and post surveys with additional qualitative data .
<b>Young Scot</b>	16–24 years	An investigation by Scottish young people in further and higher education of their peers' financial capability needs, proposing relevant solutions.	Pre and post surveys with additional qualitative data (interviews).
<b>National Skills Academy for Financial Services</b>	18–30 years 31–50 years 50+ years	To evaluate an existing online work place pension product 'Get Ready Tool' and its impact on Financial Capability.	Pre and post surveys plus qualitative data (interviews and case studies).

1. Many projects are also undertaking other types of evaluation – for example, examining their delivery process and seeing how to improve it, and examining the cost-effectiveness of the intervention. The information in this column only describes the core focus of all projects, evidence of impact on the participants. All evaluation of impact will use consistent outcomes frameworks relevant to the age group in question (see page 24 for more detail).

Appendix 2: What Works Projects we are funding in 2017/18

Organisation	Ages targeted	Project in brief	How evidence of impact will be gathered <sup>1</sup>
<b>MyBnk</b>	16–24 years	To scale up and evaluate a digital platform ('Digital Money Works') to improve the financial capability of young people transitioning to independent living.	Pre and post surveys with a control group.
<b>Affinity Sutton Community Foundation</b>	16–64 years	To pilot and evaluate an interactive digital platform ('Money Buddy') to assist social housing tenants with financial capability.	Pre and post surveys.
<b>West Kent Housing Association</b>	16–24 years	To pilot and evaluate financial capability education for young people who have left school and are transitioning into independent living.	Pre and post survey with additional qualitative data (case studies).
<b>Youth Cymru</b>	16–24 years	To pilot and evaluate peer-to-peer financial capability education, comparing it with teacher-led activity, that supports young adults transitioning to independent living across South Wales.	Pre and post questionnaires and web-based surveys, complemented by qualitative data (participatory methods, interviews, case studies and focus groups).
<b>Youth Access</b>	16–24 years	Evaluation of the current Youth Information Advice & Counselling Services approach to improving financial capability in target age group.	Pre and post survey with additional qualitative data.
<b>National Skills Academy for Financial Services</b>	16–24 years	To scale and evaluate financial capability qualifications for youth practitioners, supporting young people in transition.	Pre and post surveys.
<b>Community Links</b>	16–24 years	To pilot and evaluate embedding financial capability across existing community services for young people not in education, employment or training and Working-age adults in Newham.	Pre, mid and post survey.
<b>A2 Dominion Housing</b>	16–24 years and working-age adults	To scale up and evaluate whether digital support, 'therapeutic mentoring', or a combination of both of these elements, improves financial capability.	Pre and post survey with some qualitative data (focus groups and interviews).
<b>Community Housing Aid</b>	16–25 years old and offenders	To pilot and evaluate outreach support for vulnerable and excluded young adults at risk of homelessness, helping them with debts, benefits and budgeting.	Pre and post surveys with qualitative data collection (interviews, longitudinal case studies, observations).
<b>Royal Society for Blind Children</b>	16–25 years	To pilot and evaluate a face-to-face financial capability service for blind and partially sighted children.	Pre and post surveys with additional qualitative data.
<b>Centrepoint Soho</b>	16–25 years	Evaluation of the impact of structured learning, through 'Moneywise' and one-to-one support, for young homeless people in London.	20 longitudinal case studies with additional qualitative data.
<b>The Mix</b>	16–25 years	To scale up and evaluate an improved and expanded digital and telephone service providing financial capability support for young people.	Pre and post questionnaires and web-based surveys, complemented by qualitative research.
<b>Move On</b>	16–29 years	To scale up and evaluate training for homeless people, and those who have been in care, who will provide peer-to-peer training in schools in Glasgow and Edinburgh.	Pre and post survey with some qualitative data.
<b>Campaign for Learning</b>	Young parents	To pilot and evaluate 'Family Fortunes workshops' to equip parents with skills to improve their children's financial capability, targeting ethnic minority families with English as a second language in Birmingham.	Pre and post survey with control group, complemented by qualitative data (focus groups and in-depth interviews).

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<b>Institute for Employment Studies</b>	16–65 years	To pilot and evaluate a tool and resources to improve worker financial capability across three employers.	Pre and post surveys.
<b>Advising London</b>	16–65 years	To pilot and evaluate improving the financial capability of adults with low levels of wellbeing and/or mental health conditions, through one-to-one legal advice; support; and small group training sessions.	Pre and post surveys, with qualitative data.
<b>National Numeracy</b>	16–65 years	To pilot and evaluate improving people's numeracy skills and attitudes through use of National Numeracy's interactive Challenge online site – via organisations that support Universal Credit claimants, and digital channels that support adults managing their money.	Pre and post surveys with qualitative data (focus groups and case studies).
<b>Auriga Services</b>	Working-age adults and 65+ years	To scale up and evaluate delivering one-to-one financial capability support in a healthcare setting for people with rental failure.	Pre and post surveys with comparison groups.
<b>Advice NI</b>	Working age	To develop and evaluate the delivery of financial capability interventions through day centre services, for users experiencing acute or chronic mental health conditions.	Pre and post surveys, with additional qualitative data collection (focus groups, interviews and case studies).
<b>Gingerbread</b>	Working-age single parents	To convert existing 'Mind Your Money' training for single parents in Wales to both online and face-to-face delivery.	Pre, mid and post surveys, with comparison of the effectiveness of two different delivery models.
<b>Citizens Advice<sup>‡</sup></b>	16–65 years	To scale up and evaluate an existing intervention across Wales to support clients experiencing significant life events through one-to-one sessions.	Pre and post surveys, complemented by qualitative data collection, comparison group and process evaluation.
<b>The Wales Co-operative Centre</b>	16–65 years	To scale up and evaluate 'Your Money, Your Home' financial education and support for working-age tenants in the private rented sector.	Pre and post surveys with cost effectiveness analysis and qualitative data collection through interviews.
<b>Learning and Work Institute</b>	16–65 years	Pilot and evaluate the impact of flexible rent payments, savings and use of credit, delivered with social landlords	Randomised Control Trial (RCT), with pre and post surveys.
<b>Church Urban Fund</b>	16–65 years	To scale up and evaluate 'Cash Smart, Credit Savvy' four-hour introductory courses for budgeting skills and financial capability in Liverpool, Newcastle, Plymouth, Canterbury and Stoke-on-Trent	Pre and post surveys, with follow up phone and online interviews.
<b>Queens University Belfast</b>	16–65 years	To pilot and evaluate the effectiveness of smartphone apps in improving the financial capability of working-age adults. Delivered in partnership with three Northern Ireland credit unions.	Randomised Control Trial (RCT), with pre and post surveys and interviews.
<b>Citizens Advice Bureau Merton &amp; Lambeth<sup>‡</sup></b>	16–65 years	To pilot and evaluate 'Mind over Money', providing combined practical and psychological assistance to people experiencing money and/or mental issues in Merton and Lambeth.	Pre and post surveys with qualitative data.
<b>The Open University<sup>‡</sup></b>	16–65 years	To scale up and evaluate online courses adapted for the target group, with a focus on the 'Managing My Money' course, delivered through a variety of channels to test different engagement techniques.	RCT with pre and post qualitative and quantitative surveys, workshops and interviews.

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<b>Tenovus Cancer Care<sup>‡</sup></b>	16–65 years	To scale up and evaluate an intervention to people affected by cancer to reduce their risk of falling into financial difficulty and debt problems owing to their diagnosis.	Pre and post surveys with qualitative data (interviews).
<b>Shelter Scotland</b>	16–65 years	To pilot and evaluate the provision of debt advice and financial capability service within a series of health contexts across Dundee and Glasgow.	Pre and post surveys.
<b>Carers UK</b>	18–65 years	To pilot and evaluate a 'Carers' Digital Financial Toolkit': a single digital entry point for information, guidance and signposting that helps working-age people in employment to make better decisions about how they plan for life events such as caring.	Pre and post surveys with qualitative data (semi-structured interviews).
<b>Fife Council, Falkirk &amp; West Lothian</b>	18–49 years	To test whether offering small loans at competitive rates, alongside on-site money guidance, through dedicated high-street shop outlets in Fife, Falkirk and West Lothian, can improve informed choices about credit use.	Pre and post survey with qualitative data, and quantitative data on the loans offered.
<b>Changing Lives</b>	Working-age adults	To scale up and evaluate the Benefits & Employment Action Team (BEAT) programme which helps people who are homeless or at risk of homelessness to improve their financial capability and resilience in Northumberland and Tyne & Wear.	Pre and post survey with qualitative data (case studies; focus groups and interviews).
<b>Citizens Advice Bureau Southwark</b>	Social housing and private tenants aged over 18	To evaluate an existing approach that delivers help to those impacted by benefit change or showing signs of financial distress, as well as the impact of help delivered by volunteer 'Money Champions'.	Pre and post surveys and other qualitative data collection (focus groups).
<b>Wakefield Council<sup>‡</sup></b>	Working age	To pilot and evaluate the 'Mortgage Breathing Space' loan scheme, providing advice and support to homeowners who are in difficulty of paying their mortgages across Yorkshire/Humber.	Pre and post surveys with qualitative data, in-depth interviews plus an impact comparison.
<b>Anglia Care Trust</b>	People over 18 who have experienced domestic abuse	To scale up and evaluate providing money advice to victims of domestic abuse alongside their support workers within Suffolk.	Pre and post survey with additional qualitative data (case studies).
<b>Good Things Foundation</b>	Working age and near retirement	To pilot and evaluate a new approach to improving the financial capability of vulnerable people using face-to-face community based support and digital learning.	Pre and post surveys with qualitative data (interviews) with data on previous interventions.
<b>Toynbee Hall</b>	55+ years	To scale up and evaluate 'Money Mentors' peer support scheme when adapted to reach older people living in poverty in Tower Hamlets.	Pre and post surveys with comparison group and qualitative data collection.
<b>Citizens Advice Bureau North Liverpool</b>	60+ years	To scale up and evaluate an existing intervention that will test the impact of combining digital and financial capability support on older people's financial capability and their overall financial resilience.	Pre and post survey, with focus groups.

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<b>The Royal Leicestershire, Rutland, Wycliffe Society for the Blind</b>	60+ years	To pilot and evaluate new workshops in Leicester that test whether targeting emotional, psychological and behavioural drivers is more impactful than other financial capability interventions.	Pre and post survey with control group and qualitative data collection (focus groups, one-to-one interviews).
<b>Groundwork West Midlands</b>	60+ years	To pilot and evaluate the effectiveness of using a peer intervention model called 'Financial Champions' that delivers financial capability and digital inclusion support to older people in Birmingham.	Pre and post questionnaires complemented by qualitative data collection (interviews; case studies and focus groups).
<b>Age Scotland</b>	65+ years	To pilot and evaluate roadshows, with telephone follow-up support, focussing on issues related to key life events and financial scams.	Pre and post surveys, including comparison with those who received follow-up telephone support.
<b>Age Cymru Swansea Bay</b>	65+ years	To pilot and evaluate support for older people in Swansea, helping them to plan ahead and manage their finances through life events.	Pre and post surveys and other qualitative data collection (interviews).
<b>Cornwall Rural Community Charity</b>	65+ years	To pilot and evaluate a new digital course to help retired people in Cornwall to improve their financial capability skills by providing access to information, tools and deals online.	Pre and post surveys.
<b>Advice NI</b>	64+ years	To scale up and evaluate a digital training programme, targeting hard-to-reach older people across Northern Ireland at key life stages, to improve their financial capability.	Pre and post online surveys with additional qualitative data (focus groups, panel interviews).
<b>Age Concern Tyneside South (ACTS)</b>	65+ years	To scale up and evaluate an intervention involving the referral from health professionals to ACTS, who will then provide financial advice as well as general health and wellbeing advice over a number of months.	Impact evaluation and process evaluation.
<b>Age UK<sup>‡</sup></b>	65+ years	To pilot and evaluate a paper-based budgeting tool designed in collaboration with older people, post retirement, to improve their ability to manage their money through key life events and plan ahead for later life.	Qualitative data via focus groups and in-depth interviews with additional quantitative data collection (pre and post surveys).