Move On Schools Financial Capability Workshops: Evaluation Report
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Executive Summary

Project Overview

Move On is a registered charity with offices in Glasgow and Edinburgh, working with disadvantaged young people, particularly those who have experienced care or homelessness. For many years, Move On has run budgeting and housing workshops in secondary schools and for other groups of disadvantaged young people. The workshops are co-delivered by Move On staff and 'peer educators', young people who have experienced care or homelessness.

Financial capability workshops are either run on a one-off basis or as part of a longer, life skills programme which covers a range of topics (chosen by each school). It was hypothesised that being part of the longer, life skills programme would enable Move On staff and volunteers to develop a relationship of trust with each group of young people not possible during a single workshop.

Funded through Money Advice Service's What Works Fund, Move On delivered 21 financial capability workshops to 223 young people (aged 12-18) across Edinburgh and Glasgow between April and December 2017. Of the 21 workshops delivered, 13 were one-off workshops and 8 were part of longer, life skills programmes.

Evaluation Methodology

Move On commissioned the Centre for Research on Families and Relationships at the University of Edinburgh (CRFR) to complete external evaluation for this project, including both a process evaluation and outcome evaluation. The key outcomes of interest for the evaluation were to improve vulnerable young people's skills, attitudes and behaviour in relation to money, particularly related to becoming financially independent.

The CRFR research team adopted a contribution analysis approach. Contribution analysis shifts the emphasis from impact to contribution, acknowledging that interventions such as these workshops exist in a complex context of other interventions and initiatives to support young people and their financial capabilities. In addition to the qualitative research carried out by CRFR, Move On devised surveys to collect responses for quantitative analysis from financial capability workshop attendees to assess their attitudes, skills and behaviours both before and after Move On's intervention.

Data collection included:

- 6 focus groups with 33 participants after attending the workshops
- 10 interviews with Move On partners (school staff or professionals from local authority or third sector organisations) who commissioned Move On to work with young people
- 11 interviews and 1 focus group with Move On staff
- Interviews with 5 current and 4 previous peer educators (both volunteers and paid CJS trainees)
- 223 workshop participant responses to surveys completed before (n=223), immediately after (n=200) and a few weeks after (n=95) workshops (participants were only asked to fill in all three surveys if they were involved in the longer, life-skills, programmes)

Findings

Findings were organised using a contribution analysis theory of change to show how the process of engaging young people in Move On's financial capability workshops impacts upon their learning and behaviour. As such, the findings include what about the intervention worked well or less well (process evaluation) and whether it was successful in producing the desired outcomes (outcome evaluation).

Key Findings: Process Evaluation

Inputs and activities

- Move On's organisational context that focuses upon homelessness and employability clearly informs the financial capabilities message that they seek to transmit to young people participating in workshops.
- While financial capability has always been a component of Move On's work with young people, this evaluation has put this specific aspect of the work 'under the microscope'.
- Capacity to support the financial capabilities workshops is not consistent across the Glasgow and Edinburgh offices and staff / trainees would appreciate ongoing training on this issue.

Engagement

- Engaging with young people who are disengaged from school and other services is a key strength of Move On's work, emphasised by all stakeholders. School staff and other partners were often surprised that young people participate well in the workshops.
- Many peer educators felt a strong sense of commitment to Move On.

Key Findings: Outcome Evaluation

Knowledge skills and attitudes

- Young people who participated in workshops were able to identify specific learning that they had gained, providing evidence in support of the learning outcomes identified by Move On staff in the initial results chain, including for example, prioritising, avoiding debt, keeping track and budgeting.
- Adult stakeholders generally agreed that the key learning from these workshops would usually be useful in the participants' near future rather than immediately. Therefore, the perceived aim of the workshops was not to impart specific pieces of knowledge but rather to 'plant a seed' of knowledge that could grow and develop when needed.
- As older young people living independently, peer educators have the life circumstances required to provide evidence of opportunities for putting these skills into practice.
- A top six budget items exercise appeared to show that young people's awareness of council tax and sense that it is a priority changed slightly following the workshops, more for those who attended a life skills programme.
- Far fewer participants stated that they were "not at all confident" or "not very confident" in managing their money at the end of a workshop (a drop from 24% to 8%).

Behaviour change

- The most significant behaviour change reported by young people related to their communications about money. Asked who they talk to about money, there was a marked increase several weeks after the programme workshops in the percentages of those stating they discussed financial matters with friends (38.7% to 61.1%), parents or carers (43.7% to 70.5%) and siblings (20.2% to 40%).
- The most common perception expressed by staff, volunteers and partners was that it was not realistic to expect to see major behaviour changes from the workshop participants in the weeks after the workshops. Some participants were, however, able to identify anticipated future behaviour changes including prioritising spending differently from before the workshop, not borrowing money and seeking employment rather than solely claiming benefits.
- Unsurprisingly, peer educators described behaviour changes far more powerfully than workshop participants. In particular, peer educators talked about budgeting and making

efforts to stay out of debt. Several peer educators believed that if they had not volunteered or worked with Move On then they would have been in debt.

Limitations

Contribution analysis shifts the emphasis from *impact* to *contribution*, acknowledging that interventions such as these workshops exist in a complex context of interventions and initiatives to support young people and their financial capabilities. Similarly, there are a range of factors in the wider context that limit or challenge young people's abilities to develop financial capability and make positive choices about money.

Contribution analysis is judged to be the best approach for this evaluation because it takes these external risks into account. However, it also inevitably means that there are a set of limitations to this evaluation.

- Move On's workshops are primarily preventative and, since the evaluation took place over a tight timeframe and with no control group, it is impossible to say what choices young people would have made if they had not attended the groups.
- Collecting robust quantitative data to support the qualitative contribution analysis approach proved challenging. Questions asked at the beginning and end of workshops (and again several weeks later) ate into time allocated to workshop delivery and technical difficulties with the 'clickers' used to collect this information meant that young people often disengaged at these points in the workshops.
- The chaotic nature of the lives of young people attending the workshops meant that it was impossible to ensure consistency between young people responding to before, after and post workshop questions. A decision was taken not to ask young people for their names when asking the clicker questions in order to maintain confidentiality and make it more likely that young people would answer honestly. The downside of this decision was that it is not possible to link before, after and post data.

Recommendations

We recommend that Move On:

- Emphasise the unique character of Move On's financial capabilities workshops, in particular their ability to engage with young people who may not engage with other projects.
- Continue to value and sustain peer education and shared personal experiences.
- Considers adopting a more holistic understanding of financial capabilities that is responsive to individual circumstances and needs.
- Takes time to reflect upon equity of inputs across offices.
- Develops peer support networks for trainees across the Glasgow and Edinburgh offices.
- Continues offering financial capabilities workshops (with some caveats) as part of life skills programmes to allow the development of relationships between the workshop facilitators and young people, as well as one-off financial capability workshops which allow Move On to reach more young people given school timetabling limitations.
- Considers whether they could contribute to the knowledge and skills in financial capability of those adults supporting vulnerable young people.
- Considers the usefulness of a review and longitudinal evaluation of Move On's financial capabilities work wider than solely the financial capabilities workshops.

Overview of the project

Move On is a registered charity with offices in Glasgow and Edinburgh, working with disadvantaged young people, particularly those who have experienced care or homelessness. For many years, Move On has run budgeting and housing workshops in secondary schools and for other groups of disadvantaged young people. These financial capability workshops aim to raise awareness of the financial implications of independent living. Main topics include benefits and drawbacks of moving away from the family home, budgeting, understanding priority and non-priority debt and opening/managing a bank account. Most of the children and young people that Move On delivers workshops to would fall under the "struggling" MAS segmentation[1].

While a member of Move On staff is always involved in each workshop, the organisation also recruits 'peer educators', young people who have experienced care or homelessness, to co-deliver the workshops. Initially the peer educators were volunteers who had completed a 12-week personal development training course with Move On. More recently, paid trainees have been recruited through Community Jobs Scotland[2] (CJS) to carry out the peer educator role. CJS is a Scottish Government programme providing work opportunities for young unemployed people, managed by Scottish Council for Voluntary Organisations.

Financial capability workshops are either run on a one-off basis or as part of a longer, life skills programme which covers a range of topics (chosen by each school). It was hypothesised that being part of the longer, life skills programme would enable Move On staff and volunteers to develop a relationship of trust with each group of young people which would not be possible during a single workshop.

Glossary of terms

As there a number of stakeholders involved in this evaluation and the roles of these stakeholders sometimes overlap or intersect, it is useful to provide an explanation of the different roles used.

Participants: *young people who participated in financial capabilities workshops run by Move On*

Facilitators: *Move On staff and peer educators who, together, facilitate these workshops*

Peer educators: *Young people (up to the age of 26) most of whom have experience of financial difficulties and/or homelessness, who co-facilitate financial capabilities workshops with Move On Staff. Peer educators can be either volunteers or CJS trainees.*

Volunteer peer educators: *Young people (as above) who volunteer to co-facilitate workshops with Move On*

CJS trainees: *Young people who have been employed as trainees by Move On under the Community Jobs Scotland scheme as discussed in this report.*

Staff: *Move On employees*

Partners: *Staff working with partner organisations who have been involved in organising Move On's financial capabilities workshops with young people. Many, but not all, of these are teachers. Other staff include those working in third sector organisations and local authorities.*

[1] https://masassets.blob.core.windows.net/cms/files/000/000/568/original/Market_Segmentation_report_An_overview.PDF
[2] http://jobs.scvo.org.uk/

The Money Advice Service (MAS) funded Move On to deliver and carry out an evaluation of their financial capabilities workshops for young people aged 12-18, as part of the What Works Fund[3] (WWF). Between April and December 2017, Move On delivered 21 financial capability workshops to 223 young people aged 12-18 across Edinburgh and Glasgow. Of the 21 workshops delivered, 13 were one-off workshops and 8 were part of longer, life skills programmes. Five CJS trainees (all in their early 20s) co-delivered workshops during the evaluation period. Although the workshop programme had previously involved volunteer peer educators, and four were interviewed as part of this evaluation, no volunteer peer educators were involved in the workshops over the period of the evaluation, as originally envisaged.

Project Context: Policy Overview (Scotland)

This sub-section provides a brief overview of the policy environment that forms part of the context within which the Move On financial capability project operates, and provides a reference point for some of the discussion developed in this report.

The Scotland Financial Capability Strategy (2016)[4], developed with Scottish Government, local government, public bodies, the advice sector, housing associations, third sector organisations and financial services providers, sets out how MAS will work with partners to improve financial capability in Scotland. The strategy lays out priorities for the next ten years, including those relevant to the Move On project: preparing young people to meet the financial challenges of adulthood, and providing young people and families with better support to access affordable credit. Recommended actions include: reaching a better understanding of what works in increasing children and young people's financial capability; CPD for teachers and financial capability interventions in schools; targeted supports and peer delivery; improving understanding of the needs of marginalised groups; and intervening at transition points. The strategy acknowledges that current evidence in support of the effectiveness of financial education is mixed and that more work is needed (see next sub-section).

Curriculum for Excellence (three to 18)[5] includes money management skills (numeracy and mathematics and social studies outcomes). However, the Scotland Financial Capability Strategy acknowledges that up-to-date information on delivery is lacking and local practice may vary, so while there are examples of good practice their reach may be limited. Numerous programmes are provided by financial services organisations and charities; however, these are not well coordinated.

Scotland's refreshed Child Poverty Strategy (2014) notes the role of financial inclusion and capability in maximising the resources of families in poverty, with the outcome, 'Families on low incomes are managing finances appropriately and accessing all financial entitlements'. This may reflect the growing profile of financial capability within policy thinking. Policy changes influencing poverty and homelessness, such as the new private residential tenancy (Scotland), and welfare reform (across the UK, but delivered differently in Scotland) are also highly relevant to young people's current and future financial experiences and needs.

Project Rationale: Summary literature review

Given that improving young people's financial capability is a key priority in Scotland, as part of the evaluation, the CRFR team included a brief literature review on young people's financial capability, shown in full as Appendix 1. This brief review focused on meta-analyses and highly relevant work,

[3] https://www.fincap.org.uk/what-works-fund
[4] https://www.fincap.org.uk/scotland_strategy
[5] https://education.gov.scot/Documents/all-experiences-and-outcomes.pdf

identifying evidence relating to young people's financial capability and existing interventions that aim to improve it. Main points emerging from the brief literature review include the following:

- Definitions of financial capability include consideration of skills, knowledge, attitudes, motivation, decision-making and behaviour and may include multiple aspects or domains (Atkinson, McKay, Kempson and Collard, 2006; Harrison, Marchant and Ansell, 2017).
- Recent work in the UK suggests that young people have the lowest self-reported financial confidence and the widest gap between having goals for the future and plans to achieve these (Harrison, Marchant and Ansell, 2016).
- Young people face challenges as they become increasingly independent; however, poor financial decisions early on can have bearing over the longer-term. For young people there may be attitudinal barriers to good financial decision-making, such as social, peer and consumerist pressures and young people seeing being 'good with money' as a boring choice (MAS, 2014).
- Children from low-income households may be disadvantaged, for example lacking in bank accounts, investments, insurance, employment-based pensions, with fewer children having savings or investment accounts (Johnson and Sherraden, 2007). Young people with experiences of care, young homeless people and young parents, are at greater risk of financial exclusion, over-indebtedness and poverty; and within tight budgets unexpected expenses can be very difficult to manage (Action for Children, 2014; and 2015).
- Young people appear to rely mostly on informal sources of information on financial issues, although this may be compromised by the level of knowledge of their families, peers or supporting professionals (Harrison, Marchant and Ansell, 2016). They need topical, reliable and accessible advice and information (Luukkanen and Uusitalo, 2014).
- Recently published data on families' experiences in Scotland suggest that, while the vast majority of parents feel it is important to teach their children about money, some lack financial capability themselves; and despite the curriculum making mention of financial capability only 46% of children surveyed perceived that they had received this input in school or college[6].
- There is mixed evidence of the effectiveness of youth financial education programmes, although some show increased knowledge and positive behaviours (Loke, Choi and Libby, 2015; McCormick, 2009; Taylor and Wagland, 2013). Young people who were more motivated to learn about money were more likely to show improved outcomes (Mandell and Klein, 2007).
- Although the evidence is mixed, there is some agreement in the literature that financial capability programmes should: be targeted; timed to coincide with transitions in the life course or 'teachable moments' (see for example McCormick, 2009); relevant to participants' personal goals and lived experiences (Kozup and Hogarth, 2008; Lucey and Giannangelo, 2006); and offer access to real financial services such as savings accounts (Johnson and Sherraden, 2007).

The literature emphasises different aspects of financial capability, and this helped to inform the research team's understanding both of Move On's current focus and where this might be extended to meet young people's further needs. So while, for example, vulnerable young people may be largely engaged in managing their money in quite a basic way, they may simultaneously wish to make plans for the future or seek further communication or support with regards to financial decisions.

[6] https://www.moneyadviceservice.org.uk/en/corporate_categories/research

Young people's need for financial education that is timely and relevant to both their goals and daily lives also informed the research team's analysis. A key issue considered by the evaluation is how Move On's workshops may be experienced, or experienced differently, by young people of different ages and points in the transition towards independence. How input may be developed with young people's individual goals as the starting point is also considered.

Evaluation Approach

In order to gather evidence related to MAS's policy question "1.2 - How can we make impactful financial capability interventions that reach vulnerable children and young people?", Move On commissioned the Centre for Research on Families and Relationships at the University of Edinburgh (CRFR) as the external evaluator to carry out an evaluation of their financial capabilities workshops for young people aged 12-18, in order to answer the following research questions:

1. What is the impact of being trained to develop and deliver Move On Financial Capability Workshops on the knowledge, attitudes and behaviours (relating to financial capability) of disadvantaged young people trained as **peer educators** (aged 16 to 29 years old)? What impact is there on their ability to manage their personal finances, avoid homelessness and unmanageable debts?
2. What is the impact of Financial Capability Peer Educator Workshops on the financial capability awareness and knowledge of **secondary school pupils** (ages 12 to 18 years old) and their attitudes toward discussing/learning about money issues?
3. What is the effectiveness of delivering Financial Capability Workshops on a **one-off basis** compared to delivering workshops as part of a **long-term life skills programme** on pupil outcomes?

The evaluation aimed to assess what about the intervention worked well or less well (process evaluation) and whether it was successful in producing the desired outcomes (outcome evaluation).

Contribution Analysis and Theory of Change development

The CRFR research team adopted a contribution analysis approach. Contribution analysis shifts the emphasis from *impact* to *contribution*, acknowledging that interventions such as these workshops exist in a complex context of other interventions and initiatives to support young people and their financial capabilities. Similarly, there are a range of factors in the wider context that limit or challenge young people's abilities to develop financial capability and make positive choices about money.

Contribution analysis sets out a theory of change and then tests the intervention against this theory, taking into account key factors that may also influence change, out with the programme's control. The approach began by consulting with stakeholders in a workshop to develop and agree the theory of change and the success criteria for the different stages of the intervention[7]. A second workshop was held to discuss the findings of the draft evaluation report and to finalise the theory of change.

The theory of change explores seven stages of the programme where results can be observed:

- Inputs
- Activities
- Engagement
- Reactions
- Knowledge, skills and attitudes
- Behaviour change
- Long-term outcomes

The initial theory of change[8] developed by Move On staff, supported by the evaluation team, at an initial evaluation workshop, is presented in Figure 1 below. From this the evaluation team

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[7] An initial theory of change written for the evaluation plan (see Appendix 3) served as a starting point for this workshop.

[8] Distinct from that agreed in the evaluation plan agreed with MAS – see Appendix 3

extrapolated four separate ‘outcomes chains’ for each of four key groups of stakeholders: workshop participants, peer educators, partners and Move On staff. These outcomes chains are presented in Figure 2 below. These documents were used to develop the qualitative evaluation questions and to structure this report.

The theory of change and outcomes chains represent possible narratives leading to the anticipated outcomes, which were then tested by the evaluation. In line with this narrative approach, and in addition to the thematic analysis presented here, the evaluation team developed four composite case studies representing typical journeys taken by members of each stakeholder group through the workshops. These composite case studies are presented at appropriate points in the report below.

Inputs	Activities	Engagement	Reaction/ Awareness	Knowledge/Skills/ Attitudes	Behaviour/ Practice	Final outcomes
Funding • Money Advice Service • EHAP • Dulverton Staff time • Organising and delivering workshops • Admin • Management Organisational expertise Resources and infrastructure **Risks** • Move On doesn't have enough resources to run the sessions • Staff workload – don't have enough time to fully research all of the topics and have up-to-date information • Staff sickness • Staff need to deal with crises in other areas of their work and are pulled away from workshops leaving others to cover at short notice **Assumptions** • Staff are on top of changes in benefits, law, financial services etc	Workshops that are: • Fun • Accessible • Informal • Not patronising • Up-to-date • Relevant • Interactive • Inclusive • Tailored to the group • All workshops link together • Balance between going with the flow and staying focused Training for peer educators and staff that: • Builds confidence to deliver workshops • Is open to suggestions from participants • Opens participants' minds • Builds ability to self-evaluate Networking **Assumptions** • We'd know what to do if there was a crisis in the class • That we are teaching something new	• Schools • Teachers • Staff/organisations • Move On team • Peer educators • Young people Making sure we are hitting our target numbers **Risks** • Run out of time to deliver the full session • One young person dominates the workshop • Teachers moving jobs and having to build new relationships with new contacts in the school • Lack of info and communication from and within schools • Last minute crisis requests from schools **Assumptions** • Young people have the confidence to ask questions • Young people respect authority • Pre-conceptions about the group, e.g. from referral forms • Because young people are silent they are actually listening	• "it was fun" • "I didn't know…" • "it was better than other session we've done!" • "it was good that it was not just being talked at" • "it was different to school" • "I'm going to do something differently" • "they got me doing stuff" Young people can identify a particular topic that they were interested in Young people ask pertinent questions and absorb the answers Young people are honest about the things they don't understand Engagement from the majority of young people Positive feedback from young people (verbally and evaluation forms) Young people react well to facilitators and how the facilitators work together The light goes on in someone's eyes after making a point or helping them reach a conclusion Young people indicate that they think financial capability is important and relevant Teachers are positive about the workshops Teachers say pupils engage well Teachers want Move On to come back and run more workshops **Risks** • Young people think you are like a teacher • There's something more interesting going on • Young people are positive but teachers are negative • Teacher in the classroom impacts on young people's engagement • Young people don't engage or participate • They've heard it before • Schools don't pay so don't value the workshops • Busy teachers looking to fill a gap rather than thinking about the relevance of the workshops • Other things going on in young people's lives that take their attention **Assumptions** • Financial Capability is a boring subject	Young people know about: • different financial services • ways to pay bills • what to do in a crisis • basic arithmetic • prioritising • working together • how much things cost • consequences of not paying debt • where to go to get more information and practical/ emotional support • what they are entitled to and how to argue their case (e.g. about bank charges) • minimum wage Young people change their attitude to leaving home based on knowledge of the benefits of having their own tenancy vs the benefits of staying at home Young people can answer questions at the end that they couldn't at the start Young people feel financially confident Young people say they have learned something that they didn't know before Young people can identify what they have taken from the session Presenters learn from young people Presenters learn from each other **Risks** • Young people don't have ability to understand complex info (e.g. APRs) • Staff might give incomplete or incorrect information **Assumptions** • All young people have the same level of literacy, numeracy and academic ability • Young people don't have financial capability • The feedback forms are accurate	Young people: • Prioritise spending • stop using money sharks • don't get a pay day loan • think before they harass their parents for new trainers • write down their expenses and make a budget • have a rainy day fund • shop around to get a bargain • access support to get help • stop spending money before they've got it • buy less takeaways • have a pre-payment plan or a re-payment plan • stop (or cut down) gambling • buy budget brands and from charity shops • not go over overdraft • pay bills by direct debit (if possible) • pay bills on time regularly Peer educators adapt sessions based on what they learn Young people encourage others to listen because they see value in the sessions Young people come back to attend subsequent sessions Young people pass on the information that they have learned to other people Teachers request for more workshops to be delivered in the school with another group/year group Young people arrange 1:1 appointments **Risks** • Changes in young people's financial circumstances • Peer pressure and social pressure • Young people find it difficult to adjust to changes in lifestyle • Lack of commitment • Schools do not treat financial capability as a priority **Assumptions** • Young people are motivated to gain employment	Young people become financially stable (but this can change) Young people become financially confident and financially resilient Young people don't get into debt Knowledge and behaviours reach a wider audience (information is snowballed) Realisation that financial capability is an ongoing and essential component of everyone's life Financial capabilities education is valued by schools – but it has to be people with lived experience of financial challenges leading the workshops and workshops have to be different from school **Risks** • Financial Capability not seen as a priority • Changes in political, economic and social context (e.g. Brexit, possible Independence Referendum: economic uncertainty and changes in jobs available) • Benefits changes/sanctions

Fig. 1: Theory of Change (developed based on initial stakeholder workshop)

Inputs (Our resources)	Activities (what we do)	We engage	Reactions	Knowledge, attitudes and skills	Behaviour and practice changes	Final Outcomes
Move On are funded to effectively deliver financial capability workshops…	We run financial capability workshops in partner organisations	Young People	• It was fun! • This is relevant to me • The people are sound	Believe this is important to their life Gain practical financial knowledge Can reflect on their own financial choices and consequences	Take responsibility for their finances. Ask for help when they need it Make better financial decisions	Young people become more financially stable and capable Young people can manage money well, through significant life events
	We recruit, train and support peer educators	Peer educators (all of the YP outcomes above plus)	• I feel useful • I feel supported	Skills in groupwork Build confidence	Have more career options Facilitate sessions effectively Have a future plan	Peer educators achieve their goals
	We promote the workshops to schools and non-profit organisations	Partner agencies (e.g. school teachers)	• This fills a gap • Move On engage young people	Believe that financial capability is an important life-skill that young people need	Provide a range of options in financial capabilities work Champion fincap work and prioritise consistent provision	Partners are working towards providing universal and targeted fincap work
	We build capacity of our staff to deliver the approach	Move On Staff	• Pleased and excited to be involved • We can do this • This helps me do my job	Develop skills and specialist knowledge to deliver sessions Believe this is important work Value the input from young people	Deliver fincap sessions Prioritise fincap work, including peer educator model	Move On are funded to continue and develop the work and to integrate fincap into the organisation's wider context.

Fig. 2: Outcomes chains delineated by key stakeholder

Literature Review

As noted above, CRFR carried out a literature review to set Move On's financial capabilities workshops in the context of wider thinking about financial capabilities. This provided information about existing evidence related to financial capabilities and disengaged young people with a focus upon potential external factors that could influence the contribution of Move On's workshops. Appendix 1 provides the full literature review.

Qualitative Data Collection

The qualitative fieldwork (interviews and focus groups) was carried out between May and December 2017. The fieldwork collected evidence to test the robustness of the results chain and the extent to which the identified risks and assumptions impact upon the success of the project in achieving outcomes.

Researchers carried out interviews and focus groups with the following stakeholders:

- 6 focus groups with 33 participants after attending the workshops
- 10 interviews with Move On partners (school staff or professionals from local authority or third sector organisations) who commissioned Move On to work with young people
- 11 interviews and 1 focus group with Move On staff
- Interviews with 5 current CJS trainees and 4 previous volunteer peer educators

Quantitative Data Collection

In addition to the qualitative research carried out by CRFR, Move On devised surveys to collect responses for quantitative analysis from financial capability workshop attendees to assess their attitudes, skills and behaviours and how these were affected by Move On's intervention. The questions asked (see Table 1 and Appendix 2) were based upon MAS's outcomes framework for children and young people[9] and the theory of change.

In the case of one-off workshops, surveys were collected immediately before each workshop, with a second survey collected either immediately after the workshop or, in a few cases because of time constraints, a week or so afterwards. For pupils attending the longer, life skills programmes, a third survey was collected several weeks after the financial capability workshop to check on retention of the information learned and any changes in attitude or behaviour as a result.

The number of questions asked was limited by time available and the attention span of participants. In most cases, the responses were collected using an electronic voting system (Turning Point) using hand-held "clickers". In a few cases, due to technical problems, paper surveys were used instead.

	Start (all)	**End (all)**	**Post (life skills only)**
How confident do you feel managing your money?	✓	✓	✓
How important is it to keep track of your money?	✓		✓
Which comments reflect your attitude towards money?	✓		✓
Which statement best reflects your thoughts about moving into your own home?	✓	✓	

[9] https://www.fincap.org.uk/outcomes_children_and_young_people

	Start (all)	End (all)	Post (life skills only)
Do you talk about your money with any of the following people?	✓		✓
Who are you most likely to speak to about money?	✓		✓
I know how to set up and manage a bank account in the following ways	✓		✓
When you're choosing a new phone, what is most important to you?	✓		✓
You're moving into your own flat. Which are the top 6 items to include in your budget?	✓	✓	✓
Which one of these CANNOT happen if you fall behind with your rent?	✓	✓	
Which ONE of these is NOT suitable as ID or proof of address to open a bank account?	✓	✓	✓
Which statements apply to a pre-pay meter?	✓		
You're paying back £4 a week energy debt and you put £10 in your pre-pay meter. What value of energy will you actually receive?		✓	

Table 1: Quantitative questions asked of workshop participants and when they were asked

A decision was taken not to ask young people for their names when asking the clicker questions in order to maintain confidentiality and make it more likely that young people would answer honestly. The downside of this decision was that it is not possible to link before, after and post data as discussed in the section looking at limitations of the evaluation.

In total, 223 participants in 21 groups at 7 schools and 9 other projects (mostly based in voluntary sector organisations and/or employability programmes) completed the initial surveys (Start survey), with 200 completing the surveys at the end of the workshops (End survey). For pupils attending a workshop as part of a life skills programme, 95 pupils completed a third survey a few weeks later (Post survey). Table 2 shows a breakdown of participant characteristics at each time point.

	Start survey	End survey	Post survey
Overall	223	200	95
Type of workshop			
One-off	104	88	9
Life skills	119	112	86
Location			
Edinburgh	120	118	55
Glasgow	103	82	40
Age group			
Under 16	72	60	38
16 and over	136	117	57
Gender			
Female	79	66	36
Male	127	100	51
Care experience			
Care-experienced	19	19	13
Living circumstances			
Live with parents	147	134	73
Live independently	25	18	6

Table 2: Breakdown of respondent characteristics

The qualitative and quantitative data are presented together in this report in order to tell the story of Move On's financial capabilities workshops and the contribution that they make to workshop participants and peer educators. Further quantitative analysis was undertaken but either there was no major change, or there was some other factor (such as low numbers or inconsistent respondents) that made the data less than robust. These issues are further discussed in the section of this report looking at the limitations of the evaluation. The holistic stories of people involved in the workshops offer evidence of the ways that they interact with and experience different aspects of the initiative and how the initiative has multiple impacts in their lives. We have, therefore, developed a number of composite case studies that are introduced throughout this report and share typical stories whilst maintaining confidentiality.

Changes from the evaluation plan

The intention was to include teachers and other external partners in the two evaluation workshops but it quickly became apparent that lack of capacity and incompatible timetables would make this incredibly challenging. A decision was therefore made to include only Move On staff and CJS trainees in the workshops which, with hindsight, was a good one since participants felt able to speak openly about challenges as well as successes.

As the CJS trainees had already been recruited and trained before the start of the evaluation, we were unable to carry out quantitative data analysis with them, as outlined in the original evaluation plan.

Consistently collecting pre-workshop, end-of-workshop and post-workshop data proved challenging. The main challenge was because it had been underestimated how long it would take to collect this data and time spent completing the evaluation questions took time away from workshop delivery. In addition, many of the young people who Move On works with live chaotic lives and workshops take place in often unpredictable and pressured environments. The way that Move On works and the people that they work with means that staff are flexible to achieve the best outcomes possible in often difficult circumstances. On several occasions, the questions were not answered at exactly the required time, for example some end-of-workshop questions were collected a few days later rather than at the end of the workshop. In a few cases, due to technical problems, paper surveys were used instead of the electronic voting system.

In terms of the content of these questionnaires, balance needed to be sought between the needs of the evaluation and the needs of staff engaging workshop participants. In discussion with staff who were delivering the workshops, it was decided that the number of questions asked at each stage needed to be kept to a minimum in order to maintain engagement. A final list of questions was developed in dialogue between staff and MAS (see Appendix 2).

Key Findings: Process Evaluation

Inputs and activities

The theory of change and outcomes chain (Figs. 3 & 4) identify that the key inputs to the financial capabilities workshops are funding, staff time and expertise, and organisational expertise and infrastructure. These inputs are used to provide training, for peer educators and staff, which lead to interactive and relevant financial capabilities workshops for young people.

Several strong themes emerged from the staff and peer educators about inputs and activities. These themes reflected and built upon the risks and assumptions identified in the theory of change.

Organisational context

Move On is an organisation that works with people affected by homelessness and otherwise vulnerable young people. The organisation uses peer education to value and learn from people's challenging life experiences.

This organisational context clearly informs the financial capabilities message that Move On seeks to transmit to young people participating in workshops. Their approach to financial capabilities is broadly preventative. Peer educators, who have themselves experienced financial difficulties, use language related to avoiding 'risks' and preventing 'dangers'. Staff and CJS trainees repeatedly talked about the importance of young people having a 'reality check' as a result of the workshops. Budgeting, within a very tight budget matched to Jobseeker's Allowance (JSA), and prioritising spending is taught in order to avoid debt and financial difficulties. The workshop content relates to what might be called sensible or responsible financial decision-making, emphasising the value of frugality, need before want and forming positive routines. There are clear and consistent messages communicated related to: prioritising spending; budgeting; work ethic; self-belief; and reality check.

> *It's no as easy as they think, the big bad world.*
>
> Trainee

> *It's giving them an awareness of the traps out there.*
>
> Staff

> *Most of the time they don't know how to, how to pay their bills. They don't know, they're not in a routine to, like… we're adults and over time I've got used to the fact that I get my wage or I get my benefits and it's not all for me! That's something that young people aren't ready for.*
>
> Trainee

Funding

Funding is a key input to the programme. While Move On has historically been delivering financial capabilities content as part of their schools' life-skills programme (currently mainly funded by Edinburgh Housing Advice Partnership and Dulverton Trust), the current funding from MAS provided the first substantial opportunity to focus upon this aspect of their work.

This is broadly seen as a positive opportunity within the organisation to explore and develop financial capabilities work. MAS funding, however, focused specifically on financial capabilities and separating this aspect of the work from other life skills workshops was new for some staff, as was the requirement to collect data before and after workshops. Some staff became frustrated with the need to gather the quantitative data, which they saw as taking time away from the content of the workshops and detracting from their ability to engage with workshop participants.

Capacity and capability

Most of the risks identified in the results chain relate to capacity, including: staff workload, sickness and unpredictable crises that take time away from preparation for and delivery of the workshops. All of these issues were cited in interviews with Move On staff.

It became apparent early in the evaluation through interviews with staff, CJS trainees and volunteers, that capacity to support this area of work was different in Move On's Edinburgh and Glasgow offices. Most significantly, Move On's Glasgow office has a dedicated Money Advice Worker. Historically this role has been primarily working with adults who are homeless or at risk of homelessness, but more recently this member of staff has been increasingly involved in the financial capabilities workshops, bringing a wealth of past expertise which is highly valued in this location.

The role of Money Advice Worker has resulted in greater specialist financial capabilities focus and knowledge in Move On Glasgow than in Move On Edinburgh. While Move On Edinburgh has always included budgeting and debt in their broader programme of schools workshops, the majority of the financial capabilities activities used in the workshops were developed by Move On Glasgow. Staff from the Edinburgh office were clear that, while they have the basic knowledge necessary to facilitate the activities, they do not have the financial capabilities expertise or ability to keep up-to-date with the changing systems and policies; an integral part of the Money Advice Worker's role. While there was no evidence of young people asking questions that staff couldn't answer, staff in Edinburgh reported feeling less confident about their financial capabilities knowledge and this may have impacted upon the content of the workshops. In practice, the evaluation team observed that staff in Glasgow are able to be more flexible in response to participants' specific questions since they have a member of staff with specialist knowledge present at the workshops.

Another key input to the workshops is the time, skills and experience of the young CJS trainees. Both offices have, over recent years, experienced difficulties in recruiting volunteer peer educators, as discussed in the following section of this report. In response to this challenge, Move On have recruited CJS trainees, most of whom have experienced homelessness and/or challenging financial circumstances, to support their work. However, these posts were temporary contracts of six months and, although it is possible to be granted an extension of six months, at the time of writing, the first tranche of CJS trainees have recently completed their extended contracts. Move On have expressed the future plan to employ all future CJS trainees on a 12-month contract from the beginning. While this will mitigate some of the challenges of short-term staff, it is still important for the organisation to plan for the consequences of this regular staff turnover. In practice, access to peer educators to co-facilitate the financial capabilities workshops depends upon ongoing funding for the CJS trainee programme and Move On's ability to recruit trainees with the appropriate experience, knowledge and skills.

It is also important to note that Move On's Edinburgh office recruited only one CJS trainee while Move On's Glasgow office employed four CJS trainees during the evaluation timeframe. When asked in interview to explain this decision, staff cited the lack of office space in Edinburgh to accommodate a larger team. Each of these decisions have consequences for the financial capabilities workshops. While the larger group of CJS trainees in Glasgow had access to more peer support — the lack of which was difficult for the lone CJS trainee in Edinburgh – it was noted by staff and partners that there was sometimes not enough work to keep all four CJS trainees usefully busy. Numbers of peer educators attending workshops varied from 0-4, with most workshops involving 1 or 2 peer educators. With only one trainee in the Edinburgh office, there were occasional workshops that went ahead without a peer educator as a co-facilitator. However, several partners from Glasgow commented that, on occasion, the number of people from Move On attending a workshop felt excessive, although they qualified this with an understanding that the workshops also provided experience for the CJS trainees. In Edinburgh, the lone CJS trainee expressed feelings of isolation and was frustrated that she did not have opportunities to connect more with the Glasgow CJS trainees. However, she acknowledged that she had a more rounded role within the organisation and had gained experience of all aspects of Move On's programme in Edinburgh.

Training

Training for staff and peer educators is identified in the results chain as a key activity that the organisation undertakes in order to successfully deliver financial capabilities workshops.

Training, supported by Move On's Money Advice Worker in Glasgow, was provided to peer educators with update training offered to staff, and focused on relevant employment issues such as child protection and specific knowledge needed to run the financial capabilities workshops. Two of the four CJS trainees in Glasgow had already attended Move On's volunteer employability programme which was also provided to volunteer peer educators. The single CJS trainee in Edinburgh did not receive specific training but rather learned 'on the job' by shadowing members of staff.

Few staff felt that they had received specific training to deliver the financial capabilities workshops. One member of staff mentioned having attended a meeting where staff from the two offices discussed the programme and where there was input from the Money Advice Worker. Several staff stated that training on specific aspects of financial capabilities would be useful for them, particularly given the rapidly changing benefits landscape and changing services available. This reflects and challenges the assumption made in the results chain that all staff have up to date financial capabilities knowledge. Expertise may of course develop more organically over time given exposure to the issues in providing personal support to service users. However, both staff and peer educators perceive that the Glasgow team is favoured here in having a dedicated, specialist post and this may have a positive influence on the delivery of workshops in Glasgow compared with Edinburgh.

Engagement and reactions

During the evaluation period, Move On engaged with approximately 200 young people who participated in the financial capabilities workshops and five young CJS trainees who co-facilitated workshops as peer educators. No volunteer peer educators co-facilitated workshops during the evaluation period, the experiences of those interviewed for the evaluation were retrospective.

Engagement with young people who are often considered difficult to engage with was considered the organisation's biggest strength by all stakeholder groups. In terms of the Contribution Analysis approach, this is key, since young people's engagement underpins any subsequent learning or behaviour change.

Engaging young people

In the initial results chain, Move On use a variety of adjectives and phrases to describe the character of their financial capabilities workshops and how they seek to engage young people, including: fun, informal, relevant, inclusive and interactive. To these ends, staff and peer educators suggest that there are four key aspects of the workshops that help them to engage with young people:

- The workshops are informal. They are not didactic but are based around discussion and there is 'banter', humour and chat.

  Young people I believe, through our approach, know that we've got their best interests at heart… it's a different style of learning and that's where the connection's made.

  Staff

  They are very grounded and understanding – they don't take offense when the students say stupid things.

  Partner

  What works well is that they are not teachers. They are ok to start a session and then the young people are not engaging so they change to do something that they will engage with.

  Partner

- The workshops use interactive methodologies like games and groupwork, rather than the facilitator standing at the front of the room imparting information.

  Rather than talking money and talking priority debts and talking debt, we play a game, and we use that game to deliver a message.

  Staff

Composite case study: young person participating in one-off workshop

Mr Smith told me that I had to go to the art room. I don't know if he told me what we were going to do, he just told me to go to the art room. The teachers are always moaning at me for no good reason.

I went into the room and there was this guy who was having a laugh with some of my friends. I didn't want to be there, and I just sat down and went off into a daydream. I think they said they were going to talk about money and the future and that.

They got us doing some stupid games and the other group won and they won some sweets and I didn't get any but then they gave us all some anyway. Then they were talking about debt and all that and I thought it was going to be boring, but the staff were brand new, they were alright... We did this thing where we had to say what we'd spent our money on if we were living on our own and I said I'd spend it all on vodka but then they said I'd have no money to pay my rent. I was only having a laugh, but it made me think about how to handle my money - I didn't know how much money I'd get if I was on benefits.

It's not like school, we played a game and they listened to us.

Participant

- The facilitators are, in the case of the peer educators, nearer to the ages of the workshop participants and are willing to share their own personal experiences, give advice and tell stories about what has happened to them.

So, what's quite typical, like no stereotypical but quite standard, quite common is that when you go in to deliver a session, young people just assume that you're there to throw information at them, and I know that myself from when I started at Move On and when I've been on other employability courses I just assume that someone's there to give me information and that's it. They're not here to spend any time getting to know me or whatever. But when you go in with young people the young people just kind of like, it's weird they pay more attention because they want to hear what you've got to say 'cos you're closer to their peer group age but also when you say to them that you're talking from your own experience, they'll kind of understand that a bit more because then you're a young person who's been through that…

CJS trainee

I've kind of shared my story wi' them and that and it kinda like, I don't know, it does something tae them, it's like it switches a switch wi' them, and they automatically engage.

CJS trainee

- The workshops are relevant to the lives of the young people who participate. The workshop facilitators have similar backgrounds to the participants or have life experiences with which the young people will be able to identify. Young people recognise that connection between the facilitators and themselves.

Composite case study: young person participating in a series of workshops (life skills programme)

I'm on this programme where they try to help us get a job. The people from Move On came in and talked to us about budgeting and making sure you get all your bills paid and not getting homeless and some other stuff. It was good that they are about the same age as us. Some of the people we have talking to us are really boring, but these guys were good. One of them used to live in supported accommodation; he had a really bad time, so it was good to see that he's doing ok now.

I get EMA*. It's good but I'm pretty rubbish at managing it – as soon as I get it, I just go out and spend it. I had to walk into town every day last week 'cos I didn't have any money left for the bus.

It is important to talk about how not to get into debt and all that. I don't have to pay rent or anything now, I live with my mum and she looks after me. I didn't know about council tax and all the other things you have to pay. I'm gonna need to know this stuff when I get my own flat.

*Educational maintenance allowance

I'll say to them and they'll kind of listen to me. There's a boy in particular. He was getting up to a bit of mischief and that and it was only me that he'd listen to, 'cos he knows I've been there, I've done that, and I'm no that much older than him get what I mean, so they pure take to me straight away, even without talking get what I mean?

CJS trainee

However, partners were quick to point out that while the topics might be relevant to young people's lives, young people might not be aware of this. This may relate to the issue of the best timing for the workshops and also to a lack of awareness on the part of young people about what they need to know about managing their money.

The workshops are a hard ask because young people don't realise that they need it [the information].

Partner

It might not always feel relevant to them but we think that it is.

Partner

Young people broadly agreed that these four aspects were important to their engagement. Young people used words such as 'more relaxed', 'calmer', and 'more laid back' when comparing the workshops with classes in school. Many of the young people's accounts of their memories of the workshops conveyed a sense of warmth, fun, joy and lightness (Fig. 3).

So basically what he done was put down a wee mat right and the white boxes, you would hold something and you would bump into somebody and you would struggle to staund on the square, because you were staunding right next to them, but if you go up a ladder you get asked a question, and whatever you answer dictates whether you go up the ladder …and basically what it is, is a way to fool you into doing work.

Participant

What did you like best about the workshop? (workshop feedback)
Cool, it gave me thoughts about my future

I really enjoyed it and it helped me see how living on your own really is

Fig. 3: Young people's responses word cloud from 'clickers' at the end of workshops re: what did you like best about the workshop

While partners thought that the age and experiences of the facilitators were important factors in their ability to engage with young people, young people also emphasised the individual personalities of staff/peer educators facilitating the workshops, using words like 'open', 'charismatic' and 'enthusiastic' to describe facilitators. While some young people could remember examples of where facilitators had shared their experiences, they were much more likely to describe their personalities and the ways in which they interacted with the group.

> *They were brand new.*
>
> *They were good guys.*
>
> Participants
>
> *He [one of the facilitators] believes it, he lives it and he talks normally. The kids remember his name and talk about him months later.*
>
> Partner
>
> *Young people are very good at reading people; they know whether people are genuine.*
>
> Partner

Partners strongly emphasised Move On's ability to engage with young people that other organisations found hard to reach. Emphasising the challenges of working with disengaged young people, several teachers stated that their success criterion for the sessions was simply that young people would stay in the room, and there were multiple stories of young people who usually walked out of class engaging for the full duration of the workshop. Several young people corroborated this view, saying that they would not normally stay in a classroom but had done so with Move On's workshops.

> *..they [school staff] were amazed that this group stayed in the class for the full two periods, not once did anybody leave.*
>
> Staff

> *Just pleased that the young people enjoyed the experience and engaged…didn't look too far into [whether they learned anything]*
>
> Partner

> *If you can keep young people sitting in school without moving that is a real success. It was a very challenging group and no-one left the class.*
>
> Partner

The link between engagement and relationships is key here. All stakeholders discuss the value of continuity of relationships. Where Move On are delivering financial capabilities as part of a wider life skills programme, the value is seen in young people getting to recognise and know particular staff and in those staff getting to know the individuals within the group. Staff, however, discussed how it is not always possible within their busy workload for the same staff to attend each workshop in a series.

The fragility of peer educators'' life circumstances can also affect their ability to sustain longer-term programmes although this does not necessarily undermine the value. Several of the volunteer peer educators, for example, referred to having attending Move On's peer education programme on several occasions before finally completing it.

> *I think if it's part of a programme and you're one of the workers who's going in to most of them you're able to see the difference from the beginning in their confidence and you can kind of build a relationship although it's only five sessions, you're able to build a relationship, whereas if you just go in for a one-off they don't really know you, know much about what's going on other than you're going in to do that workshop and then you don't see them again.*
>
> Staff

> *Having a few different weeks, especially if there was a gap where you could let the thoughts kind of ruminate a little bit, so that they've got time to come back to you and be like well, I've thought about this, what about this?*
>
> CJS trainee

Engaging peer educators

It is important for Move On to also engage with peer educators.

In the evaluation we spoke to five CJS trainees and four volunteer peer educators. The volunteers had all moved on from this role at the time of interview and did not deliver any workshops during the evaluation time period. We acknowledge that this group is not representative of all peer educators who have worked with Move On since the volunteer peer educators are those who remain in contact with the organisation and therefore are likely to have had a positive experience. It proved impossible to contact other volunteers who were no longer involved with the organisation.

Peer educators talked about Move On as being different from other organisations with whom they have sought or received support. Many of them (both CJS trainees and volunteers) had started engaging with Move On as young people needing support and had progressed to becoming peer educators. However, for many this change in roles did not mean that the support that they got from the organisation and from individual staff within the organisation had stopped, although it may have changed. For many peer educators, there was a strong belief that Move On had helped them to get out of a difficult period in their lives and they had a very strong sense of commitment to the organisation.

> *But once I started, you start getting that feel of the support [with Move On].*
>
> CJS trainee

> *...just knowing that they actually dae care, like it's no just a joke, you get that fae them, like you can tell the people that's been there and done it and actually really want to be there, to the people who've just got a degree in it. You can tell the difference just aff' their body language and stuff like that.*
>
> CJS trainee

Peer educators also talked about their relationships with individual staff and how these had been important to them. Sometimes they talked about these relationships in terms of specific support, but often it was also about being made to feel welcome in the organisation, having a laugh, and feeling like their views and experiences were valued. In a minority of cases peer educators discussed other people in the office with whom they had difficult relationships that had affected their engagement with the organisation. In one case, this was described as a personality clash and in another there was a sense that some people in the office did not value their input or experience.

Peer relationships also had an important impact on CJS trainees' experiences with the organisation. The four CJS trainees in Glasgow were observed to be a tight group who spent a lot of time together and supported each other, while the single CJS trainee in Edinburgh expressed feelings of isolation.

Former volunteer peer educators had taken part in a training programme where they learned the skills and knowledge that they needed to help run the workshops. All the volunteers interviewed talked positively about this training and, in particular, about the relationships that they had developed with one another. Two of the most recent tranche of CJS trainees had already received this training since they had previously been volunteer peer educators with Move On. For the other three CJS trainees, formalised training was limited and more learning occurred 'on the job'.

Organisational culture was also mentioned by many of the peer educators as important to maintaining engagement. In particular peer educators responded to the informal office atmosphere and the perceived importance of the work that Move On does with young people. They saw their input to the organisation as helping young people and they saw that there were some things that they could do as peer educators that staff could not do. This sense of valuing their role and being valued by the organisation was important for their continued engagement with Move On.

> *I love it. I enjoy doing it. I love that I can use my experience to, mm, help influence information on other young people.*
>
> CJS trainee

Assessment of risks and assumptions

Risks and assumptions identified in the original results chain include:

1. Young people do not engage with the workshops or demonstrate problematic behaviour such as disrupting or dominating the sessions.

   However, this was rarely expressed in interviews as a problem and indeed teachers frequently stated that students' behaviour was better in the workshops than it was in other school activities.

2. Risks related to school contexts including staff changes, communication problems within schools and between schools and Move On, and the possibility of schools/individual teachers not valuing the workshops either because of lack of understanding or because they see them as a 'freebie' whereby they can 'tick the box' to say that the school has addressed financial capability.

   The evaluation found that all schools valued the workshops and valued Move On as the organisation delivering. Some teachers did specifically mention that they appreciated that the workshops were free, but did not appear to value them any less. Move On staff and CJS trainees did identify some issues related to staff changes and communication between schools and the organisation but these were generally seen as fairly minor, inevitable challenges of working with busy and changing organisations and did not significantly influence workshop delivery.

   All partners who had organised workshops in their school or organisation expressed the value of those workshops. While not all partners thought that financial capability *was* a priority of their organisations, all believed that it *should be* and perceived the topic to be relevant to the lives of the young people with whom they worked. In one school, the workshops had been instigated by a student request for more information about budgeting and managing money.

   > *For these kids it isn't just academic, it's real life.*
   >
   > Partner

3. The danger of running out of time to deliver sessions and this being frustrating for young people, CJS trainees and staff.

   This risk was evidenced by the evaluation. Some schools are only able to give one period (around 50 minutes) to a workshop and the time is often reduced by confusion about rooms or late-coming. In particular, staff, CJS trainees and young participants noted frustrations of using the 'clickers' that were used during this evaluation to gather quantitative data at the beginning of workshops, at the end of workshops and then again several weeks later. There was a broad, shared perception that, although the 'clickers' were initially intriguing for some young people, the process of answering questions quickly became repetitive and boring, and young people often disengaged. On top of this, the clickers often failed to work causing ongoing frustration. In a 50-minute period where ten minutes is taken up by waiting for late arrivals, and ten minutes by the beginning and end evaluation questions, there is only 20 minutes left for financial capabilities input. The balance between input and evaluation requirements therefore to be addressed.

   > *The electronic voting pads didn't work and the kids got frustrated.*

Partner

Other identified risks to, and assumptions about, engagement from the evaluation included:

4. Recruiting and keeping peer educators.

   As noted above, Move On has found it increasingly difficult, across their projects, to recruit volunteer peer educators. This risk has been mitigated by the organisation as they have recruited young CJS trainees with similar life experiences to be peer educators within the project. However, this creates other challenges. The current length of the CJS traineeship is 6 months that can be extended to a maximum of 12 months, meaning that there is a rolling need to recruit and train CJS trainees (although the next tranche of CJS trainees will be recruited on a 12-month contract from the beginning). Since the tranche of CJS trainees working during the fieldwork phase of the evaluation are the first Move On CJS trainees, it remains to be seen how much of a challenge this is. Since Move On's Edinburgh office is felt to have capacity for only one CJS trainee, there is a particular risk that workshops in Edinburgh may not benefit from the peer education aspect that staff, CJS trainees and partners believe to be a key and unique part of the workshops.

5. Consistency of staff.

   The key advantage of facilitating financial capabilities as part of a series of life-skills workshops was the possibility for young people and staff to build relationships over the course of the programme. Where the same staff go to the school/project each time there is a perception from staff and partners that this is a real advantage, a perception borne out by the importance that young people place on the characters of individual staff whom they get to know. However, there were also instances where staff workloads and capacity meant that consistent staffing was not maintained.

   > *Some of the workers change from week to week; it would be good to have the same people so that they can build relationships.*

   Partner

6. Financial needs of the different groups of young people and students involved.

   The evaluation demonstrates that engaging with disengaged and/or vulnerable young people is a Move On strength. However, whilst engaging best with this particular group of young people who fit with the Move On 'message', there is a risk that assumptions are made about the lives of young people, their existing financial capabilities and their financial capability needs. One group of young people, who took part in workshops that had been delivered to a whole year group rather than targeted individuals, did not feel that the workshops were relevant to their needs. This group felt that the information provided in the workshops was too basic and did not reflect their future plans which were to go into further study, get jobs and buy their own houses. For example, one young woman in this group said she would like to know how to choose between insurance products,

   > *...more like things that you won't quite know but have to deal with when you are older, instead of what would you buy because that's pretty much based on …I mean that kind of thing it's not really hard to learn.*

Participant

A related potential assumption is that young people who are at risk of homelessness need only financial knowledge to enable them to 'survive' and do not have longer-term financial goals and aspirations. Compared to definitions of financial capability outlined in the literature (see page 55), Move On's focus on financial survival, whilst quite possibly the most relevant aspect for many of the young people they support, is only one dimension of financial capability and these dimensions are not mutually exclusive. This can be seen in the story of one CJS trainee who had received significant support from Move On in terms of budgeting and managing debt, but also had a long-term goal of saving in order to set up his own business.

This leads on to another risk. There is evidence that Move On is excellent at engaging disengaged young people on matters of financial survival. Since, according to the theory of change, engagement and positive reactions are necessary for young people to learn new skills/knowledge and change their behaviour accordingly, Move On's core skills are key to effecting change. However, this change can only be affected if Move On can either provide programmes that support behaviour change or can signpost young people to other places where they can get this support, transferring their engagement successfully.

Key Findings: Outcomes Evaluation

In the previous chapter of this report, we described aspects of the delivery of Move On's financial capabilities workshops that worked well and less well, occurring at the 'engagement' stage of the results chain. This chapter continues the theory of change by exploring the knowledge, skills and attitudes gained by young people and peer educators as a result of participating in the financial capabilities workshops and any behaviour changes resulting from this learning. We then examine Move On's intended end outcomes from the financial capabilities workshops.

Although many of the intended outcomes are the same, for young people participating in workshops and peer educators, their experiences are very different, with the peer educators both being older and having typically experienced long-term one-to-one support by Move On. The sections below therefore separate out these two groups of young people.

Table 3 provides a key for the graphs used in the section to clearly define one-off workshops compared with those part of longer, life skills programmes.

Start all	All those responding before the start of their fincap workshop
End all	All those responding at the end of their fincap workshop (either immediately after or approximately one week later)
Start one-off	All those responding before the start of their **one-off** fincap workshop
End one-off	All those responding at the end of their **one-off** fincap workshop (either immediately after or approximately one week later)
Start life skills (LS)	All those responding before the start of their fincap workshop as part of a longer, **life skills**, programme
End life skills (LS)	All those responding at the end of their fincap workshop as part of a longer, **life skills**, programme (either immediately after or approximately one week later)
Post life skills (LS)	All those responding several weeks after their fincap workshop as part of a longer, **life skills**, programme

Table 3: Explanation of terms used in graphs throughout this report.

Knowledge, skills and attitudes

Young people's learning

Young people who participated in workshops were able to identify specific learning that they had gained. This expressed learning provides evidence in support of the learning outcomes identified by Move On staff in the initial results chain, including for example, prioritising, avoiding debt, keeping track and budgeting (Fig. 4).

> *We learnt how to you know get yer ain hoose, how to manage stuff you know, …how to put stuff away for certain bills and everything and how to have a hoose and manage.*
>
> Participant

What did you learn? (workshop feedback)

Make sure to keep track of money and what Council tax is

What bills are more important

The consequences of not paying bills

That young people have a lot to learn about budgeting

Fig. 4: Young people's responses word cloud from 'clickers' at the end of workshops re: the most important thing that they had learned.

More often than knowledge outcomes, young people expressed changing attitudes as a result of the workshops.

There is some evidence that workshop participants became more aware of the importance of managing their money after taking the workshops, although, given perceptions of high importance at the outset, there was more limited scope for change. Over 90% of all 223 respondents felt that it was "quite" or "very" important to manage their money before the workshop. Respondents were not asked this question at the end of the workshop. However, 92.7% of the 119 involved in a life skills programme responded quite/very at the beginning of the programme and 95.7% of 95 several weeks later.

Related to the organisation's focus upon housing, Move On identifies young people's attitudes to staying at home as closely linked to their financial capability. In particular they encourage young people to consider the financial reality of leaving home (Table 4). Overall attitudes towards leaving home show apparent shift in opposing directions. A sizable drop-off in completion between start and end affects the reading of the figures. A reduction in the number of young people planning to save for a flat may reflect an increased understanding of how difficult this might be. Almost a third (29%) of young people aged 16 and over had no plans following the workshop to leave home, compared with 21% beforehand.

Which comments reflect your attitude towards leaving home?	**Start all** n=213	**End all** n=153
I want to move away as soon as I can even if I can't afford it	10% (21)	15% (23)
Once I know what bills I have to pay, I'll work out whether I can afford it	27% (57)	24% (37)
When I start to earn money I will save up for a deposit on a flat	34% (73)	29% (44)
I'm happy to stay where I am and have no plans to move	20% (42)	26% (40)
Already living in my own home	9% (20)	6% (9)

Table 4: Which comments reflect your attitude towards leaving home? (all)

Composite case study: teacher commissioning workshops

I learned about Move On when they got a mentor for one of the kids in the school who was having a really hard time. I was impressed that they managed to work with her, she was not an easy young woman, but she seemed to really like working with Move On, so when they got in touch about the life-skills workshops, I thought that they'd be able to work with our kids.

They ran the workshops with pupils who weren't on exam leave. They are the kids who are not very academic and lots of them don't get a lot of support from their parents. Move On came in to do six workshops and they gave us a choice of different topics. The financial capabilities workshops were the most important ones for me. I don't think they have any idea about how much money they'll get if they end up on benefits or how difficult it will be.

I didn't stay in for the workshops, but I was close to the classroom and I was impressed that all of the pupils stayed in for the whole session. This group really would just get up and leave if they weren't enjoying it. I know they took part because they told me about some of the things that they did afterwards – there were quite a lot of games that I think were quite different to normal classes. They liked the member of staff who led the workshop; he is quite a character and he can connect with them easily.

I don't know if they will do anything differently after the workshop because I don't think any of them have their own money. I hope that we managed to make them think a little bit and some of the things that Move On said might come back to them in the future when they need it.

Some workshop participants suggested that the workshops had made them think about things they had never thought about before. One example from the quantitative data is that, while the most important priority for participants in choosing a mobile phone was make and model, there was an increase in those prioritising a payment plan (from 24% of those on life skills programmes before the workshop to 31% several weeks later). This increase was pronounced for Edinburgh participants.

Other workshop participants began to make the links between the contents of the workshops and their own lives, sometimes challenging existing attitudes and thinking about what they may need to know in the future.

I don't want to get myself into debt

Participant

What was the most important thing you learned? (responses from young people via 'clickers')

That if you don't keep track of your money your life could go terrible

To learn about what are the positives and negatives aspects of living on your own

I'm not going to take out loans if I don't really need to

Save my money so I always have emergency money

A top six budget items exercise (Fig. 5) appeared to show that young people's awareness of council tax and sense that it is a priority changed slightly following the workshops, more for those who attended a life skills programme.

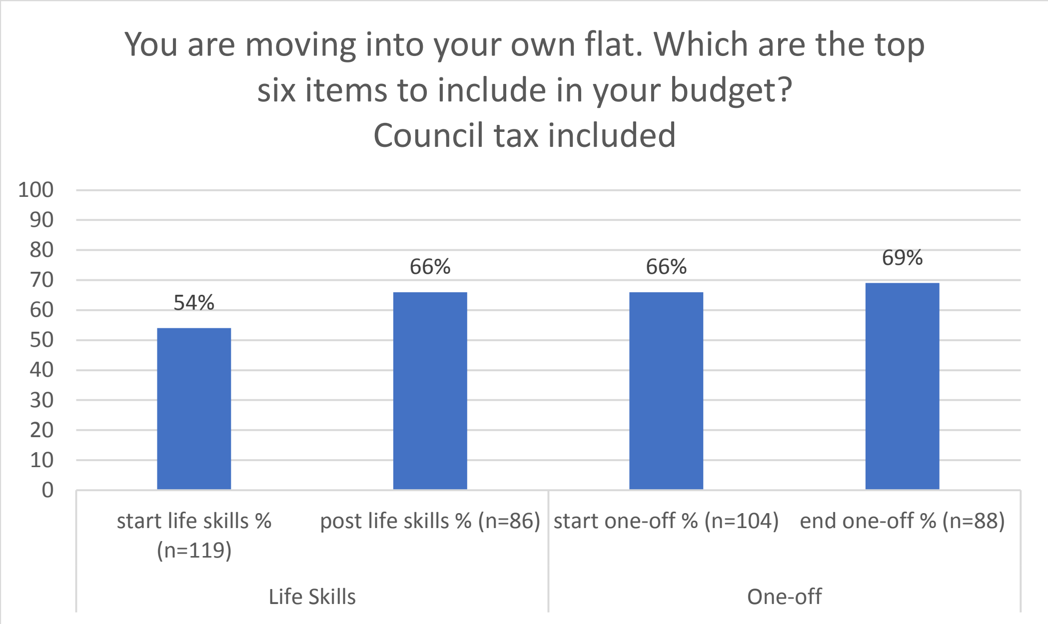

Fig. 5: Perception of whether Council Tax is a priority budget consideration

Staff, volunteers and partners were also able to give examples of specific learning by young workshop participants, including some sensitive observation of the money-related aspects of daily life that young people were beginning to notice.

> *To an extent I can kind of see little bits of where it's starting to sort of click on, where you can kind of see that they're beginning to understand. A lot of them don't realise how much things cost, it's just 'I want, I get'. Young people say, 'now I kind of understand when I go over my bill, why they're [their parents] mental about me', 'I started paying attention to what stuff cost in the shops', 'I don't normally travel by bus but I went on the bus today, and do you know how much that costs?' And it's quite interesting just seeing them like start learning things like that and observing things more.*
>
> CJS trainee

> *I think for me that was, it was good to see the learning for young people from that [priority debts exercise] because obviously it highlighted on the whole a lot of the stuff that they didn't know, so some people didn't even know what an overdraft was.*
>
> Staff

However, staff, volunteers and partners (particularly those in schools) generally agreed that the key learning from these workshops would usually be useful in the participants' near future rather than immediately. Therefore, the aim was not to impart specific pieces of knowledge but rather to 'plant a seed' of knowledge that could grow and develop when needed. Interviewees suggested that the 'seed' that may prove important could be an awareness that financial knowledge and understanding is important, a desire not to get into debt, consideration of how to prioritise spending or an awareness of where to get support about financial capability.

This metaphor of 'planting a seed' was often repeated in interviews, along with the awareness that this made evaluation challenging since the benefits of the workshops may not be seen for months or years. This message would be strengthened through repetition at teachable moments in the young person's life, and further supported by appropriate support and information at the point of need.

> *Especially the school ones, like they might have been engaged in the session but until they actually need to use it like in a year or a couple of years' time, we won't see that.*
>
> Staff

> *They don't go away and remember everything, but they do go away with a bit more knowledge than they went in with.*
>
> Partner

Peer educators' learning

Similar to young people, peer educators were able to identify specific financial knowledge and skills that they had gained as a result of their involvement with Move On's financial capability workshops. These skills give peer educators the ability to go on to gain work and stay out of debt. As older young people living independently, peer educators have the life circumstances required to provide the opportunity of putting these skills into practice. One CJS trainee, for example, commented that his experience had made him 'a bit mair comfortable with like numbers and stuff like that', where in the past he had felt 'flustered' when shopping. This is not, however, to say that the peer educators all feel that they have all the skills that they need to manage their finances successfully.

> *Before I started properly working and that like, I wasn'y interested in bills, I didn'y care about bills. I'm so back in my council tax now 'cos I didn'y care about it, get what I mean? Now I'm like this has to be done, that has to be done, aye it's given me a different perspective on it.*
>
> Volunteer peer educator

Composite case study: peer educator

I've been a peer educator with Move On for years and when they were looking for trainees one of the staff suggested that I apply, and I thought I'd give it a go. Being homeless was the worst part of my life and I wanted to stop other young people getting into that situation.

When I started volunteering I was homeless. The staff are brilliant and they've all kind of been there and they get it, and they were paying attention to my needs at the time. I still sometimes come in and ask [name of money advice worker] for advice if I have questions about money. If I was struggling financially I would just get on and deal with it now, rather than access like a payday loan.

I think the kids listen to us 'cos we are about their age and we've been there. A lot of them are kind of difficult and the schools tell us that they won't pay attention, but they always listen when we tell them about what we've been through, it's like a reality check for them like, 'if they've been there I might end up there too if I'm not careful'. I just want them to think a bit really and not get into debt. There isn't always someone there to pay for stuff and you have to think about your priorities. I think they do learn things, it's difficult to know what but I think we plant a wee seed for when they do have their own money.

Composite case study: peer educator

The first time I went into a school to do a workshop with Move On it was really intimidating. You have all these kids looking at you and you have to talk to them. I was so nervous. Now I just wander in and talk to them and have some banter. I know how to run a workshop and I take it all in my stride.

I had a really hard time when I was their age. There were loads of things going on in my family and I got kicked out of school and ended up homeless. I was a mess, really angry, and I wouldn't listen to anyone. We get mostly the kids who are struggling in school and my own experiences mean that I get where they are coming from. I think they listen to me more than if I was in a suit telling them what they should do.

I met Move On when I was homeless, and they really helped me to get back on my feet. I still ask the staff for loads of advice. Now I feel confident that I can do something with my life that will be helpful for other people. I want to work with young people and Move On are helping me to apply for college. It feels brilliant when the kids listen to me, almost like all the bad stuff I had to go through is now useful for other people. I don't want them to have to go through what I went through.

For many peer educators, their learning came from the ongoing one-to-one support that they have gained from Move On and their experience of facilitating financial capability workshops. This points to the changing circumstances of their lives while working with Move On and peer educators talked about getting the tools that they needed to make changes in their lives. Ways of getting these tools included support received from individual staff – particularly the Money Advice Worker – and the cumulative effect of attending and facilitating the workshops repeated times. Other CJS trainees suggested that teaching the workshop content to other young people gave them a sense of responsibility to 'practise what they preach'.

But the support that I've got from here as well as knowing to prioritise my debts and things that I need had definitely been helpful.

Volunteer peer educator

Another set of skills and knowledge gained by peer educators related to the facilitation skills required to co-facilitate the financial capabilities workshops. The most common comment was how much more confident they felt to facilitate a workshop at the time of the evaluation than when they began. This confidence related to standing in front of a group of young people, talking about their experiences and managing behaviour in a group.

I've learned a lot since working here so I have, my confidence really improved. I used to no be able to staund in front of people and speak, I used to no even like looking people in the eye, but it doesn't really bother... [me any more].

Volunteer peer educator

For many of the peer educators their biggest learning from their involvement with Move On was that their views and experiences could be useful for other young people and that the organisation valued these views and experiences. This recognition (from others and from within themselves) resulted in increased self-esteem. As a result of this learning, several of the peer educators had made decisions about the work that they wanted to do in the future and this was often work where their past experiences could be used to benefit other people.

Assessment of risks and assumptions

Key risks outlined on the initial theory of change related to knowledge, skills and attitudes were:

1. Staff and peer educators may not know the information that workshop participants want.

   The evaluation found evidence to suggest that this risk does affect the outcomes of the workshops. While peer educators tend to focus upon experiential knowledge, it is important that there is at least one co-facilitator of each workshop who has the level of experience necessary to confidently and accurately answer financial capabilities questions. Particularly staff in Move On's Edinburgh office who do not benefit on a daily basis from the expertise of a specialist Money Advice Worker flagged the importance of ongoing training to ensure that their knowledge was up-to-date and of a sufficient depth.

2. There might be strong cultural and attitudinal barriers to learning about financial capabilities.

   Evidence suggested less apparent impact of this risk, at least at the point of delivery. There were some minor suggestions from staff, volunteers and partners that some young people might experience peer pressure *not* to engage in or learn from the workshops. However, this concern was rarely grounded in the evidence – as previously discussed, most partners suggested that young people engaged with these workshops more than other classes and young people did not raise this as an issue, suggesting instead that if they considered the workshop content relevant to their lives then they would pay attention.

3. The timing of the workshops may not be correct.

   This risk was evidenced by the evaluation but not flagged in the initial theory of change. There was much discussion and there were conflicting opinions about this question in interviews with staff, peer educators and partners. On the one hand was an opinion that the earlier that workshops are delivered the better and that young people need to learn this information while they are still financially dependent in order to make positive decisions about money before having their own significant income. On the other hand, some interviewees felt that the most effective workshops were those with young people who had already left school, were at least receiving EMA and were currently having to make financial decisions daily. These interviewees felt that school students may learn information from the workshops but forget it before they get to put it into practice.

   > *We did do some workshops where they were a bit older and I felt they engaged much better because it was so much more relevant to them because they were thinking about those things.*
   >
   > Staff

   Interviewees tended to agree that, ideally, the acquisition of financial knowledge should be cumulative, and that regular and repeated preventative education would be followed by specific support at times when young people's circumstances changed. There was acknowledgement that Move On does not currently have capacity to do this and that it may not be provided from other sources. There is, therefore an important debate about when are the key 'teachable moments' where young people are most likely to be receptive to the information in the workshops.

4. The knowledge being taught might not be what workshop participants need

   As highlighted earlier, Move On is working to a particular model of financial capabilities that focusses upon a particular set of circumstances and needs. This model is underpinned by a set of assumptions, based upon years of experience with a particular client group, about the financial knowledge needed by the young people who attend, including that they come to the workshops with no financial knowledge and that their current and likely future life circumstances require a particular set of information. Although these assumptions may be true for most workshop participants, there was evidence that some workshop participants did not perceive it to be true for them.

Behaviour change

Workshop participants' behaviour change

There were minor examples of behaviour change that were observed or expressed to staff/partners by participants after workshops. There were also some indications from post-workshop questions that participants perceived that they had implemented some changes, although it is impossible to verify these perceptions (Fig. 6).

Fig. 6: Young people's responses word cloud from 'clickers' several weeks after the workshops re: things they had done differently since the workshop

The most significant behaviour change reported by young people related to their communications about money (Fig. 7 shows the changes in those who participated in the life skills programmes). Asked who they talk to about money, there was a marked increase several weeks after the workshops in the percentages of those stating they discussed financial matters with friends (38.7% to 61.1%), parents or carers (43.7% to 70.5%) and siblings (20.2% to 40%). The percentages who responded they "don't know" or that they "never talk about money" did not change much and the change in behaviour was less marked in Glasgow than in Edinburgh. This data confirms that greater communication about money matters may be an important behavioural change following the workshops. The data also confirm young people's preference for informal support; in the post data, only 2% of young people say they talk to teachers while 61% talk to friends and 71% talk to parents. This is particularly important given Move On's strength in *engaging* with disengaged young people. This finding would suggest that Move On's engagement does lead to engagement on the topic with other key people in their lives. This is in keeping with the MAS outcomes framework outcome that "young people talk about money with friends and family openly".

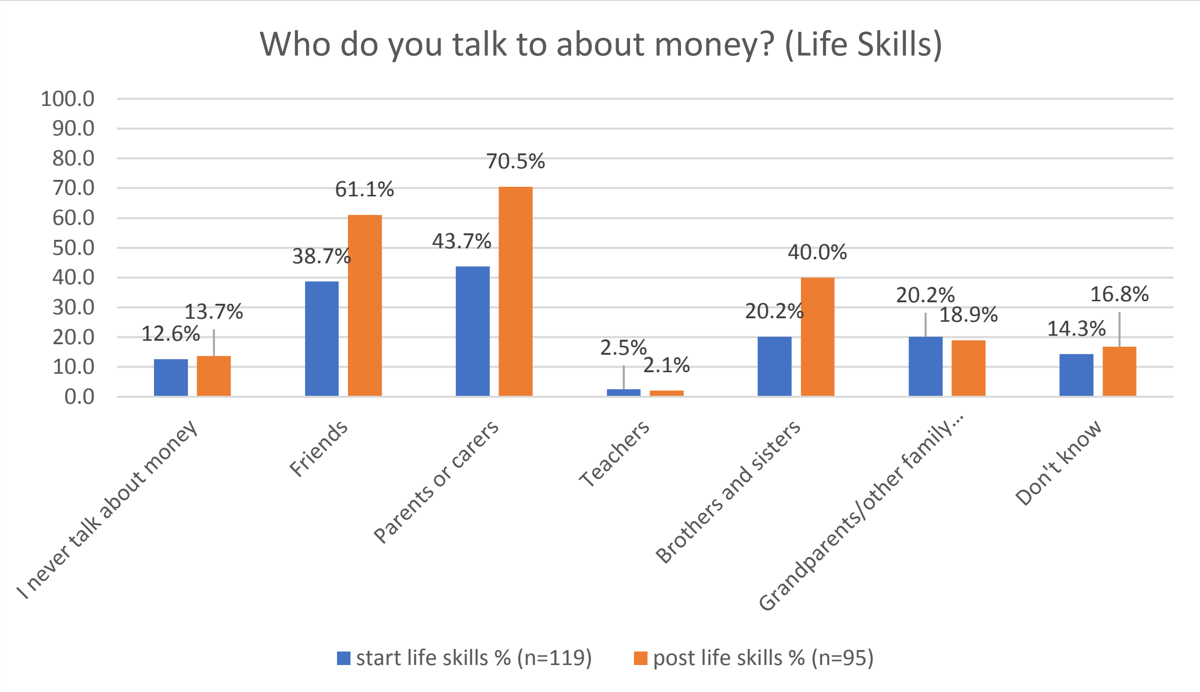

Fig. 7: Who young people say they talk to about money

As hypothesised in the initial evaluation plan, the most common perception expressed by staff, volunteers and partners was that it was not realistic to expect to see major behaviour changes from the workshop participants in the weeks after the workshops. This was primarily because of the timing of the majority of the workshops, which happen before participants leave school when most of them do not have a significant income. These workshops are therefore seen to have a primarily preventative purpose focused upon future behaviour, linking to the idea discussed above of 'planting a seed' for future behaviour.

In line with adult perceptions, young workshop participants were less likely to articulate changes in their behaviour than changes in knowledge and attitudes after the workshops. Some participants were, however, able to identify anticipated future behaviour changes.

> What do you intend to do differently? (workshop feedback)
> *Make sure I spend money wisely*
>
> *Try not to end up living on benefits*

Think more about what I spend my money on

When talking about the minority of workshops where participants had left school, staff, peer educators and partners were more confident that participants made changes to their behaviour as a result of the workshops. They also, however, acknowledged that the young people who attend these workshops often face significant barriers to putting their financial capability into practice. Barriers mentioned include: mental health difficulties; additional support needs; being looked after by the local authority; at risk of homelessness or experiencing homelessness; using drugs; involvement in gang culture; low academic abilities and a lack of hope for a positive future.

I'm not going to pretend that it's an epiphany for everyone but there are a few who do things differently, they say that they didn't realise certain things and so prioritise in certain ways.

Partner

Their parents' benefits get stopped when the child leaves school in 4th year so lots of parents kick them out of the house.

Partner

The young people who attended the workshops reflected these views. They pointed to some changes that they had made – more than the young people who had participated in the school workshops – but also emphasised financial challenges and limitations – including poverty and difficult family circumstances – that they faced that made behaviour change difficult. Similarly to the participants in school workshops, this group of young people saw the main benefit of the workshops as being to give them space to discuss money and more information in order to help them in the future.

It was useful general knowledge, I might not remember it exactly, but it will always be there for us to come back to when we need it.

Participant

Peer educators' behaviour change

Unsurprisingly, peer educators described behaviour changes far more powerfully than workshop participants. Notably, the changes that they describe mirror the behaviour changes that Move On's initial theory of change indicate would be successful outcomes for workshop participants.

One of the key behaviour changes was about budgeting and making efforts to stay out of debt. Several peer educators believed that if they had not volunteered or worked with Move On then they would have been in debt. They attributed this to a combination of the individual support that they receive from staff and the knowledge gained and enforced through participation as peer educators in the financial capabilities workshops. Although several were keen to emphasise that they still find managing their money difficult, peer educators also talked about budgeting, making better choices about how to prioritise their spending and about not borrowing money or accepting credit that they were offered.

I try to just make sure I get my bills oot the way first, gas and electric all that stuff, the necessities first, then I'll worry about like personal money, going out and doing stuff.

Aye, aye, I'm mair sensible with money now. I don't spend it on crap anymore.

> *One thing I do do if I know I'm going to be skint is like I'll pay like my council tax a little bit ahead, so if I think oh aye I've got a big expense for next month, like so I know that money's you know, will be there and I don't have to worry.*
>
> *If I'm getting something I think, is this something that's just going to make me happy the now, or is this something that's gonna be helpful and useful for a longer period of time.*

Volunteer peer educator

Peer educators also talked about their future plans. However, in contrast to workshop participants, there was evidence that peer educators were taking current action to improve their future circumstances. For some this included, as above, making choices to avoid getting into debt and for others this included trying to save money to finance future plans such as buying a house, getting married or having children.

Positive financial routines and habits were accompanied often in the life stories of peer educators by positive career aspirations and fierce determination to achieve their own personal goals. For several of the peer educators, volunteering with Move On had opened up other career or educational opportunities. Of the five CJS trainees who finished their contract with Move On during the evaluation period, one had finished early because of personal circumstances, one had successfully gained a new job, one had been accepted onto a course and two were applying for jobs. Four ex-volunteer peer educators had moved on to employment with Move On in various different roles. Another ex-volunteer peer educator had a job with another third sector organisation that he credited largely to his voluntary experience with Move On.

> *I've had all the motivation to dae it [effect change in his life], but Move On's given me the tools as well, which I didn'y have.*

Volunteer peer educator

Peer educators talked about how their training with Move On and facilitating the workshops had introduced and reinforced the knowledge needed to make behaviour change. In addition, many of the peer educators suggested that the ongoing support that they received from Move On was particularly instrumental in their being able to make changes. This often represented a behaviour change in terms of talking about money and seeking advice and support when necessary. Several of the peer educators also stated that they were now more likely to talk about money with other people in their lives.

> *If I was struggling financially or whatever I would just get on with it and deal with it rather than access like a payday loan or a Provident loan or whatever 'cos I feel I don't want to access for a short-term help but then have a long-term problem.*

CJS trainee

Assessment of risks and assumptions

The key risks outlined on the initial results chain were that external factors in the young people's circumstances could impact upon their ability to put their financial knowledge into practice and to make positive financial decisions. Secondly the results chain made explicit their assumption that young people are motivated to make positive financial decisions and to look for employment. The evaluation found evidence that the first is a strong risk and that the second is a reasonable assumption to make.

1. Financial capabilities workshops take place in a wider social context.

As discussed above, there are significant factors external to the workshops that do affect workshop participants' abilities to put learning from the workshops into practice. Many of these factors are structural and outwith Move On's control or scope. Contribution analysis acknowledges these external factors and enables the organisation to focus upon the areas in which it has control. Here it is important to acknowledge that, however much financial knowledge they have after participating in the workshop, some young people's circumstances mean that it is extremely difficult to change their behaviour.

If you have money and you've never had money it's really difficult not to spend it on things that you want rather than what you need.

CJS trainee

2. Life circumstances can make it challenging to apply knowledge.

   Linked to this, the interviews with young people and peer educators suggested that young people want to be in control of their financial behaviour and that increased knowledge helps them to make better decisions, but there are also often good reasons why they are not able to put their learning into practice. These reasons include: family difficulties; problems with housing and homelessness; addictions; and the limitations of living on benefits or low paid jobs.

   Anybody can do that [survive on very low income e.g. JSA] for a wee while, anybody, but that soon becomes awful, because you're not eating properly, you're not heating your house properly.

   Staff

3. Financial choices can have long-term consequences.

   A further related risk is that early financial decisions can have impacts that continue to be felt by the young person for many years. This was particularly apparent in the interviews with peer educators who had mostly been living independently for some years and although often having moved on from difficult life circumstances were, in several cases, still seeing the impact of previous choices on their current financial situation.

   It's creeping up wi' me. I canny open a new bank account, I canny get away fae it a wee bit…I canny get any credit, I canny get nothing.

   CJS trainee

Long-term outcomes

The desired final outcomes for Move On's financial capabilities workshops, as identified in the initial theory of change include: young people becoming financially stable, confident and resilient; financial capabilities education, led by people with lived experience of the issues, prioritised in the school's curriculum for all young people; reduced debt among young people. It is, however, outwith the scope of a short-term evaluation such as this to provide evidence for these final outcomes towards which Move On seeks to contribute. This illustrates a key challenge of evidencing impact of initiatives that are broadly preventative and is one of the reasons for using a contribution analysis approach that acknowledges the importance of outcomes at all stages and the need to consider ecological factors affecting success.

Confidence in managing money is one area in which the evaluation can provide some indicative evidence. Far fewer participants stated that they were "not at all confident" or "not very confident" in managing their money at the end of a workshop (a drop from 24% to 8%). However there was a drop of around 7% in those who stated they were "very confident" at the end of a workshop. Of those programme participants who completed a post-course questionnaire, the percentage stating they were either "quite confident" or "very confident" increased from start to post, from 47% to 53%.

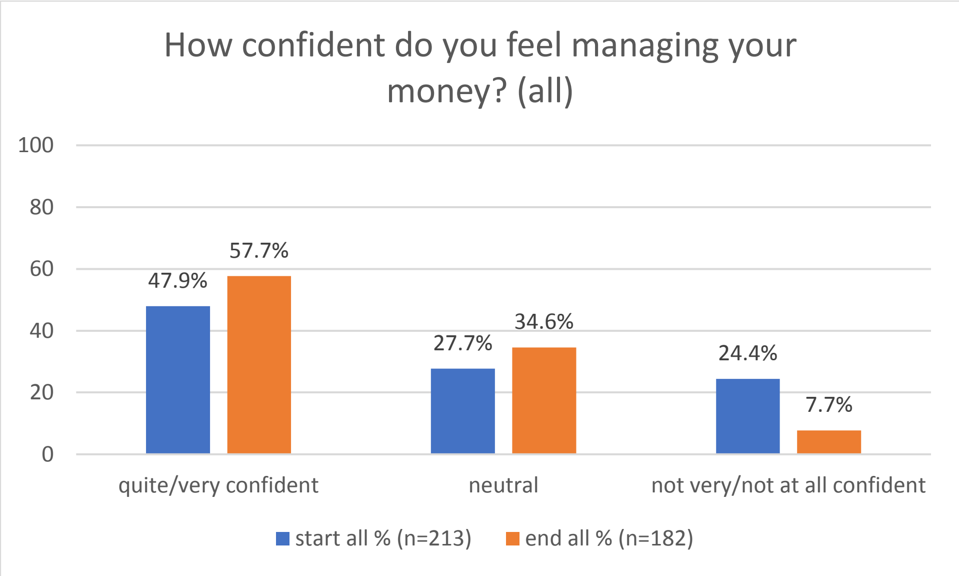

Fig. 8: How confident do you feel managing your money? (all)

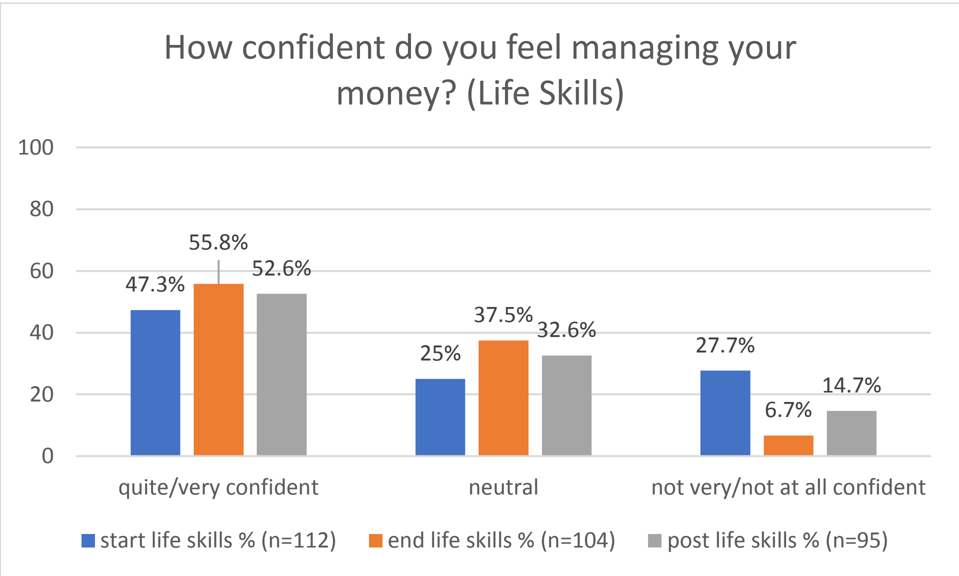

Fig. 9: How confident do you feel managing your money? (Life skills)

Confidence in money management in general appeared to be lower amongst Glasgow participants than Edinburgh participants, with 30% of Glasgow respondents (n=93) stating that they were "not at all" or "not very" confident before the workshop, compared to 19% in Edinburgh (n=112). While pre-workshop confidence was broadly similar across younger and older participants, levels of confidence post-course seemed to be lower in those aged 16 and over, although numbers are small, perhaps reflecting that for many of the older young people, managing their own money is becoming a more immediate reality. 24 of 38 under 16s and 26 of 57 aged 16 and over felt either "quite" or "very" confident following the course.

There is more – although still limited – evidence of progress towards final outcomes in the interviews with peer educators, who have had more intensive financial capabilities input and support and extended connection with the organisation, thus making it possible to see change over time. Most of the peer educators did consider themselves more financially secure than when they had started volunteering and several considered their involvement with the organisation to have helped them stay out of debt.

Peer educators also talked about becoming more confident in their financial knowledge and financial decision-making. However, one peer educator described how the process of gaining financial knowledge had actually made him realise the gravity and consequences of decisions that he was making and therefore less confident. This particular peer educator did not see this as negative, but indicated that the learning process had been a *reality check* for him in the same way that he hoped the workshops would be for young participants. This is reflected in the quantitative data for workshop participants that shows that, while numbers of participants who stated that they were "not at all confident" or "not very confident" at the end of a workshop dropped substantially from the beginning, (a drop from 24.4% to 7.7%) there was a drop of around 7% in those who stated they were "very confident" at the end of a workshop. There is an underlying assumption in the final outcomes identified in the initial results chain that financial confidence is a positive, however this could be a false optimism, as indicated within the literature.

> *I think I've got smarter in dealing with my money but not necessarily more confident because the more you know!...I'd say less confident about my money but in a more realistic [way]*
>
> CJS trainee

In addition to those identified in the initial results chain, two key risks, alluded to in the sections above, emerged from the data to challenge the contribution that Move On's financial capabilities workshops can have towards these final outcomes.

The first is an assumption that these workshops happen as part of a network of support for young people to improve their financial knowledge and to support them when their financial situation is challenging. As seen above, the key strengths of Move On's workshops are their ability to engage young people who are often disengaged from education and to encourage these young people to see financial capabilities as something relevant to and important for their lives. Debates about the best time to deliver these workshops tend to converge upon the opinion that financial education should be cumulative.

However, the reality emerging from the evaluation is that young people often do not receive regular financial education and service provision in this area is inadequate. The policy overview included in this report, describing varied provision, and the recent finding that over half of children surveyed in Scotland do not perceive that they have received financial education in school or college (see Appendix A for the literature review) add weight to this claim. While this is outwith Move On's control, such a lack of cumulative support does impact upon the potential of these workshops to contribute to the final outcomes that Move On has identified.

> *We would like them to do workshops with years 1 2 and 3 [in addition to years 4 and 5]. Move On and Princes Trust are the only organisations that really engage with them and prepare them for the world, but they can't do everything.*
>
> Partner

Secondly, as discussed above, it is often structural factors rather than individual factors that prevent young people from putting knowledge into practice. While financial capabilities workshops do add to these outcomes, the need to address structural issues of poverty and inequality points to the limits of initiatives targeting individuals since, where individuals do not feel in control of their lives, they will not be motivated to learn and to put that learning into action.

> *These young people are poor lost souls. They have no hope for a positive future because they haven't seen any positivity in their lives or their parents' lives. It's a near impossible task to persuade them to manage their money better when they just don't actually have any money.*
>
> Partner

Limitations of the Evaluation and Future Evaluation

A significant limitation of this evaluation is that Move On's financial capabilities workshops are primarily preventative., Since this evaluation had no comparison group and a short timeframe, it is impossible to know what choices young people may have taken had they not attended workshops and evidence of outcomes relates, therefore, to perceptions of change and observed changes in the short-term. Similarly, attitudes changed or knowledge gained at the workshops may only be remembered and put into practice months or years later, placing these contributions outside of the scope of this evaluation. This is something that the organisation is aware of and is evidenced in the repeated use of the phrase "planting a seed" to express the value of the workshops. Any future evaluation into Move On's financial capability programmes should be widened to include employability programmes and one-to-one support in order to look at Move On's programme as a whole, and should take place over a longer timeframe to enable impact over time to be measured effectively.

Since the timescale of the evaluation was prescribed, the evaluation team mitigated for this limitation by using a contribution analysis approach. One of the core components of this approach, along with other theory-based approaches to evaluation, is to develop a detailed results chain, acknowledging that positive outcomes at each stage of this chain do not guarantee positive outcomes at the next stage but are significant in themselves and do make outcomes at subsequent stages possible and more likely. Therefore, according to this results chain, positive engagement outcomes make learning possible and this, in turn, makes behaviour change (either current or future) more likely. While this evaluation provides more evidence of positive outcomes towards the beginning of the results chain, this does not necessarily mean absence of outcomes towards the end of the chain – they may be still to happen.

The evaluation approach notes that the final outcomes that Move On aims towards are not outcomes that can be achieved by their financial capabilities workshops alone. Contribution analysis shifts the emphasis from *impact* to *contribution*, acknowledging that interventions such as these workshops exist in a complex context of interventions and initiatives to support young people and their financial capabilities. Similarly, there are a range of factors in the wider context that limit or challenge young people's abilities to develop financial capability and make positive choices about money. While the need for a wider web of support beyond the workshops and the challenges faced by young people are made explicit in this report, their assessment is outwith the scope of this evaluation. In other words, the evaluation illustrated some of the contribution that Move On's workshops made towards young people achieving these outcomes, however, the evaluation was limited in its ability to capture the full range of other potential influencing factors.

Whilst context is important for all social initiatives, it is particularly challenging for the group of young people who make up most workshop participants; young people who are disengaged from education and from families in adverse financial circumstances. While this provides challenges for the evaluation, it also demonstrates the importance of Move On's wider knowledge about this group of young people.

A second set of limitations relates to the challenges of scaling up an existing intervention and evaluating it simultaneously. Although Move On has been delivering workshops with elements of money management and financial decision-making for some time, they introduced changes to their programme for the purposes of this evaluation. These changes included standardising the workshops across Move On's Glasgow and Edinburgh offices and introducing the electronic voting system (generally referred to as the 'clickers') in order to collect information about the participants and assess knowledge change from the beginning to the end of the workshops.

Such an approach has certain advantages. Conducting an evaluation at the same time as changes are being made to an intervention allows for ongoing development to be clearly linked to evidence and recommendations. However, there were also challenges resulting from simultaneous development and evaluation.

The first challenge was that some staff indicated in interviews that they felt the changes implemented as a result of this evaluation were funding-driven, and rather than enhancing the workshops, may have detracted from the work that they were doing with young people. This may have led to perceptions or misperceptions regarding flexibility in delivery and affecting feelings of ownership over the material.

The introduction of the clickers was a particular challenge. While some staff saw the potential of using these as a way to engage with young people, the reality was that they often failed to work, causing frustration for staff, peer educators and workshop participants. Where this happened, staff provided paper versions of the questionnaires, but this affected the flow of the workshops. In addition, young people found the questions repetitive, especially when the same questions were asked at the beginning and end of the workshop for evaluation purposes. Young people and staff suggested in interviews that these repetitive questions had resulted in young people becoming bored and disengaging from the workshops. Possible alternatives were considered but staff felt strongly that sending paper questionnaires to school/project staff to collect in advance of and after workshops would be unsuccessful because of the demand upon already busy professionals. If a similar approach were used for future evaluations it would be worth considering whether it was possible to only include in the evaluation schools that were able to allocate two consecutive periods for each workshop to allow more time between the questionnaires.

That some workshop participants disengaged as a result of the quantitative questions is problematic for two reasons: firstly, the evaluation shows that engagement is one of Move On's core strengths and one of the key messages of this evaluation is that, particularly with this group of young people, engagement is vitally important as a precursor to learning and behaviour change. Secondly, disengagement meant that workshop participants did not always take the clicker questions seriously and, therefore, it is difficult to judge the reliability of the data gathered in this way.

One related challenge of the evaluation approach taken was the amount of the workshop time devoted to gathering data via the clickers. In a series of workshops or in a setting with more flexible timing this was less of a challenge, but in a one-off workshop in a school this was extremely challenging. Move On encouraged schools to set aside two periods for a workshop, but sometimes this was not possible and only one period (around 50 minutes depending on the school) was available. Since the clicker evaluation questions at the beginning and end could each take 10/15 minutes (depending upon whether or not the clickers worked) this meant that there was only 20/30 minutes for input. Move On staff flagged this at the beginning of the evaluation, but there were challenges in ensuring that the data met the needs of the evaluation for Move On and MAS. Some questions were removed and modified as a result of feedback from staff and young people part-way through the evaluation, but the evaluation questions still restricted time available for input during the workshops. Furthermore, this resulted in fewer questions being collected at the end of workshops, which limited assessments of change over time for some questions.

In addition, despite significant investment of time and effort from Move On staff, the quality and usefulness of the quantitative data gained from using the clickers was low, resulting in limited analysis options and a lack of statistical significance testing. The chaotic nature of the lives of young people attending the workshops meant that it was impossible to ensure consistency between young people responding to before, after and post workshop questions. A decision was taken not to ask young people for their names when asking the clicker questions in order to maintain confidentiality and make it more likely that young people would answer honestly. The downside of this decision was that it is not possible to link before, after and post data. However, while delayed and post data may be weakened by lack of tracking of individuals, the start and end data gathered on the day of workshop is stronger as it relates to the same individuals. Still, as mentioned above, many questions were not asked at both start and end points, limiting assessments of change over time.

It is therefore suggested that staff who deliver the workshops should be central to discussions about whether there is ongoing value of using the clickers either for self-evaluation and feedback or for other purposes. Some staff members suggested more creative ways that the clickers could be used rather than simply questions, for example developing a ‘choose your own adventure’ scenario where young people see the possible consequences of different financial decisions, or a money quiz where individuals or teams of young people are in competition with each other.

Implications and Recommendations for Policy and Practice

In this section we explore the implications of this evaluation. Since the evaluation took place at an early stage in the development of Move On's financial capabilities workshops, it offers key insights for moving forward with this work. This section also explores recommendations for ongoing evaluation that may be outwith Move On's remit.

Emphasise the unique character and contribution of Move On's financial capabilities workshops.

This evaluation finds that Move On's core strength is in engaging young people often found difficult to reach. Move On's partners, including school staff, perceive this to be a significant success. The contribution analysis approach demonstrates that successful engagement is an essential step towards young people developing their financial capability and ultimately changing their financial behaviour.

A focus on hard to reach young people fits with the message and values of Move On, as these young people are most at risk of financial hardship and homelessness. While acknowledging that all young people need information about financial capabilities, where Move On's workshops were delivered to a general audience, young people felt that the messages were less relevant to their lives and were less likely to engage. We therefore recommend that Move On focuses on delivering their financial capabilities workshops to targeted groups of young people.

Consider adopting a more holistic understanding of financial capabilities that is responsive to individual circumstances and needs.

Move On currently adopts a model of financial capabilities that is mostly based upon 'risks' and 'survival'. The evaluation finds that this model is perceived (by adults and young people themselves) to be relevant to the lives of the targeted young people discussed above. However, adopting this model risks making assumptions about young people's starting points, including for example family socialisation, ability and aspirations, and the information that they need to know.

The literature review demonstrates that focussing upon the things that motivate young people is the most likely approach to affect behaviour change. By checking out workshop participants' starting points and goals, Move On will be able to avoid making assumptions that may lead to young people thinking that the workshops are not for them.

Move On management are beginning to think about this need, including consideration of young people's different circumstances such as going to college and potentially living in student accommodation or staying at home. We recommend that Move On includes an activity that enables young people to reflect upon their current situation and the information that they might need in the future in order to work towards their individual financial goals. This would require workshop facilitators to be flexible to young people's needs and adopt a more rounded understanding of financial capability, including perhaps help-seeking, future planning and choosing products. Broadening the model of financial capability may, however, result in additional staff training needs as discussed below.

Reflect upon equity of inputs across offices.

It is notable that the inputs to the financial capabilities workshops are different across Move On's two offices. This includes:

- Availability of knowledge about financial capabilities, particularly with reference to the post of Money Advice Worker
- Ownership of and conviction in the activities delivered in the workshops that have resulted from their historic development
- The number of young CJS trainees who provide the peer education element of the workshops

We recommend that Move On staff collectively reflect upon the impact of these inequities. In particular, it may be useful to either source funding for a Money Advice Worker in Move On's Edinburgh office or to explore how additional training on specific aspects of financial capabilities can be accessed for staff.

Continue to value and sustain peer education and shared personal experiences.

Move On staff and volunteers emphasise the importance of peer education to the success of the workshops, drawing attention to the age proximity of peer educators to workshop participants and the life experience that they bring to the workshops. While there is some evidence from young people that they appreciate the workshops being delivered by people nearer their own age, they tended to emphasise the personality of the facilitators, including their willingness to share details of their own lives. There is some strong qualitative data showing how the way in which young people position the facilitators (their being 'like them'), can make a genuine connection. The peer education element of Move On's work is part of the organisation's character and uniqueness, and is relevant to how partners understand and receive the organisation.

Every effort should be made to ensure that there is at least one peer educator at each workshop, but having too many peer educators at a workshop should also be avoided. Ideally each workshop should be led by one member of staff and one or two peer educators, in order to include sharing of personal experience but not to overwhelm groups with a disproportionate number of adults.

Peer educators gain clear positive outcomes from their involvement with Move On. Since desired outcomes for workshop participants and peer educators are broadly similar, that peer educators have changed their behaviours demonstrates the potential progression of the results chain from engagement through to behaviour change, which is not possible to evidence in workshop participants since any change would occur outside of the evaluation timeframe when they are unlikely to have contact with Move On. However, it is unclear as to whether outcomes for peer educators are as a result of individual support they receive from Move On or from their peer educator role and, therefore, it is impossible to suggest that workshop participants will make such changes without sustained contact with Move On.

We therefore recommend that Move On prioritises the peer education aspect of the workshops in light of the challenges of recruiting volunteer peer educators. Early signs are that the CJS trainee programme is a positive way of addressing this challenge but that the organisation needs to take time to reflect together upon this and clarify the role(s) that CJS trainees play in different aspects of Move On's work and expectations of the CJS trainees with particular reference to support that they will receive and experience they will gain.

Develop peer support networks for CJS trainees across the Glasgow and Edinburgh offices

Peer support and continued learning are important parts of the CJS trainee scheme and of the experience of working as peer educators with Move On. We recommend that Move On focuses on developing a training programme that enables CJS trainees to effectively deliver financial capabilities workshops and develop peer relationships that will support and enhance their experience with Move On. Assuming that CJS trainee numbers remain relatively low in both cities, we recommend that this training programme takes place with all CJS trainees together and that regular opportunities are provided for CJS trainees to meet together for reflection and sharing experiences. Such training should be supported by the Money Advice Worker and Development Workers from both cities.

One-off sessions vs a series of sessions

The current evaluation offers no clear evidence to suggest that a one-off financial capabilities workshop or financial capabilities as part of a series of life-skills is more effective. Both options have advantages. Life-skills programmes offer opportunities for staff to build relationships with young people and to address multiple interrelated issues. However, this is only an advantage if the same staff and peer educators facilitate all of the workshops. Life-skills programmes also offer more time to build in flexible evaluation tools. On the other hand, one-off workshops tend to be easier for schools to fit into their curriculum and, therefore, make the workshops accessible to young people who would not otherwise be able to participate. It was notable, however, that partners tended not to have clear information about the different options available to them and that workshops tended to be organised on an ad hoc basis, often mediated by existing relationships between staff.

We therefore recommend that Move On continues to offer standalone financial capabilities workshops and life-skills programmes that include financial capabilities elements. However, when providing life-skills programmes, we emphasise the importance of having the same staff for the whole programme who can build relationships with participants. It may also be useful to think about providing ‘top-up’ workshops with the same young people and, where possible, the same staff on consecutive years in order to reinforce messages, an approach that would also offer possibilities for longitudinal evaluation

We also recommend that Move On provides a clear information sheet (or similar) for schools and other partners, that outlines the financial capabilities options available from the organisation.

Consider whether MO could contribute to the knowledge and skills in financial capability of those adults supporting vulnerable young people

The evaluation demonstrates the importance of a wider network of financial capabilities support for young people and the gaps that currently exist in such a network. While Move On cannot provide such a comprehensive network, one potential growth area for the organisation could be to provide financial capabilities knowledge and skills to key adults who support vulnerable young people, including family, teachers and support workers.

This could fit with the clearest behaviour change noted by workshop participants after the workshops – talking to more people about money, including family, parents and siblings. Developing such a role could strengthen Move On’s contribution towards their desired outcomes of ensuring that financial capability is seen as a priority for all young people and enabling the skills and messages of the workshops to reach a wider audience.

Consider the ways in which quantitative data collection could be more effectively built into the financial capabilities workshops

The evaluation highlights the challenges of collecting robust quantitative data in such a tight timeframe with young people leading chaotic lives and who can be difficult to engage. Move On also experienced technical challenges using the 'clickers' which, on occasion resulted in otherwise engaged participants disengaging with the activities.

We recommend an ongoing exploration of approaches that Move On and other similar initiatives can use to gather robust data about what works and what doesn't work in supporting disengaged young people's financial capabilities. This should include qualitative approaches such as contribution analysis, action research and transformational stories. It should also include creative ways of gathering quantitative data that could fit into the workshops (for example, quizzes) and approaches that allow participants to be tracked over time, such as follow-up workshops with the same classes in subsequent years as outlined above.

Consider the usefulness of a review and longitudinal evaluation of Move On's financial capabilities work wider than solely the financial capabilities workshops

Move On staff suggested in the final evaluation workshop that there are links between the financial capabilities workshops and other areas of the organisation's work (such as mentoring and the family food service holiday hunger programme in Glasgow) that would benefit from exploration. Making these connections may provide opportunities to address some of the recommendations above and to carry out a thematic longitudinal evaluation that could circumvent some of the challenges from the current evaluation such as being able to maintain contact with participants over a longer period of time.

In addition, there might be other areas of Move On's work that can benefit from the learning in this evaluation by integrating financial capabilities into the broader activities. For example, in the broader life skills programme there may be opportunities for activities where young people are given an actual budget to complete a task that the group themselves have chosen.

Consider ways to work holistically with the wider network of financial capabilities support available for disengaged young

The evaluation demonstrates the importance of a wider network of financial capabilities support for young people and the gaps that currently exist in such a network. Move On is only one initiative within this network, but the evaluation demonstrates that, without such a strong network, individual initiatives will not reach their potential impact.

We recommend that instead of only looking at initiatives individually, Money Advice Service uses a narrative approach to explore the ways in which individuals interact, or fail to interact, within this network how the network of supports available to young people could be strengthened.

Such research would also allow exploration of some of the structural issues that impact upon financial capability that this evaluation has demonstrated can pose a risk to the success of individual initiatives.

Key questions for Move On to consider:

Any evaluation raises more questions that it can answer and is, ideally, the beginning of an ongoing process of reflection and development. The questions below are questions that the evaluation team suggest that Move On consider together in order to continue developing a shared narrative of this initiative.

- The evaluation suggests that Move On's strength is in engaging with disengaged young people, but several staff and peer educators noted that very few young people in schools get sufficient financial education. What should the target group of young people be for the financial capabilities workshops moving forward? Is different workshop content more appropriate for different groups of young people?

- Is everyone in the organisation equally motivated to deliver the financial capability work? If not, why not?
- How do (and how should) the financial capabilities workshops fit with the other work of the organisation, including other life skills workshops and the mentoring programme?
- Are there other ways that financial capabilities support could be integrated into the organisation's work? Could this include practical support to young people to make positive financial decisions?
- Does it matter if Move On is doing exactly the same work in Edinburgh and Glasgow? If it is different are the reasons grounded on evidenced need?
- Are there ways that Move On can incorporate individual workshop participants' needs and goals into the workshops and their wider financial capabilities programme? Might thinking about how to move towards goals increase motivation to learn and make behaviour change?
- How can Move On ensure ongoing evaluation and manage quality assurance across the financial capability programme? How can evaluation processes be developed that increases knowledge of what works and/or doesn't work to improve workshop outcomes? How are self-evaluation and feedback from young people and partners collected and used?

Learning and Sharing Activity

Move On will be using learning from this report and questions raised by the evaluation to reflect upon and develop financial capabilities work in the organisation. In particular, there is a commitment to explore broadening the concept of financial capabilities used in the workshops to encompass a wider range of life circumstances and take account of the goals and aspirations of young participants.

Move On will share the findings from the evaluation with partners and peer educators. We may not be able to share directly with the young people who participated in the workshops, as many will have left school or the project that was supporting them. We will seek funding to create young people-friendly findings, which can be shared via our website and to the schools and other partners where the workshops took place.

Throughout this evaluation period Move On has been communicating with two other projects who have received funding from MAS's What Works Fund and who work with a similar client group of young people who are disengaged from services for a range of reasons. There are ongoing discussions about how to share learning from these three evaluations.

Move On will facilitate a dissemination event to share findings from the evaluation with key partners. Details of the evaluation findings will be shared with stakeholders who are not able to attend the event and the organisation is currently giving thought to how best to share these findings with young people.

A summary of evaluation findings will be used to write a blog post for Edinburgh University's Centre for Research on Families and Relationships (CRFR). There is the possibility for an informal seminar at CRFR.

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Appendix 1: Literature Review

Literature review of young people's financial capability

This section provides a brief appraisal of the literature related to young people's financial literacy and capability, and programmes intended to bolster this. The review is not comprehensive, rather focused on literature reviews, meta-analysis and significant works; those which are recent and speak of the Scottish, urban context, and those which introduce key ideas relevant to the Move On financial capabilities approach. This includes an assessment of where the evidence is weak and where it is strong – where this evaluation can proceed from the existing evidence base – as well as identifying themes which are carried forward into the data chapters of this report.

Scope and definition of financial capability

Research interest in financial literacy and capability is relatively recent, having developed in the twenty-first century. Most of the work included in this brief review emerges from UK, US and Australian contexts.

In the UK, MAS offer a basic definition of financial capability:

> "a person's ability to manage money well, both day to day and through significant life events, and to handle periods of financial difficulty"[10]

The scope set for Harrison, Marchant and Ansell's (2017) analysis of young people's responses to the MAS UK Financial Capability Survey of 2015, implies that this definition relies on attitudes and motivations as well as skills and knowledge. The skill of utilising knowledge to make beneficial and positive financial decisions may also be important (Wagland and Taylor, 2009).

The Australian Security and Investment Commission's (ASIC) definition of financial literacy echoes similar themes with some expansions. It includes: mathematic literacy and standard literacy; financial understanding; financial competence (including attitudes); financial responsibility (including decision-making); and the ability to seek assistance when needed (see discussion in Taylor and Wagland, 2013).

Atkinson, McKay, Kempson and Collard (2006) undertook extensive development work to arrive at measures to complete a baseline of financial capability in the UK. The authors propose four domains to describe financial capability in the round, 'managing money' (including 'making ends meet' and 'keeping track'), 'planning ahead', 'choosing products' and 'staying informed'. They asked questions about applied financial literacy in the form of a 'money quiz'. Complexity within the concept is suggested by variation in people's scoring across the four domains.

> "We have found clear indications that individuals may be particularly capable in one or more areas, but lack skills or experience in others." (p9)

Gross (2005) describes limitations in the concept of 'financial literacy', contending that while it is 'being sold as a tool for consumer empowerment and a cure for all that ails our consumer credit economy' (p307), it locates responsibility in the hands of the individual absolving the responsibilities of other public and private bodies. She points to systemic factors such as the need for assets and credit in low income communities, a living wage and social care, as well as problems of misleading marketing, unscrupulous sellers and predatory lenders. Johnson and Sherraden's understanding of 'financial

[10] Financial Capability Strategy for the UK, www.fincap.org.uk

capability', taking in 'the array of opportunities open to a person, as well as that person's internal capabilities' (2007; p123) responds partly to these concerns.

So while some authors seem to use the terms 'literacy' and 'capability' in broadly similar ways, 'capability' may be in general more holistic and some intend that 'capability' includes a structural element – access to the financial services and resources which make financial literacy more meaningful for the individual (Johnson and Sherraden, 2007). The ability to use financial knowledge to inform planning and decision-making may also be important.

Commentators note the increasing range of providers offering financial education and financial capability may be seen as a growth area (Gross, 2015; McCormick, 2009). In the US private organisations such as National Council on Economic Education and Jump$tart Coalition have developed voluntary national standards and curricula for financial education (Johnson and Sherraden, 2007). The policy overview provided in this report gives contextual information on provision in Scotland.

> "Most broad-based financial education programs for adults and children attempt to bring all participants to a minimum basic knowledge of money management skills regarding banking, finance, savings, credit, and so forth; many attempt to accommodate individual or familial goals." (McCormick, 2009: p71)

Growth in financial education reflects a shared understanding of what children, young people and adults need in order to cope in contemporary contexts, explored below.

Context

When discussing perceived need for financial education, commentators typically refer to the current 'demanding financial environment' (Lusardi, Mitchell and Curto, 2010). Writing in 2009, McCormick refers to recession, rising prices, mortgage foreclosures, credit tightening and a decline in personal savings, as well as complex products offered within the financial services marketplace. She refers to absence of comprehensive strategies for educating young people to cope with these complexities and stressors. Harrison, Marchant and Ansell (2017) talk about increased individual responsibility in financial matters as well as changes in housing, pensions and employment patterns which make this task more complex. Low levels of financial literacy are seen to be linked to poor mortgage choices, over-indebtedness and susceptibility to scams and misleading information (Taylor and Wagland, 2013; Gross, 2005). High interest lending, such as payday loans and rent-to-own stores, is also discussed. Financial literacy or capability is 'a basic life skill that all children require' (Lucey and Giannangelo, 2006; 269).

Concerns have been expressed about young people's levels of financial capability and relative neglect of this group within policy. In the UK 31% of under 25s are over-indebted, young people are less likely to plan ahead and do not like talking about money, making it more difficult to provide support (Action for Children, 2015). 'How can we improve the financial capability of young adults?'[11], a thematic review included in the evidence hub supporting the Financial Capability Strategy for the UK, points to a range of issues specific to this part of the life course. Young people are typically experiencing a number of significant transitions related to their growing independence, leaving home, starting work or starting a family. While young people in the family home may have fewer opportunities to practise

[11] See www.fincap.org.uk/evidence_hub

financial decision-making, vulnerable young people may make the transition to full independence at an early age, where mistakes are costlier in the absence of the safety net of parent support.

Lusardi, Mitchell and Curto (2010) point out that "financial mistakes made early in life can be costly" (p358) and their review of the evidence finds a relationship between poor financial literacy and poor financial decision-making. MAS (2014) also draw attention to the longer-term consequences of poor financial decisions and the prevalence of debt amongst 18 to 24-year olds in the UK. Their report highlights attitudinal barriers to good financial decision-making, such as social, peer and consumerist pressures and young people seeing being 'good with money' as a boring choice.

Baseline levels of financial capability

A clear and consistent picture emerges from the literature showing low or insufficient levels of financial capability amongst the general population and young people, applying across a number of developed countries where data are available: Australia (see Taylor and Wagland, 2013); USA (Lucey and Giannangelo, 2006; Lusardi, Mitchell and Curto, 2010); and the UK (Atkinson, McKay, Kempson and Collard, 2006; Harrison, Marchant and Ansell, 2016). This, combined with literacy issues, may lead to practical difficulties, such as being unable to compare credit card offers, calculate interest from a home loan advertisement or write a letter to challenge a billing error (Gross, 2015).

Atkinson, McKay, Kempson and Collard's (2006) baseline survey of financial capability in the UK, of adults across age groups, showed:

- Most people had relatively high scores in managing money and average scores in keeping track – with a minority scoring very poorly.
- Generally poor scores in planning ahead.
- Most people had lower scores related to choosing products, e.g. not shopping around, not reading the terms and conditions. There were signs of a minority of people having inappropriate products e.g. the wrong level of risk, product not needed.
- Lower scores in staying informed, including knowing where to get help and advice.

This survey indicates connections with both age and socio-economic status, and so young people found it more difficult to make ends meet, especially those who were renting, unemployed and single parents. Financial capability was lower amongst those who were not forward-looking or who were financially excluded (lacking access to financial services). Financial vulnerability was found to be widespread, with fewer than half of those surveyed having provision for a drop in income or enough money put aside to meet unexpected expenses.

Harrison, Marchant and Ansell (2016) take a 'deep dive' into young adults' responses to the MAS UK Financial Capability Survey of 2015, with a sample of 744 18 to 24-year olds. Their report explored: financial goal-setting and planning; confidence in managing money day-to-day and making financial decisions; engagement with financial education and advice and barriers to engagement; and opportunities to help support young adults' financial capability in future. Young adults had the lowest self-reported financial confidence, with confidence appearing to vary with independence and experience. Perhaps unsurprisingly young adults were more likely to have financial goals for the next five years, however the gap between having goals and plans to achieve them was wider than for other age groups. Planning tended to be focused on short-term goals ('save-to-spend'). Young people were generally confident in their abilities to manage day-to-day. However, they were less confident about the long-term and, reflecting the economic climate perhaps, they were concerned about their current incomes and inability to save for the future. The report authors consider the attitudinal aspects of financial capability relative to tensions between living for now and planning for the future.

Recently published data (from the MAS Children and Young People's Financial Capability Survey of 2016) explores children's, young people's and parents' experiences of financial capability specifically in Scotland.[12] 600 Scottish children and young people aged four to 17 were surveyed, covering topics such as children's experience and understanding of money. Findings underline the role of parents in teaching children about money and in giving them age-appropriate opportunities to learn. The vast majority of children surveyed had some experience of saving, where across the UK survey, regular saving was found to be associated with financial confidence. While the vast majority of parents felt it was important to teach their children about money, some lacked financial capability themselves, and only 60% felt confident in talking to their children about money. Despite financial education being included within the curriculum, only 46% of children surveyed said that they had received this in school or college. At UK level, a relationship was found between recalling financial education and both willingness to seek advice and some basic knowledge about money. By age 16, one third of young people were getting money from outside the home, yet 30% of 16 and 17-year olds did not have a current account.

Differentiation in baseline levels of financial capability

In the UK baseline studies indicate variation in financial capability depending on which aspect or domain is being explored, and according to demographic factors such as age and socio-economic status (Atkinson, McKay, Kempson and Collard, 2006). Those found to be struggling to make ends meet tended to be young, renting their home and with a cash budget, with many being unemployed or unable to work due to sickness or disability. Far more variation was found in keeping track of money, for example checking bank statements, checking the balance prior to withdrawal and knowing how much money one has. Some of the groups who struggled to make ends meet were found to be good at keeping track, perhaps because of reliance on cash or because of the financial pressures they were experiencing. In general, those on lower incomes were less financially capable. People were more capable in planning ahead if they were buying financial products, although of course some of those products might have connected to their future plans, and if they were more educated. The most significant factor in explaining capability in choosing products was having experience of doing so, although young people fared particularly badly here even taking into account their more limited experiences.

In the US, the Jump$tart programme is a source of extensive data, providing biennial and national surveys of high school seniors since 1997. Survey results show that respondents with higher (traditional) aspirations score better in financial literacy. Data indicate that family income and gender are not determinants of financial capability, but race and region are. Also, some common-sense interpretations, for example that students who receive a regular allowance may be more literate, or those with experience of credit cards will know more about credit cards, are not borne out in the Jump$tart data (Mandell and Klein, 2007). Lusardi, Mitchell and Curto (2010) found a striking lack of financial literacy amongst young adults, with relationships to sociodemographic characteristics and family financial sophistication. They also note a connection with high school test scores. However, measures here appear to be more narrowly defined, focusing on knowledge of interest rates, inflation and risk diversification.

[12] https://www.moneyadviceservice.org.uk/en/corporate_categories/research

Australian and New Zealand Bank surveys suggest that the lowest levels of financial literacy are associated with having low educational qualifications, being an unskilled worker, being poor, and being old or young (Taylor and Wagland, 2013). The lowest levels of financial literacy have remained constant over time.

Evidence on the impact of gender is somewhat mixed. Harrison, Marchant and Ansell (2016) found gender differences in self-reported ability to manage money but not in financial behaviours, suggesting differences might lie in confidence or perception. Wagland and Taylor (2009) noted Chen and Volpe's study (2002), which found lower levels of confidence and engagement by young women and higher-cost borrowing. However, their study of undergraduate business students did not support this finding. Lusardi, Mitchell and Curto (2010) also found gender differences in financial literacy in their analysis of the 1997 National Longitudinal Survey of Youth but Mandell and Klein (2007) failed to find a connection in Jump$tart data.

Childhood financial socialisation may play a part in children's economic behaviour in adulthood (Kim and Chatterjee, 2013; Webley and Nyhus, 2005). Johnson and Sherraden (2007) discuss the varied ways in which children from low-income households may be disadvantaged, for example lacking in bank accounts, investments, insurance, employment-based pensions, with fewer children having savings or investment accounts. Their lack of access to financial institutions and services may mediate, negatively, the impact of education programmes:

> "…we suggest that a limited focus on financial literacy may work quite well for children whose families already have access to these institutions, but may not work as well for children whose families lack access." (p136)

Action for Children (2015) consider the specific circumstances of vulnerable young people, including young people in care, leaving care, young homeless people and young parents, who are at greater risk of financial exclusion, over-indebtedness and poverty. Their small-scale survey draws attention to young people's experiences of poverty, so 25% of the 163 vulnerable young people surveyed felt they did not have enough money for essential items. Within very tight budgets, additional or unexpected expenses can be extremely difficult to manage. 67% of young people either did not have or did not remember having financial education at school, and they often conflated it with maths which many had found difficult. For young people with multiple vulnerabilities, money troubles can feed into other difficulties such as maintaining a tenancy or mental health issues.

Previous research by Action for Children (2014) showed the tendency of their young service-users to access high interest credit such as payday loans and their alienation from the financial services mainstream.

Sources of information and advice

It appears that most adults in the UK rely on the media for information on the economy and financial matters, and that relationships exist between keeping informed and gender, income, qualifications and age (Atkinson, McKay, Kempson and Collard, 2006). The thematic review, 'How can we improve the financial capability of young adults?' suggests that young people face a number of particular barriers to support: lack of motivation; mistrust; and the perception that they will need to pay for debt advice. So, while advice and support is available their issue may be with take-up.

For young people, the main source of information and advice may be parents or family, although this is complicated by parental financial capability (Harrison, Marchant and Ansell, 2016). The least financial confident young people were most likely to use informal support. Banks were mistrusted by most and there was uncertainty over the varied sources of information, for example over the difference between money guidance and regulated advice. Young people used the internet but were less likely than working age adults to use specialised sites such as price comparison sites. Young people who were over-indebted were less likely to seek debt advice than other age groups (with only 10% seeking advice), many feeling that they could sort out the issues for themselves, indicating perhaps a false optimism.

Opportunities for improving support for young people may include targeting ‘teachable moments’; financial education in school; building on their informal supports and networks; clarifying the advice and guidance landscape; and using the internet more effectively (Harrison, Marchant, Ansell, 2016). Other commentators have suggested involving parents in financial education so that they can more effectively guide their children (Lusardi, Mitchell and Curto, 2010). Young people may appreciate varied sources of information but will only engage when that information is topical for them (Luukkanen and Uusitalo, 2014).

Evidence base of existing programmes

There is mixed evidence of the effectiveness of financial education for young people (Loke, Choi and Libby, 2015; McCormick, 2009). A literature review by Taylor and Wagland (2013) confirms that while financial education in school has been prioritised in Australia, the evidence is tentative:

> “This [policy] direction would appear to have limited support of success given the evidence published in the USA, and to a limited extent in the United Kingdom and Europe.” (p69)

Some programme evaluations indicate positive behavioural change (Taylor and Wagland, 2013). Jump$tart is a widely referenced resource relative to financial education in school, and the data shows continued low scores in financial literacy.

> “…every Jump$tart survey since 2000 found that high school seniors who have completed a full-semester high school course in money management or personal finance are not more financially literate than students who have not taken such a course.” (Mandell and Klein, 2007: p107)

Interestingly, Jump$tart research also indicates that money management issues may become more important to young people in their late teens and twenties, reflecting the recurrent concept of relevance.

> “The Jump$tart coalition college survey shows that while a high school class in financial management has no impact on financial literacy, it does appear to have a positive impact on self-beneficial behaviour of college students. This implies that students are more likely to be receptive to behavioural change where they can see that it would immediately and directly benefit them personally.” (Taylor and Wagland, 2013: p78)

Using Jump$tart data, Mandell and Klein (2007) found that motivational variables help to explain differences in financial literacy, controlling for other variables known to predict scores. They conclude that young people’s lack of motivation can impede their ability to learn or retain skills. Motivation adds significantly to explaining differences in financial literacy scores.

> “These results suggest an approach to teaching that places great emphasis on *why* financial literacy is important to the student and his or her future.” (Mandell and Klein, 2007: p114)

Given insufficient evaluation of programmes, Taylor and Wagland (2013) discuss alternative responses to deficiencies in young people’s financial capability, such as generic advice service, a public media awareness campaign highlighting financial literacy, financial education within induction and professional development programmes, plain English products – as well as comprehensive study of the effectiveness of the school strategy. Johnson and Sherraden (2007) suggest financial education tied to access to financial institutions, possibly with savings incentives.

The evaluation of MyPath Savings, a financial capability pilot in the US marrying increased financial knowledge (individual) with an opportunity to save (structural), showed increased financial knowledge, financial confidence and positive behaviours (Loke, Choi and Libby, 2015). Young people also saved a significant amount of money. The programme targeted young people in youth development and employment programmes who were receiving their first pay cheque. The young people received a savings match for deposits into their MyPath account. The methodology of this evaluation meant that it was not possible to create a narrative of how the intervention was working (contribution analysis gives an advantage in this respect), nor was it possible to look at the 'stickiness' of outcomes over the longer term.

Programme qualities

Young people's need for timely and relevant information suggests that while financial education in school may be desirable, other services are required at the point of need. 'How can we improve the financial capability of young adults?' draws attention to a number of qualities and strategies which may enhance young people's engagement in financial capability: targeting transitions; upskilling the adults connected to the young person; using peer or near-to-peer support; starting engagement early; involving young people in programme design; taking into account young people's wider wellbeing; providing accessible, engaging and trustworthy digital content; and making education informal and relatable. This finds echoes in a number of pieces of work included in this brief review:

- Lucey and Giannangelo (2006) argue that financial education be fitted to the lived experiences of urban participants, including the consumer pressures they face and their access to financial institutions. They propose that values and ethics should form a component in financial education (respect for all regardless of financial circumstances), to relieve consumerist pressures on young people, and that financial education should begin at an early age.
- Action for Children's work (2015) suggests that vulnerable young people's needs are basic, focusing on practical skills of budgeting and saving. They want financial education at the point of need, coinciding with transitions such as leaving home or having a child. Trust may be especially important for this group of young people, and the report highlights the need to educate the adults surrounding the young person. The report recommends that financial services provide simple products with an educational element.
- Kozup and Hogarth (2008) argue that good financial education proceeds from a participant-defined goal.
- Lusardi, Mitchell and Curto, 2010) recommend targeting specific groups given substantial differences in financial literacy levels.
- The literature commonly refers to 'teachable moments' (see for example McCormick, 2009).
- Following Johnson and Sherraden's work (2007), Loke, Choi and Libby (2015) discuss the presence of both individual and structural elements within the MyPath intervention, as well as the timing and targeting of the intervention.

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Appendix 2: Quantitative Questions

Financial Capability Workshops Evaluation – Start Questions

Date...

Time ....

School...

What is your age?

A. 11
B. 12
C. 13
D. 14
E. 15
F. 16
G. 17
H. 18

What is your gender?

A. Male
B. Female
C. Prefer not to answer

Who looks after you?

A. Parents
B. Other family members
C. Foster carers
D. Support worker
E. Live independently
F. Prefer not to say

How confident do you feel managing your money?

A. 1 – Not at all confident
B. 2 – Not very confident
C. 3 – Neutral
D. 4 – Quite confident
E. 5 – Very confident

How important is it to keep track of your money?

A. Very important
B. Quite important
C. Not very important
D. Not at all important

Which comments reflect your attitude towards money (select all that apply)

A. I'm not interested in money
B. I keep a record of all the money I get and spend
C. Someone else will buy me what I want
D. I save up for things that I want

E. I (would) like to earn my own money
F. Any money I get I spend

Which statement best reflects your thoughts about moving into your own home?

A. I want to move away as soon as I can even if I can't afford it
B. Once I know what bills I have to pay, I'll work out whether I can afford it
C. When I start to earn money, I will save up for a deposit on a flat
D. I'm happy to stay where I am and have no plans to move
E. Already living in my own home

Do you talk about your money with any of the following people? (Select all that apply):

A. I never talk about money
B. Friends
C. Parents or carers
D. Teachers
E. Brothers and sisters
F. Grandparents/other family members
G. Don't know

Who are you most likely to speak to about money?

....

....

I know how to set up and manage a bank account in the following ways (select all that apply):

A. Internet
B. Phone
C. Text
D. ATM
E. Bank branch
F. Mobile app
G. None of these

When you're choosing a new phone, what is most important to you?

A. Friends' phones
B. Make/model
C. Payment plan
D. Social media access
E. Someone else makes the decision

Which statements apply to a pre-pay meter (there may be more than one)?

A. You have to put coins in the meter to get power
B. If you owe money to your power company, an amount will be taken off each time you top up the meter
C. You pay for the power in advance

You're moving into your own flat. Which are the top 6 items to include in your budget?

A. Bus/train fares
B. Clothes

C. Council tax
D. Food
E. Gaming
F. Insurance
G. Mobile top-up
H. Rent
I. Socialising
J. Toiletries

Which one of these CANNOT happen if you fall behind with your rent?

A. You can go to prison
B. You can be evicted
C. You can be taken to court
D. Payment can be taken from your wages/benefits
E. Don't know

Which ONE of these is NOT suitable as ID or proof of address to open a bank account?

A. Bank statement
B. Driving licence
C. Educational grant letter
D. Mobile phone bill
E. Passport
F. School letter confirming address
G. Utility bill

Financial Capability Workshops Evaluation – End Questions

Date..

Time ....

School...

What is your age?

A. 11
B. 12
C. 13
D. 14
E. 15
F. 16
G. 17
H. 18

What is your gender?

A. Male
B. Female
C. Prefer not to answer

Who looks after you?

A. Parents

B. Other family members
C. Foster carers
D. Support worker
E. Live independently
F. Prefer not to say

Has the budgeting workshop changed your confidence about money?

A. Much less confident
B. A little less confident
C. The same
D. A little more confident
E. Much more confident

Which statement best reflects your thoughts about moving into your own home?

A. I want to move away as soon as I can
B. Once I know what bills I have to pay, I'll work out whether I can afford it
C. When I start to earn money, I will save up for a deposit on a flat
D. I'm happy to stay where I am and have no plans to move
E. Already living in my own home

You're paying back £4 a week energy debt and you put £10 in your pre-pay meter. What value of energy will you actually receive?

A. £10
B. £4
C. £6
D. £0
E. Don't know

You're moving into your own flat. Which are the top 6 items to include in your budget?

A. Bus/train fares
B. Clothes
C. Council tax
D. Food
E. Gaming
F. Insurance
G. Mobile top-up
H. Rent
I. Socialising
J. Toiletries

Which one of these CANNOT happen if you fall behind with your rent?

A. You can go to prison
B. You can be evicted
C. You can be taken to court
D. Payment can be taken from your wages/benefits
E. Don't know

Which ONE of these is NOT suitable as ID or proof of address to open a bank account?

A. Bank statement

B. Driving licence
C. Educational grant letter
D. Mobile phone bill
E. Passport
F. School letter confirming address
G. Utility bill

Feedback

Marks out of 10 for the workshop (1 is rubbish, 10 is brilliant!)

A. 1
B. 2
C. 3
D. 4
E. 5
F. 6
G. 7
H. 8
I. 9
J. 10

What did you like best?

……

……

……

Was there anything you didn't like?

……

……

……

What did you learn in the workshop? (Your answer is anonymous and will not be shown on screen.)

……

……

……

What do you intend to do differently after this workshop? (Your answer is anonymous and will not be shown on screen.)

……

....

....

Financial Capability Workshops Evaluation – Post-Course Questions

Date...

Time ....

School...

What is your age?

A. 11
B. 12
C. 13
D. 14
E. 15
F. 16
G. 17
H. 18

What is your gender?

A. Male
B. Female
C. Prefer not to answer

Who looks after you?

A. Parents
B. Other family members
C. Foster carers
D. Support worker
E. Live independently
F. Prefer not to say

Did you attend the recent Move On budgeting workshop?

A. Yes
B. No

How confident do you feel about managing your money?

A. Not at all confident
B. Not very confident
C. Neutral
D. Quite confident
E. Very confident

How important is it to keep track of your money?

A. Very important
B. Quite important
C. Not very important

D. Not at all important

Which comments reflect your attitude towards money (select all that apply)

A. I'm not interested in money
B. I keep a record of all the money I get and spend
C. Someone else will buy me what I want
D. I save up for things that I want
E. I (would) like to earn my own money
F. Any money I get I spend

Do you talk about your money with any of the following people? (Select all that apply):

A. I never talk about money
B. Friends
C. Parents or carers
D. Teachers
E. Brothers and sisters
F. Grandparents/other family members
G. Don't know

Who are you most likely to speak to about money?

……

……

I know how to set up and manage a bank account in the following ways (select all that apply):

A. Internet
B. Phone
C. Text
D. ATM
E. Bank branch
F. Mobile app
G. None of these

When you're choosing a new phone, what is most important to you?

A. Friends' phones
B. Make/model
C. Payment plan
D. Social media access
E. Someone else makes the decision

Which ONE of these is NOT suitable as ID or proof of address to open a bank account?

A. Bank statement
B. Driving licence
C. Educational grant letter
D. Mobile phone bill
E. Passport
F. School letter confirming address
G. Utility bill

You're moving into your own flat. Which are the top 6 items to include in your budget?

A. Bus/train fares
B. Clothes
C. Council tax
D. Food
E. Gaming
F. Insurance
G. Mobile top-up
H. Rent
I. Socialising
J. Toiletries

Which statements apply to a pre-pay meter (there may be more than one)

A. You have to put coins in the meter to get power
B. If you owe money to your power company, an amount will be taken off each time you top up the meter
C. You pay for your power in advance

Feedback

What do you think is the most important thing you have learned from the Move On budgeting workshop?

....

....

....

Is there anything you now do differently related to money since the Move On budgeting workshop?

....

....

....

Appendix 3: Original Theory of Change

PROBLEM → INPUTS → ACTIVITIES → OUTCOMES → LONG-TERM IMPACT

PROBLEM

1. Vulnerable young people (e.g., those with experience in care or with homelessness) who are aged 16-29 and living independently often lack the financial capability knowledge and skills to take control of their own finances, thus risking unmanageable debt.
2. Vulnerable young people aged 12-18 attending school do not understand that financial capability is relevant to their lives and important for their future.
3. There is a lack of services targeting these groups to promote financial capability, particularly in-school education programmes.

INPUTS

- Funding from the Money Advice Service (MAS)
- 22 Move On staff including 4 peer educator trainees manage programme delivery and evaluation data collection
- Proposed external evaluation team from Centre for Research on Families & Relationships at the University of Edinburgh (CRFR)
- Planned data collection methods:
  - Quant:
    - Electronic voting system
    - Views online monitoring database
  - Qual. interviews/focus groups with:
    - 12 staff
    - 3-4 current volunteer peer educators, 6 former volunteer peer educators
    - 10 teachers/ referrers
    - 30 pupils

ACTIVITIES

- 7-8 trainees (and/or volunteers) are trained and supported to co-facilitate financial capability workshops for secondary school pupils as peer educators
- A total of approximately 20 workshops with 200 pupils from 10 secondary/SEBD schools attend financial capability workshops run by Move On peer educators (some as one-off workshops, others as part of a longer life skills programme)

  Workshop topics include:
  - Budgeting
  - Opening a bank account
  - Priority debts
  - Financial lending
- Stakeholder meetings with Move On staff provide feedback on programme processes

OUTCOMES

Awareness (immediate outcomes)
- Peer educators and pupils view financial planning as more important / relevant

Knowledge (immediate outcomes)
- Peer educators reinforce their own knowledge of financial capability through developing and delivering workshops
- Pupils have improved financial capability knowledge, for example how to set up a personal budget

Attitudes (intermediate outcomes)
- Peer educators feel more motivated to use financial skills
- Pupils feel more confident speaking about money issues

Behaviours (intermediate outcomes)
- Peer educators set and maintain a monthly budget
- Peer educators research best buy financial options

Behaviours (long-term outcomes)
- Peer educators manage personal finances, avoid homelessness and unmanageable debt

LONG-TERM IMPACT

- Peer educators are making progress towards their personal financial goals.
- Pupils implement learning from the workshops in their day to day life.
- Peer educators and pupils demonstrate sustained understanding of the value of financial capability for their present and future lives.