



Funded by



# What Works Project

Final Evaluation Report  
April 2018

# 1. Executive Summary

## Summary of Project

The aim of the project was to better understand how young people who are marginalised in society think about managing their money so that financial education activities and services delivered by Birmingham Settlement can be tailored to meet their needs.

The objectives were to test how marginalised young people between the ages of 11-25 years can be effectively engaged in a financial capability curriculum in different settings across Birmingham and whether short-term interventions can have a longer-term impact on financial capability. The project was designed around a curriculum of financial capability topics in range of workshop formats to test the efficacy of different configurations of delivery with the target groups. The project exceeded its overall target numbers and was successful in reaching children and young people in the full range of proposed settings identified in the delivery schedule. 352 children and young people (CYP) participated.

## Summary of evaluation approach

The project Theory of Change outcomes were refined between the Phase 1 and Phase 2 delivery periods into the following core themes: By the end of sessions children and young people will be more confident that they know

- Session 1: What it means to 'budget' their money
- Session 2: What 'interest' on savings is and how to open a savings account
- Session 3: How to make payments from a bank account
- Session 4: What 'being in debt' means
- Session 5: What 'credit' is

A combination of quantitative and qualitative data capture methods were used to conduct the evaluation and enable the triangulation of findings.

Evaluation method	CYP numbers
Pre / post intervention questionnaires Questions linked to original Theory of Change outcomes	30/93 pre/post completed (33%) (none from YOIs)
Before/After session questions on core messages (phase 2)	c.25 CYP
Participant end of final session feedback (qualitative) What enjoyed/learnt/do differently	257 CYP 1 hour school sessions 71/93 CYP 6/12 week courses
Participant end of final session interviews – linked to outcomes (target 25%)	26/93 CYP 6/12 week courses (28%)
Delivery staff final session reflection forms - process	18 reflection forms
Interviews with location staff – process & outcomes	12 stakeholders
Follow up interviews/focus groups – outcomes	13 CYP*
Delivery staff reflection sessions – process	3 team sessions
Project Manager interviews - process	2 interviews

The evaluation considered the impact of project delivery on the financial capability of the children and young people who participated and the effectiveness of project delivery in different settings and formats. It also assessed what worked well in engaging vulnerable and marginalised children and young people; what barriers were overcome and how delivery improved over the period of the project.

## **Summary of key findings**

### *Impact against MAS Outcomes (Ability and Mindset) and project process*

- Children and young people across all settings were able to identify the benefits of having bank accounts, interest on savings and budgeting and reported that they were more likely to save and budget after sessions
- Older young people gained knowledge of priority bills, loans and credit ratings
- Children and young people across all settings could identify somewhere to go for help with money matters and reported learning about making more informed spending choices and keeping track of their money
- Children and young people across all settings reported feeling more confident about managing their own money after sessions
- Young people in Young Offender Institutions (YOIs) reported increased awareness of the consequences of previous bad debt and a desire to change their behaviour around money on release
- New skills were developed within the delivery team to make sessions more interactive using participative tools and techniques; the approach became more responsive and relevant to each group and engagement increased as a result.

### *Key learning: What worked well in engaging vulnerable and marginalised CYP*

- Relevant and age appropriate content
- Responsive and flexible delivery
- Interactive approach
- Outreach delivery
- Financial capability knowledge

### *Key learning: What factors support effective delivery*

- A multi-disciplinary team with an appropriate skill mix
- Reflective learning as part of the delivery process
- Strong partnership working with delivery settings

### *Implications for policy and practice*

- Set realistic and achievable goals
- Need for earlier and wider financial capability education
- Project evidence supports previous research

## **Summary of considerations of methodological limitations**

The original project outcomes in the Theory of Change were too ambitious for the young people that the project targeted, and the evaluation tools too complex. A new data capture tool was devised to fit with the core theme content in phase 2 which was more effective in capturing some change in ability of mindset. It was difficult to gain access to young people for follow up evaluation activity so the sample size is small and findings are indicative only.

## 2. Overview of project

Birmingham Settlement is a community based organisation with a long history of providing money advice services to adults alongside other community support services including youth work. The organisation was considering ways to integrate its money advice expertise more holistically across its services. It identified that young people in Birmingham who are disengaged from mainstream education, or who have become involved in crime or anti-social behaviour, are at risk of incurring debts early in life without understanding the consequences that can have a negative impact on their ability to make positive life choices in the future. The Settlement wanted to equip marginalised and vulnerable children and young people (CYP) with the knowledge to make more informed decisions about money sooner, to explore a move towards more preventative services to help them manage their finances more effectively and avoid the need for problem-solving money advice services in the future. This project offered an opportunity to pilot a new way of using the money advice, youth work and training expertise in the organisation to offer a new service to support financial capability education for marginalised children and young people.

The aim of the What Works project was to better understand how young people who are marginalised in society think about managing their money so that money advice activities and services delivered by Birmingham Settlement can be tailored to meet their needs.

The objectives of the project were to test how disadvantaged children and young people between the ages of 11-25 years can be effectively engaged in a financial capability curriculum in different settings across Birmingham and whether short-term interventions can have a longer-term impact on financial capability. The Settlement sought to compare delivery in formal and informal settings, working with other organisations and venues where they had existing links, and to explore whether CYP being able to make a choice to attend makes a difference in their learning and retention of information. It aimed to engage between 186 and 310 young people.

The project worked with the following groups and settings across Birmingham:

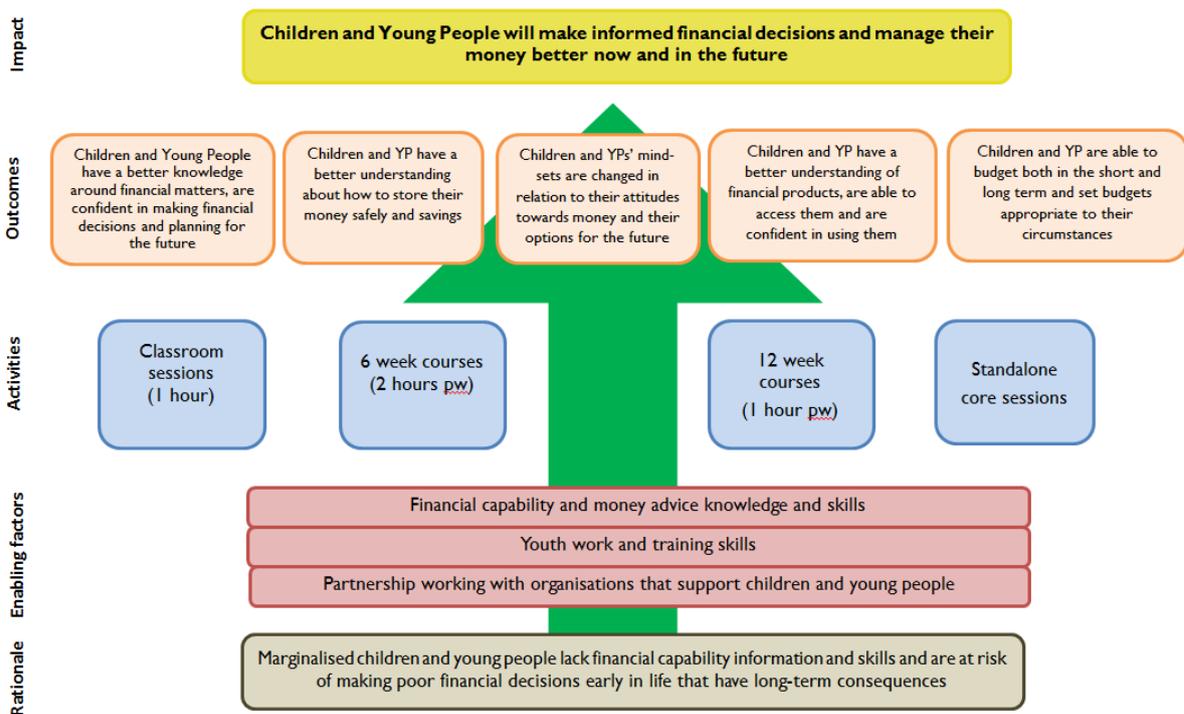
- Children and young people aged 11 to 18 years who are excluded from mainstream education and attend Pupil Referral Units (PRU) to provide core messages about making the most of the money they have, shopping for the best deals and how to avoid getting into debt
- Children and young people aged 11 to 18 years who are in mainstream education, including those in isolation from peers, to introduce core concepts of bank accounts and cards, savings and different kinds of interest
- Young people aged 18 to 25 years who are disengaged from society, with minimal or no qualifications and unemployed, accessed in community settings e.g. housing provider, community centre, homeless hostel (includes some in the 'Struggling Younger

Adult' segment as identified in the MAS market segmentation research<sup>1</sup>) to provide practical, relevant information on budgeting, managing household bills, bank accounts and loan and credit providers

- Young people currently in Young Offender Institutions (YOI) (includes some in the 'Struggling Younger Adult' segment), many of whom had existing debts and/or were in prison for fraud or other money-related crimes, to provide relevant information on different kinds of debt and interest, prioritising payments and budgeting; also to help them recognise the consequences of previous accumulation of bad debt and to link them into the Settlement's money advice support in the prison

The range of settings, age groups and needs of the children and young people made this a very ambitious project that required significant levels of partnership working, organisation and negotiation to set up and deliver. The project was designed to deliver a comprehensive curriculum of financial capability topics (FinCaps) as agreed with MAS and recorded as outcomes in the project Theory of Change (Fig.1).

Fig. 1 Birmingham Settlement What Works project Theory of Change



Considerable time and thought was invested in developing course content that would both engage CYP and cover all of the FinCaps within the range of course and session formats. The initial approach in phase 1 was to deliver two strands of content within each session, one on financial capability information and the other on a range of topics designed to appeal more broadly to children and young people, for instance on gangs and knife crime, to support engagement.

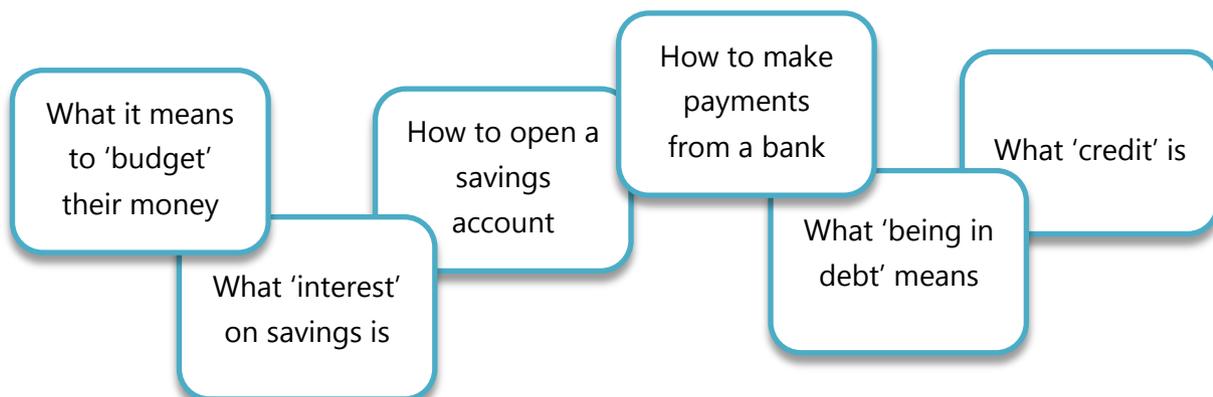
<sup>1</sup> "Market Segmentation: An Overview", available at: <https://www.moneyadviceservice.org.uk/en/corporate/research>

It quickly became apparent that the level of in-depth information that would need to be absorbed by the children and young people to achieve the outcomes of the Theory of Change was too detailed for the groups that were being targeted and the lecture-style approach used to try to cover all of the FinCap indicators within the time available was ineffective. The project was developed to work with CYP who were already facing significant challenges in their lives and who were disaffected with traditional learning environments and they struggled to engage with this approach. The financial content was too detailed and complicated for many of the participants and given the youth worker-led element was unrelated in theme, it did not reinforce the financial capability learning.

The delivery team reflected that the original scope of the Theory of Change was too ambitious and devised a different approach for phase 2 that focused on a set of simplified core messages that children and young people could realistically be left with and could be delivered in standalone sessions. A more experienced youth worker joined the team and youth work principles now underpinned the sessions which were delivered in an interactive and flexible style, taking the lead in pace and content from the children and young people themselves and incorporating participative techniques. The core messages still related to the original Theory of Change outcomes but in a much simpler and more achievable form.

### **Core messages**

Children and young people will be more confident that they know:



The project was successful in reaching the range and numbers of children and young people it targeted and in delivering financial capability education in all of the projected settings. The project tested different ways of engaging marginalised CYP with core financial messages and Birmingham Settlement has gained considerable learning in delivering this kind of a service effectively in challenging circumstances. There is indicative evidence that children and young people achieved against the MAS Outcomes of Ability and Mindset.

### 3. Overview of the evaluation approach

The key research question for the project was:

*How can we effectively engage children and young people who are excluded from mainstream support (e.g. education) and disengaged from society in independent financial education and increase their financial capability?*

The What Works project sought to engage children and young people of different ages and in a range of settings to contribute to the evidence base on effective delivery techniques for providing independent financial education for marginalised groups. It aimed to explore the impact of its interventions on the mindset and ability of the CYP who participated, in line with the Financial Capability Outcomes Framework for Children and Young People and Parents<sup>2</sup>.

The project was designed for an impact evaluation and a process evaluation.

The impact evaluation assessed evidence of:

- The impact of project delivery on the financial capability of the children and young people who participated in relation to MAS Outcomes Ability and Mindset
- Whether project delivery was more successful in formal or informal settings and when young people had a choice to participate
- Which delivery formats (one-off session, 6 week or 12 week course) were most successful at engaging young people and achieving positive outcomes, and, in which settings

The process evaluation supported reflective practice with the delivery team and considered:

- What worked well in engaging different groups of vulnerable and marginalised CYP
- What barriers to delivery were experienced and how overcome
- How delivery was refined and improved

The evaluation findings contribute to the wider evidence base on engaging CYP in financial education. The evidence relates specifically to children and young people who are vulnerable, marginalised in society or excluded from mainstream education. It supports the findings of previous research that:

- Interventions are more successful if tailored to the needs and interests of specific groups by age or setting, rather than a 'one size fits all'<sup>3</sup>

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<sup>2</sup> [http://www.fincap.org.uk/outcomes\\_children\\_and\\_young\\_people](http://www.fincap.org.uk/outcomes_children_and_young_people)

<sup>3</sup> Ci Research: Impact Review of Financial Education for Young People: A Summary Report for the Money Advice Service (2012) p.2 [https://mascdn.azureedge.net/cms/research\\_jun12\\_impactreviewoffinancialeducationforyoungpeople.pdf](https://mascdn.azureedge.net/cms/research_jun12_impactreviewoffinancialeducationforyoungpeople.pdf) accessed 25.9.17

- Interactive, fun and relevant interventions are more engaging than an instructive approach<sup>4</sup>
- It is important to make content relevant and personal to marginalised young people so that they can engage with and relate to it<sup>5</sup>
- A flexible, CYP-led youth work-based approach to delivery is more engaging, especially for children and young people who are disengaged with mainstream education or marginalised in society<sup>6</sup>

A combination of quantitative and qualitative data capture methods were used to conduct the evaluation and enable the triangulation of findings.

**Table 1: Summary of evaluation activity**

Method	Numbers
Pre / post intervention questionnaires Questions linked to original Theory of Change outcomes	30/93 pre/post completed (33%) (none from YOIs)
Before/After session questions on core messages (phase 2)	c.25 CYP <sup>^</sup>
Participant end of final session feedback (qualitative) What enjoyed/learnt/do differently	257 CYP 1 hour school sessions 71/93 CYP 6/12 week courses
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<sup>^</sup> Different CYP attended sessions in most settings

\* It was anticipated that evaluators would conduct follow up interviews/focus groups with a 25% sample of the overall project cohort, proportioned across the different locations and age groups. Although it proved very difficult to access CYP for follow ups, a 14% sample of CYP who received 6 week and 12 week interventions was achieved (13/93)<sup>7</sup>.

The evaluators worked with the Project Manager to ensure that young people came to no harm from the evaluation and gave informed consent to take part in the research. Thank you rewards were offered in the form of High Street vouchers. The research team have taken all necessary steps to ensure the confidentiality of participants and individual findings are reported anonymously.

<sup>4</sup> Ibid

<sup>5</sup> Young Adults Literature Review: A report by Family Kids and Youth Engaging with 16-24 year olds (2016) p.45  
[https://masassets.blob.core.windows.net/cms/files/000/000/526/original/FKY\\_Engaging\\_with\\_16-24\\_year\\_olds\\_Literature\\_Review\\_FINAL\\_.pdf](https://masassets.blob.core.windows.net/cms/files/000/000/526/original/FKY_Engaging_with_16-24_year_olds_Literature_Review_FINAL_.pdf) accessed 25.9.17

<sup>6</sup> Ibid

<sup>7</sup> 1 PRU (3 young people); 1 YOI (5 young people); 2 community settings (5 young people)

The tools were co-designed with the delivery team and Project Manager, aligned with the outcomes and indicators of the project Theory of Change and piloted before full use. At the end of the first phase of delivery a reflection session was held where data capture was discussed. It was agreed that, as the content of sessions was to be refined for the phase 2 delivery period, additional participant feedback questions linked to the core messages would be asked at the end of each session to ensure some data was captured from people who might not attend all the sessions in the course. This data is therefore only available for phase 2 of the project.

Originally it was intended that follow up interviews/focus groups with young people would take place 4 months after completion of course delivery. It was quickly recognised that in several of the settings (e.g. PRUs, Young Offender Institutions, specialist housing providers) there is a high turnover of young people and participants would be unlikely to be still contactable through those settings in 4 months' time. For that reason the follow up period was reduced to 4-6 weeks however, in the event, even this period was too long for many of the CYP and they had already moved on when evaluators tried to arrange visits. As a consequence it has been possible to gather only limited indicative qualitative evidence of message retention and attitudinal change and very little of behavioural change.

The short duration of the project and the evaluation meant that it was not possible to demonstrate whether the project's interventions had a long-term impact on the financial management behaviour of the children and young people who participated, an issue which has been highlighted in previous research<sup>8</sup>.

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<sup>8</sup> Ci Research: Impact Review of Financial Education for Young People: A Summary Report for the Money Advice Service (2012) [https://mascdn.azureedge.net/cms/research\\_jun12\\_impactreviewoffinancialeducationforyoungpeople.pdf](https://mascdn.azureedge.net/cms/research_jun12_impactreviewoffinancialeducationforyoungpeople.pdf) accessed 25.9.17

## 4. Key Findings: Outcome/impact evaluation

### MAS Outcome: Ability

The evaluation sought to evidence an increase in financial knowledge and understanding against the indicators in the project Theory of Change. The pre/post course questionnaire was directly linked to the project indicators and has provided some evidence of an increase in knowledge and understanding particularly in phase 1. It was mostly superseded in phase 2 by the before and after standalone session feedback questions, as they were more pertinent to the content of each session. The data generated has been analysed with qualitative feedback from CYP to delivery staff and the evaluation team.

**Table 2: Numbers of CYP showing positive change across pre and post course evaluation questionnaires (n= 30/93)**

(No > Yes)

Question	Number showing positive change
Do you keep your money in a safe place?	6
Do you have a bank account?	3
Do you have a building society account?	3
Do you know how much money you have at any time?	6
Do you keep track of your spending?	11
If you have a budget do you stick to it?	10

Data collected across all ages/settings where both pre and post questionnaires were completed

Children and young people from across all settings were able to identify the benefits of having bank accounts as keeping their money safe, enabling them to save and earn interest and to help them keep track of their spending.

There is evidence that the importance of budgeting was taken on board, and a revelation for some young people, especially in community settings where two young people reported putting budgets in place after the sessions. Older young people were interested to learn about different kinds of debt and their consequences, and which bills/debts were priorities or non-priorities. Some were surprised to learn about credit ratings and that previous default on payments could have implications for their future, such as affecting their ability to rent a property.

#### Most useful

*"How they split it down with the money, separate money into different bits and divide it – take your priorities out and see what you can spend yourself."*

Young man Community

When asked where they would go for help with money matters, young people in schools and PRUs mentioned parents, bank, money adviser and CAB; older young people in community settings came up with a longer list including friends, MAS and moneysavingexpert.com. Young people on YOIs identified the bank, CAB and one said they would sort it out themselves.

**Table 3: Numbers of CYP reporting increased knowledge in end of session/course feedback (n=72)**

What learnt	Nos CYP
How to save money	23
About different banks and accounts	18
How to budget	17
About interest APR	16
Loans, mortgages and rent	13
Cash/debit cards	11
Keeping track of spending	10

\* CYP reported increased knowledge in 1 or more areas. Data collected across all ages/settings where end of course/session feedback was collected in phase 1 and 2, except 1 hour sessions in schools.

There were some differences in areas where CYP reported increased knowledge that may indicate differentiation in content, particularly in phase 2 when sessions were more responsive to CYP areas of interest and need.

CYP in schools reported learning mainly about opening accounts, debit cards and saving. They were interested to learn about earning interest and where they could get different rates. There is limited evidence from YP in PRUs but some reported learning about savings and interest and keeping their money safe. CYP liked tips such

*"We didn't get this money life skills information either at college or at school and without having some information how do you avoid making mistakes?"*

Young woman YOI

as putting their spare change in a jar to save up. Older YP in community settings and YOIs reported learning about budgeting, priority bills, benefits, loans, mortgages and rent. They were surprised, for instance, by the differences in APR rates between banks and payday lenders and that under 25s receive a different rate of Universal Credit *"which isn't right when you have to pay out the same for rent"*.

Across all ages and settings children and young people reported learning about making more informed spending choices. They did activities and looked online in sessions to compare prices of the kinds of things they would buy (age appropriate) and became aware they had fallen into the trap of only buying, or wanting to buy,

*"Talking about different companies and best deals shows it will help when you get your own place."*

Young man Community

clothing and footwear from premium or fashionable brands and that they could find similar items in style and quality without spending so much.

Older young people talked of getting the most out of their money and changing their shopping habits by, for instance, shopping in 'value' supermarkets such as Lidl and Aldi or buying supermarkets own brand goods when they moved into independent living. There is feedback evidence that the concept of shopping around for the best price was absorbed by most children and young people who participated in the sessions.

*"I've learnt today how cheap things are when you shop around for a bargain."*

Young man Community

## MAS Outcome: Mindset

CYP were asked questions relating to their attitudes to money on pre/post course questionnaires and in end of course interviews with project staff. More questionnaires and interviews were completed in school/PRU settings than in YOI or community settings, so overall, they present the views of under 18s. In this group there is evidence that the

interventions have enabled CYP to think about managing money, perhaps for the first time. They were likely to report feeling sad, angry or philosophical if they could not afford to buy something but reported at the end of the course that they would save, borrow from parents (and pay back) or shop around if they wanted to buy something expensive. Only one YP from a PRU said they would work for it.

*"I feel more determined to manage my own money and not have to ask mum so I feel more independent."*

Young man Community

*"I feel more confident managing my own money after taking part in only 1 session."*

Young woman YOI

Older YP in YOIs and community settings were more likely to say at the end of a course that they would prioritise, budget and save if they could not afford something and save up and shop around to buy something expensive. CYP from PRUs and community settings said they

would be more comfortable after the course to discuss financial matters with family and friends. Younger CYP were not interested in this question and the YP who answered from YOIs were adamant they would never discuss finances with their families (n=2).

**Table 4: Numbers of CYP showing positive change across pre and post course evaluation questionnaires (n=30)**

(No > Yes / Not important > Quite > Very important / Not well > Well > Very well)

Question	Number showing positive change
How important is it to manage your money?	9
How important is it to save for the future?	7
Is it a good idea to have a budget plan?	5
How well do you feel you manage your money now?	11
How well do you think you will manage your money in the future?	10

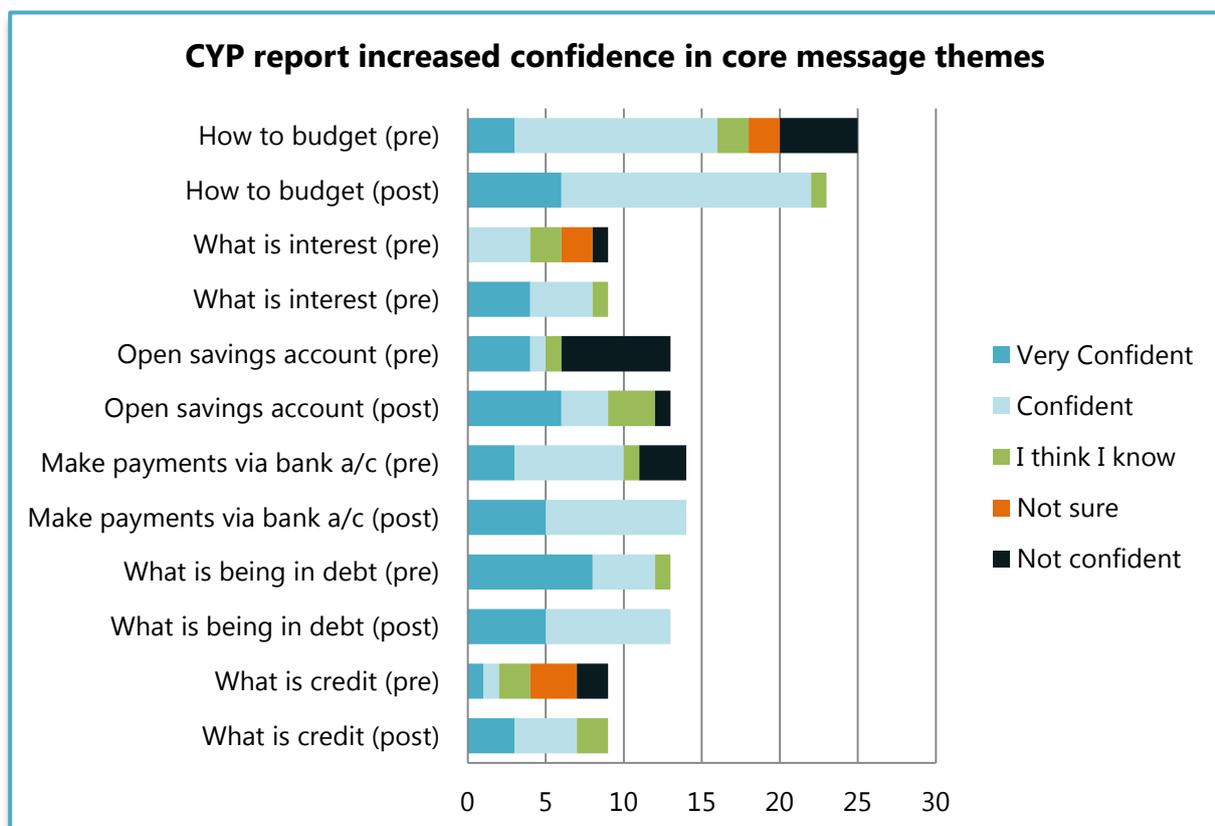
The evidence indicates that the interventions were successful in influencing the mindsets of at least a third of participants; the other two-thirds did not complete pre and post questionnaires and/or did not participate in end of course feedback or interviews, for instance this was usually not possible in the YOIs, so it is reasonable to assume that the attitudes of more CYP were influenced than is recorded.

In phase 2, in response to the inconsistent attendance of CYP across all settings and the difficulties of capturing pre/post course data, standalone sessions were delivered and each focused on a core message theme linked to outcomes and indicators in the project Theory of Change. Evidence gathered from participants before and after each session shows an increase in confidence in every theme area in all settings. 16/26 CYP interviewed by project staff at the end of a course reported feeling confident about managing their money and there is supporting evidence of an overall increase in confidence in money management from young people in follow up interviews.

*“I now feel more confident making these decisions independently with the knowledge and skill gained from the course.”*

Young woman YOI

**Chart 1**



Before/After standalone core message sessions. Nos. CYP by theme 25, 13, 13, 14, 9.

The project findings suggest that the courses were particularly welcomed by older young people in community and YOI settings, especially in phase 2 when the approach was more interactive and engaging.

The group where there are strongest indications of a change in mindset, albeit from a small sample from phase 2, is young people in YOIs preparing for release. Participant and stakeholder interviews suggest that this group have a high level of need for financial capability education; many have pre-existing debt and fines coming into prison and many incur new debts in prison. The expressed view was, for those coming towards the end of their sentences, they were more likely to be ready to do things differently on release but lacked the knowledge and confidence to break with previous behaviour patterns.

Young women in a YOI explained how people in prison have been used to having (illegal) money *“at their fingertips, they’ve never had to think about managing money”*. Young men were described as coming into the course with an *“I don’t need this”* attitude but then realising that they did not know everything after all.

*“It was more about changing our minds, opening our eyes and changing our behaviour.”*

Young woman YOI

*“It was a reality check for people that managing on benefits is going to be hard.”*

Young woman YOI

Young people and stakeholders described the realisation that if they wanted to live differently when they were released they would have to change their behaviour. The course helped them to see that change would be hard but that it could be done.

In the sessions, young people in YOIs shared their experiences and heard that they had all made poor financial decisions in the past, borrowing from moneylenders, not paying it back and without a thought for the consequences. They shared the realisation that bad debt does not go away, that it could affect their credit rating for the rest of their lives and prevent them moving on, they talked about *“past behaviour catching up with them”*. They described how, through discussion, they had gained an understanding of the difference between a luxury lifestyle and a realistic one and what they needed to learn

*“I am more aware about the impact of loans taken out when I was 18 and didn’t pay back and I’m now 25 and want to make more of a substantial future.”*

Young woman YOI

was how to manage their own expectations of the kind of lifestyle they could realistically have and gain the skills to budget, save and get by as other people do.

A young woman in a YOI described how the sessions had helped her see that it was possible to manage on a limited income and she felt those positive messages should be reinforced just before release to encourage *"a positive mind frame that it's going to be difficult, but we've proved it's manageable."*

The sessions in the YOI settings were delivered by a money adviser so young people who had their awareness raised and wanted to sort out their own money issues before release could make a follow up appointment to see him, acting on their change of mindset.

A YOI stakeholder reflecting on the extent to which a change of attitude to money management might stick for young people post-release commented *"one or two might find themselves making (financial) decisions on release and hearing (delivery worker's) words."*

*"People did talk about it after sessions, about how they want to change their behaviour."*

Young woman YOI

**Research question: How can we engage children and young people who are excluded from mainstream support (e.g. education) and disengaged from society in independent financial education?**

### **What worked well in engaging vulnerable and marginalised CYP**

#### *Relevant and age appropriate content*

Working across age groups and with young people with different life experiences requires content to be tailored to the group, to be relevant to their life stages and interests and to be personal to their experience so that they can relate to it.

For example, in Phase 1 sessions were delivered in a Muslim faith school with intervention students from Year 9 (13 years). In preparation for the course, the delivery team gathered information on the variety of interpretations and attitudes Muslims had developed towards interest on transactions. The fact that the team had some knowledge on this subject allowed students to discuss their concerns about interest knowing their position would be taken seriously and respectfully. Following discussion, the group agreed that they could understand how interest works in relation to saving and borrowing without committing themselves to pursuing it and they were able to discuss different Islamic interpretations of the concept. This neutral and balanced approach enabled them to engage with a topic some of them had initially considered forbidden.

#### *Responsive and flexible delivery*

The delivery team learnt that by encouraging the CYP to set the agenda at the beginning of each session, within the overarching theme of the day, that they were more likely to maintain their engagement throughout the session. Trainers need to respond to changes of mood and dynamics in the group and be able to mix things up with different activities when the energy begins to drop.

#### *Interactive approach*

What works well are games and group work activities that are fun and interactive, and which make learning about financial literacy more engaging. The team found the MAS Young People and Money toolkit really useful for ideas and tools to support CYP engagement in sessions.

#### *Outreach delivery*

In one of the MAS evaluation webinars it was noted that going to where young people are located is a known factor in engaging them in issues like financial capability. This project targeted young people in a range of settings where they were already located to make it easy for them to attend (which they may not have done if they had to travel to another venue). This was particularly appreciated by young people in community venues such as the hostel for homeless young people and YOIs. One young man said that what he liked about the way the course was done was that *“they came out to the centre and made it fun”*.

#### *FinCap knowledge*

Young people and stakeholders agreed that the trainers were very knowledgeable about the subject. Trainers reflected that their backgrounds in finance and benefits advice meant they could respond effectively to individual queries raised by participants. In YOI settings the trainer was also a money adviser so he could offer follow up individual sessions with young people who realised during the training that they needed some support with debts or planning for their release.

#### **What did not work well**

##### *Lecture-style information input*

CYP did not engage with this approach and displayed disruptive and challenging behaviour.

##### *Long form courses*

Stakeholders and trainers found that a course that builds up knowledge from week to week is inappropriate for most of settings for marginalised young people.

##### *2 hour sessions without a break*

This happened in school settings and was too long for engagement to be maintained.

## Research sub questions

- *Was project delivery more successful in formal or informal settings and when young people had a choice to participate?*
- *Which delivery formats (one-off session, 6 week or 12 week course) were most successful at engaging young people and achieving positive outcomes, and, in which settings?*

Overall, project delivery was more successful in all settings and formats in phase 2 than phase 1 because the session content and delivery approach was radically changed and became more engaging (see pp. 17-18).

The delivery in schools, excluding the early one-off 1 hour sessions, was considered by delivery staff to work better with young people from Year 10 upwards (14 years) as children on inclusion programmes before that age were generally not ready to engage meaningfully with the topic. Schools are aiming to move children out of inclusion and back into mainstream classes as soon as possible so it proved difficult to build rapport with CYP as the group dynamic changed every week. Schools welcomed the courses as something different to offer CYP on inclusion programmes but they did not engage further with financial education as a subject or incorporate it into follow up lessons, nor did they talk with CYP about the topics discussed afterwards. On reflection, teachers who were interviewed felt they could have done more to support the learning from the sessions. Schools were reluctant for either the delivery team or the external evaluators to follow up with CYP once they had moved back into mainstream lessons and as a result it was not possible to gather follow up feedback to test what key messages had been retained.

Structured school environments worked reasonably well but 12 week courses were too long for this age group and 2 hour sessions without a break were ineffective as attention dipped towards the end, a 6 week block might work better. Children and young people in school do not expect to make a choice about lessons and while they could not choose to attend, they did appreciate in phase 2 that they could choose what to talk about within the standalone theme of the sessions.

Delivery in PRUs was generally difficult; young people excluded from mainstream education have other issues they are dealing with. The courses were structured into the PRU timetables and young people were allocated to attend but they could walk in and out of sessions and they were moved on so quickly into other education provision that they rarely completed a course plus new people joined every week. Even in phase

2 delivery was not very successful, although PRU stakeholders recognised the value of the input and reflected that they could have done more to support delivery. The delivery team think that delivery over one or two full days, with lots of breaks, would be a better format in PRUs.

Delivery in YOIs was hampered by institutional factors such as lockdowns, timetable clashes, lack of suitable space for delivery and a high turnover of participants. Young people could choose to participate, although many were signposted into the courses initially because of existing financial problems. The phase 2 standalone sessions worked much better than phase 1 because it is difficult for people to attend a full course, even over 6 weeks. Participants and stakeholders all agreed that the content was appropriate and useful for the young people.

In community settings courses were delivered over 5/6 weeks and the participants were older young people who chose to attend, although they may have been signposted into the course initially. Settings included housing providers, including a short-term hostel, and a community venue for unemployed young people. Generally these courses worked well, rapport was built over the period of the courses with young people and they were open to engaging and learning.

**Table 5: Summary of settings and formats**

Setting	Choose to attend?	Intervention period	Engagement factors
Mainstream schools	No	One-off sessions 12 week courses	<ul style="list-style-type: none"> <li>• Structured environment</li> <li>• Teachers in attendance</li> <li>• Children on isolation programmes often for behavioural issues</li> <li>• Not used to 2 hour sessions in school without a break – impacts on ability to maintain engagement</li> <li>• Prepared to engage if relevant content – savings interest, debit cards, shopping around for best value</li> <li>• Must be interactive, designed for different learning styles and fun</li> </ul>
PRUs	No	12 week courses Delivered as series of standalone sessions in phase 2	<ul style="list-style-type: none"> <li>• Semi-structured environment – young people can walk in and out of sessions</li> <li>• Teachers/support workers on hand</li> <li>• Young people difficult to engage in financial capability, most have other issues they are dealing with</li> <li>• Different young people attending every week, nature of the setting</li> <li>• May be prepared to engage more if content is relevant and a more participative approach is taken</li> </ul>
YOIs	Yes but sometimes signposted in	6 week courses Standalone sessions	<ul style="list-style-type: none"> <li>• Pre-release activity</li> <li>• Can be timetabling clashes, lockdowns, other location-based constraints</li> <li>• Older young people – more experience of money matters, many with existing bad debts</li> <li>• Women more likely to be in prison for money-related crime – fraud, non-payment of fines</li> <li>• Men less likely to have run a household, many have unpaid loans</li> <li>• A lot of debt incurred in prison</li> <li>• Ready to learn about financial matters if content is relevant to their lives, especially if they want to change lifestyle when released</li> <li>• Discussion-based, participant-led content works best – they set the agenda, plus practical activities</li> </ul>
Community settings	Yes but sometimes signposted in	5/6 week courses Delivered as series of standalone sessions in phase 2	<ul style="list-style-type: none"> <li>• Similar to YOIs</li> <li>• Ready to learn about financial matters if content is relevant to their lives</li> <li>• Discussion-based, participant-led content works best – they set the agenda, plus practical activities</li> </ul>

## 5. Key findings: Process evaluation

This section draws on discussions with the Project Manager, reflection workshops with the delivery team, stakeholder interviews, follow up feedback from participants, staff reflection forms and project monitoring data to consider the development and overall effectiveness of the delivery process over the life of the project.

### Project delivery

Table 6 shows that the project exceeded its overall target numbers and was successful in reaching children and young people in the full range of proposed settings identified in the delivery schedule.

**Table 6: Delivery against projected outputs**

Setting	Projected nos. young people	Nos. achieved
Mainstream schools (5)	150	283
Pupil Referral Units (PRUs) (2)	10	19
Young Offender Institutions (YOIs) (2)	8	27
Community settings (3)	27	23
<b>Total</b>	<b>195</b>	<b>352</b>

Source: Project monitoring data

Delivery in mainstream schools was exceeded in numbers because one-off sessions to larger groups of young people took place in 2 schools at the start of the project (259/283). Later delivery in mainstream schools was targeted to children who were on inclusion programmes/at risk of exclusion and who received 6 or 12 week interventions. Delivery in YOIs was exceeded as further sessions which were well attended were requested following successful phase 1 delivery and a second PRU was accessed in phase 2. Appendix 1 provides more detail about the delivery settings, a profile of participants and evaluation activity for each course.

Delivery across such a range of settings required strong project management and organisation. In phase 1 the Project Manager invested considerable time in setting up courses, negotiating with partner agencies and supporting the new delivery team with course planning. In phase 2 the delivery team took on more of the communication with settings and were more confident in planning delivery for each one.

### *Connection to MAS*

The Project Manager welcomed the support from the MAS team and found the MAS webinars and the learning event with other grant holders really useful and supportive.

## **Working effectively with partners**

Birmingham Settlement had existing links with Youth Offender Institutions, Pupil Referral Units, some schools and community settings which provided routes for the Project Manager to offer the What Works project to agencies where the organisation already had a relationship. Over the delivery period, additional settings in schools and community venues were identified to fulfil the full scope of the project and new relationships were established.

The team identified that a success factor in delivery was in good pre-course engagement and preparation with partner agencies. This was built-in from the beginning of the project but learning for phase 2 was that more communication and pre-delivery understanding of the needs of children and young people improved the operation and outcomes of the sessions. Stakeholders also recognised that they could make more of a contribution if they knew more about the courses and could help to reinforce key messages, especially in school settings. Communication was much improved in phase 2 as the delivery team were more proactive in building relationships with partners and this helped with practical issues such as access to computers and making sure the spaces were appropriate for learning.

Over the period of delivery, as partner agencies better understood the offer of the project, they identified how FinCap education could be embedded into their curricula and/or add value to existing life skills and wellbeing education that they provide to children and young people, in a more holistic manner. Several stakeholders would be interested in developing these ideas further with Birmingham Settlement.

## **Development of the delivery team**

Birmingham Settlement recognised from the beginning of the project that it would need a skill mix in the delivery team of money advice expertise, training and youth work experience to effectively deliver to all the age groups and in the different settings identified in the project plan. Initially the team consisted of 2 money advice workers, an experienced trainer and a youth worker from different departments in the organisation. Whilst they brought different skills and experience to the team, none of the members had delivered financial capability education to marginalised and vulnerable young people before. In phase 1, sessions were designed to include separate strands, one of financial capability content and one of broader content designed to engage children and young people, such as input on gangs or knife crime. The rationale was to provide a topic of interest to young people to balance what could be considered the drier financial content. It soon became apparent that the 2 strand model was ineffective, young people were engaged with the broader content but it was not relevant to the financial education and they did not sit well together. In addition, the youth worker lacked the necessary skills to

contribute a more participative approach to the financial content, which the team realised was what was needed.

At the end of the phase 1 period in summer 2017, the delivery team agreed that attempting to achieve against all of the outcomes and indicators in the project Theory of Change was not feasible. The content and structure of the sessions had been designed to impart a lot of FinCap information across a number of sessions and were based on assumptions that children and young people would attend every session and knowledge could be built upon from one session to another. In practice this did not work, attendance in all settings was inconsistent and the 'one size fits all' content was inappropriate for CYP of different ages, abilities and life stages. The target groups were all young people who had other issues to contend with, often disengaged with mainstream education or marginalised in society. A formal, structured training programme was not successful in engaging vulnerable and marginalised CYP in financial education.

On reflection, the team realised that the point of the project was to try different approaches to engaging CYP to find out which was more effective. They thought about the aspects of delivery that had worked in phase 1 and re-designed the content around the core messages from each Theory of Change outcome area that CYP could realistically be expected to take on board in the time available. They re-wrote the course content as standalone sessions around a project outcome theme so that even if a young person attended only 1 session they would be left with one or two key messages. The new approach would respond to the starting point of each group of young people, enabling them to say what was important to them within the overall theme of each session. This would make the content more relevant and therefore engaging. The personalisation of content to make it more relevant to young people is supported by research (Family Kids and Youth 2016:44)<sup>9</sup> as a success factor in engaging marginalised young people. This approach was much more successful at both engaging CYP and transferring relevant FinCap knowledge and skills.

In addition, learning from feedback on phase 1, the team realised that a youth work approach could be incorporated into the delivery of the financial education content, moving away from a training style used with adults and professionals who chose and paid to attend training, and towards a more interactive, informal approach that would build rapport with CYP and increase their engagement. An experienced youth worker joined the team and supported the other members to try interactive training methods and participative techniques for engaging CYP and to make content more enjoyable. Over the period of phase 2 delivery the team created a 'bag of tricks' that they could use across the settings in response to the mood and energy of the groups they were working with. They

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<sup>9</sup> [https://masassets.blob.core.windows.net/cms/files/000/000/526/original/FKY\\_Engaging\\_with\\_16-24\\_year\\_old\\_Literature\\_Review\\_FINAL\\_.pdf](https://masassets.blob.core.windows.net/cms/files/000/000/526/original/FKY_Engaging_with_16-24_year_old_Literature_Review_FINAL_.pdf)

embraced learning more about using a flexible, responsive approach tailored to the needs of the different groups and later in phase 2 the team undertook specialist training in participative techniques which was helpful but would have been more useful earlier in the year. The input of the youth worker was transformative in building the skills within the team, providing a mentoring role; co-facilitating the financial capability content and acting as a sounding board for other team members' ideas. As a result of this development process, team members reported feeling more confident about delivering the content in the key message format and in managing challenging behaviour by CYP, although there was less of this in phase 2 because CYP were more engaged and had more control over the content of sessions.

Over the period of the project, with a couple of personnel changes, staff have formed a strong multi-disciplinary team that shares planning and delivery and supports each other. This is important because they deliver to vulnerable and marginalised children and young people who can display disruptive and challenging behaviour and they work across Birmingham in settings often not geared to the delivery of interactive training.

### **Barriers to delivery**

The barriers to delivery described in the interim report were much reduced in phase 2 of delivery, although where similar circumstances occurred, the delivery team were much better able to deal with them and reduce their impact.

#### *Irregular attendance*

Irregular attendance was a significant barrier to effective delivery in phase 1 and it continued to occur in all settings except the mainstream school in phase 2. The move to standalone sessions, however, nullified the impact of irregular attendance as even if children and young people attended only 1 session they would still receive 1 or 2 key messages and not disrupt the learning of more regular attenders.

#### *Disruptive behaviour*

One of the most difficult aspects of working with marginalised young people for the trainers in phase 1 was adapting to the different standards of behaviour that are the 'norm' in settings like PRUs. Trainers, who were then unaccustomed to delivering training to young people who did not want to be there, encountered swearing, limited attention spans, sleeping, fidgeting and talking over each other and the trainers. A key factor in this behaviour was that the content and approach was not sufficiently engaging for CYP.

There were fewer instances of disruptive behaviour in phase 2 but it still occurred, unsurprising as the CYP faced similar challenges. What was different was that the content was personalised to each group of CYP and delivered in an interactive and engaging way. Also, the trainers were more experienced in working with young people and had

developed techniques for managing disruptive behaviour more effectively, or preventing it by responding to changes in dynamics in the room.

### *Other barriers*

Other circumstances that had an impact on young people's ability to engage effectively included isolation programmes in schools where children on report could be excluded at any time and the institutional barriers within YOIs where 'lock downs' and timetable changes or work shifts could prevent young people from attending. The team have become better at 'going with the flow' and adapting to these kinds of barriers.

## 6. Limitations of the evaluation and future evaluation

The external evaluation team was commissioned to deliver the evaluation plan approved by MAS including pre-determined evaluation methods. The delivery of workshops had already commenced and evaluation tools were required quickly to support the delivery team. The questions in the tools were discussed with the delivery team and linked directly to the indicators in the project Theory of Change. The project set itself very ambitious goals in terms of increasing FinCap knowledge and influencing behaviour considering that it targeted vulnerable and marginalised CYP who were starting from a low baseline of knowledge and were also difficult to engage with the subject matter.

By the end of phase 1 it became apparent that the delivery team were not going to be able to deliver the detailed content required to achieve all of the indicators in the Theory of Change and the evaluation questions were not fully capturing the early steps towards understanding that children and young people were making and which might trigger behaviour change later on. As the delivery team refined the content of workshops to focus on core themes and messages for phase 2, it was agreed to include additional questions on basic understanding of financial concepts, such as saving and debt, linked to the theme of each session to capture those early steps. Some pre/post questionnaire data was still collected in phase 2 but mainly the team used the revised before and after standalone session feedback questions as they were more pertinent to the content of each session.

The evaluation methods set out in the evaluation plan were intended to generate robust, triangulated evidence of project impact. In the context of the target groups and the settings in which the courses were delivered it could be argued that the methodology was too complex and onerous for both the delivery team and the young people, for example it included 3 tools to be completed in the final session of a course. The learning from the project is to create a Theory of Change with input from stakeholders to ensure it is realistic and achievable as well as ambitious and to devise data capture tools that are appropriate for the people who will be using them.

### **Inconsistent data capture**

It proved difficult to capture data from children and young people consistently across both phases of the project which has resulted in a smaller dataset than was originally anticipated. The team encountered barriers to capturing before and after data on the pre/post-course evaluation form which was designed to measure

differences in knowledge and behaviour. Several factors contributed to this constraint:

- **Variable attendance**

In phase 1, in all settings outside mainstream schools the attendance of young people at weekly workshop sessions was inconsistent, in most of the settings the young people who attended the first session and completed the pre-course evaluation form did not attend the last session and therefore did not complete the post-course evaluation form. Other young people joined the courses half way through and so had not completed the pre-course form.

In phase 2 the patterns of attendance continued but the move to standalone sessions and before/after session data capture tools improved levels of completion.

- **Young people reluctant to complete forms**

Some young people did not agree to participate in evaluation data gathering, particularly filling in pre/post evaluation forms and feedback forms. A lack of basic literacy skills may have been a factor that prevented some young people from completing the forms. In phase 2 the delivery team tried a variety of activity-based approaches to completing the before/after key messages questions, as well as using paper-based questionnaires with icons instead of words as answer choices, however this did not always ensure that the same number of young people responded to before/after questions.

- **Physical constraints to data capture**

In one organisation in phase 1, working with young people in a room without tables and chairs for the first session meant that the baseline was not completed. In Young Offender Institutions there are restrictions that prevent some activities, for instance it may not be allowed to take in pens or pencils so data capture was difficult. In phase 2 some participant feedback was captured using interactive tools.

### **Access to young people for follow up evaluation activity**

In both phases of the project it proved difficult to conduct follow up qualitative focus groups with young people to test the retention of key messages and ascertain if any behaviour change has occurred:

- In phase 1, the one-off sessions that took place as part of Citizenship Days in schools were evaluated at the end of each session. It was not possible to talk to any of the children and young people involved as participants were off timetable

for those days and the schools could not track who had attended the sessions to facilitate access.

- In one organisation the evaluators had agreed to meet with a number of course participants, the date and times were agreed and young people had agreed to participate. However in the time between making the arrangements and the date of the follow up session all of the young people concerned had been permanently excluded.
- In several of the settings, such as PRUs, YOIs and supported housing hostels, young people had already moved on 4-6 weeks after delivery of the sessions and were not contactable.
- It was difficult in some settings such as YOIs and PRUs for evaluators to speak with the right people to facilitate access to young people for follow ups.

### **Building capacity for future evaluation**

The evaluation plan included staff feedback at the end of each block of delivery and this proved a useful tool for team reflection and for the evaluation.

The delivery team and Project Manager built continuous reflective practice into their project delivery, holding regular team meetings to develop and refine the course content and delivery style. The self-reflection exercise after each block of sessions helped team members to deepen their understanding of what works with different groups of children and young people and in different settings. The process of reflection informed the team's presentation as part of a MAS What Works evaluation webinar.

The wide range of evaluation methods in the plan required the delivery team to implement a number of data capture tools and this increased their knowledge and experience of evaluation with marginalised and vulnerable young people. To some extent they now know what not to do, that is present children and young people with a lot of forms to complete. Team members have grown in confidence in using interactive tools to support project delivery and have developed skills to adapt activities to capture evaluation data in more creative ways. The experienced youth worker in the team supported the other trainers to try different approaches and become more confident.

The Project Manager heard at the MAS learning event that some projects were using apps to capture evaluation data and that is something the team would explore for future projects.

## 7. Implications and Recommendations for Policy and Practice

This section sets out the lessons learnt from this project for the future delivery of financial capability education to vulnerable and marginalised children and young people in different settings.

### *Set realistic and achievable goals*

The outcomes of the project were too ambitious for the groups of children and young people who were targeted to participate. The learning is to set fewer but more realistic outcomes and tailor indicators to the needs of the different groups by age, life stage, setting and experience.

With vulnerable and marginalised children and young people, fewer targets would free the delivery team to work at the pace of the group and enable content to be led by children and young people making it more personal and relevant, and therefore more likely to be retained.

### *Recruit a multi-disciplinary team*

The financial capability knowledge and money advice experience within the team meant that the content of sessions was of a high quality and could be responsive to the questions of children and young people because of the breadth of knowledge in the team.

The training and youth work skills within the team, including expertise in the use of interactive tools and techniques, enabled the effective planning of sessions to deliver key messages and helped the team to more effectively engage children and young people in all settings in the topic matter.

This multi-disciplinary team approach was new for Birmingham Settlement and has allowed cross-pollination of skills and knowledge within the organisation. It has identified the need to link services together more effectively and is informing ideas for the future redesign of services.

### *Strong communication with partner agencies*

The team learnt early on that the more information they had about children and young people and the operational systems in settings before they arrived for delivery, the better chance they had of successfully engaging CYP and responding to their needs and interests.

Practical constraints in venues could be a real barrier to delivery and better communication helped to avoid being put in inappropriate spaces and helped negotiate access to on-site resources such as interactive white boards or computers. Stronger communication has built relationships that will inform future joint working.

### *Need for earlier and wider financial capability education*

This was a pilot project for Birmingham Settlement and it has demonstrated there is great need for financial capability education for vulnerable and marginalised children and young people in Birmingham and in institutions working with them. Partner agencies have recognised the value of the sessions as a resource for young people they support and welcomed it.

The team has learnt that financial capability education needs to start earlier, with younger children and with age appropriate content. They have identified a need to keep engaging with schools, especially primary schools, to educate children and parents, for instance introducing a school bank or link with a credit union and linking appropriate FinCap core messages into the curriculum.

The project reflected a strategic shift within Birmingham Settlement towards a preventative, early intervention approach intended to enable people in communities to support themselves by having more knowledge and skills, reducing dependency on services like money advice when they have got into difficulties. This is aligned with the strategic direction of travel of the local authority in Birmingham. Financial capability skills are core life skills for vulnerable people and people in poverty or at risk of debt, particularly at this time when Universal Credit is being rolled out in the area. Birmingham Settlement is already setting up a peer group of 10 people in the local community to support their own and each other's financial literacy which has been funded by the Barrow Cadbury Trust.

### *Project evidence supports previous research*

The evidence gathered by the project supports existing research about what works in engaging vulnerable and marginalised children and young people in financial capability education. The scope of the project and the range of ages and settings reached was unusually wide and, while challenging to achieve, demonstrated the need for bespoke packages of learning tailored to the needs of different groups to make it personal, relevant and engaging. When this happens children and young people do take on board key messages which may influence their behaviour now and in the future.

## 8. Sharing and Learning Activity

Partner agencies found the evaluation interviews useful to reflect on what they had learnt from being involved in the project. All recognised the value of the financial capability education provided and several, especially stakeholders in schools, PRUs and YOIs, reflected in retrospect they could have done more to support delivery such as preparing children and young people with some information on what to expect before the sessions, linking learning into the curriculum and providing extension activities afterwards to reinforce the learning, or linking the course to other life skills training they were already providing. All agencies involved would offer financial capability sessions again and have a clearer idea now of how it works and how they could support delivery. One partner agency that supports homeless young people is keen to continue working with Birmingham Settlement to incorporate financial capability into their broader life skills training programme and roll it out across their organisation.

Feedback from stakeholders suggested that the financial skills and knowledge offered by the project could contribute to other initiatives in Birmingham that are working with young people with complex needs, for instance around mental health and long-term unemployment, a view supported by research (Family Kids and Youth 2016)<sup>10</sup>. The local Mental Health Trust is planning a primary care-based all-age mental health service that includes signposting to voluntary sector services to help tackle the causes of anxiety. Many people present to the GP with money worries and the learning from the What Works programme could support Birmingham Settlement in becoming a referral destination for the new service, particularly for under-25 year olds.

Birmingham Settlement is keen to follow up on any further sharing and learning opportunities with other grant holders that may be organised by MAS, the opportunities for sharing during the project were very useful. An idea that the Project Manager took from a What Works webinar is to link budgeting skills to healthy eating and improved wellbeing in a holistic package. The Settlement has identified that there are a lot of new communities in the local area and is looking at the possibility of developing a service that combines financial capability education with ESOL/literacy/numeracy, especially for women who lack basic knowledge.

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<sup>10</sup> [https://masassets.blob.core.windows.net/cms/files/000/000/526/original/FKY\\_Engaging\\_with\\_16-24\\_year\\_olds\\_Literature\\_Review\\_FINAL\\_.pdf](https://masassets.blob.core.windows.net/cms/files/000/000/526/original/FKY_Engaging_with_16-24_year_olds_Literature_Review_FINAL_.pdf)

The experience and learning of the multi-disciplinary delivery team is being shared within the organisation to inform future projects and service re-design. The What Works project provides a positive example of cross-departmental working that creates a more holistic service delivery approach that is more responsive to people's needs, as well as increasing staff skills, knowledge and confidence across the organisation.

The executive summary of this report will be shared with partner agencies who participated in the project to provide feedback on the outcomes of the pilot and stimulate opportunities for discussion of further joint working. It may also be used in support of funding applications for future financial capability education work.

## Appendix 1: An overview of delivery and evaluation engagement (Phases 1 and 2)

Organisation type	No. young people	Evaluation activity	Profile of attendees*	Comments
<b>Phase 1</b>				
<b>Approach: Two-hour sessions delivered weekly for 6 weeks</b>				
Supported housing provider for 16 - 18 years old The organisation houses care leavers, young offenders, some may be victims of child sexual exploitation, others may be NEET, with emotional and behavioural difficulties, learning difficulties or mental health problems	5	3 x pre course forms 0 x post course forms 1 x Stakeholder interview  A follow up evaluator visit was scheduled but cancelled as " <i>the young people have been banned due to their disruptive behaviour.</i> "	2 x male 1 x female Ages 16/17/18 1 Caribbean 2 White British	The sessions were delivered for 5 weeks. Attendance was voluntary and erratic. None of the young people had any experience of work and all were claiming benefits. Support from the housing provider meant that few had any experience of managing their own money fully. Support staff from the organisation sat in on sessions and the young people exhibited a range of challenging behaviour during the sessions, for example swearing at staff, the trainers and each other
HMP - Youth Offending Institution (Male) Un-convicted and convicted 18 – 21-year-old men	3	3 x pre course forms Post course evaluation forms, last session feedback and 25% follow up not completed  Stakeholder interview cancelled	3 x male Ages 18 (n=2)/19 1 x with disability 1 African 1 Dual Heritage 1 White British	The logistics of arranging group activities in prison (pre-attendance checks, risk and safety protocols and prison lock downs for example) proved challenging to continuity in sessions
HMP Prison/Youth Offending Institution (Female) Closed prison accommodating over 18's	4	4 x pre course forms Post course forms not completed Last session feedback not completed 1 x Stakeholder interview completed 1 x Follow up telephone interview with participant	4 x female Ages 21/22/23/25 1 Asian/Indian 3 White British	The sessions were targeted to women due for release, the majority of whom had been identified by the prison as needing additional support around money and debt management

Organisation type	No. young people	Evaluation activity	Profile of attendees*	Comments
Mainstream Boys School Year 9 Intervention students	9	No pre or post course forms completed Last session feedback completed No external evaluation activity	No demographic data	The initial session was carried out in a room without tables or chairs, the next session was in the prayer room which was used by both staff and pupils while the session was in progress. The school has many Muslim pupils and this meant that information about savings, interest and borrowing needed to be tailored to reflect that interest on savings (Riba) is not permissible (Haram).
Mainstream School Pupils from years 7/8/9 who were exhibiting low level but persistent disruptive behaviours and excluded from lessons to prevent them disrupting other pupils	10	10 x pre course forms 6 x post course forms Last session feedback completed 5 x in-depth qualitative feedback at last session  1 x Stakeholder interview and agreement to see young people - however only 3 of the group was still attending school at the time of the follow up and none of them agreed to take part in evaluation activity	10 x male Ages 12/13 (n=2) 14 (n=7) 1 Dual Heritage 1 African 2 Caribbean 6 White British	Being excluded from lessons in this school means that pupils work in silence and are isolated from the rest of the school for the whole school day. All were on report - and any reported behavioural issues from either the teachers or the trainers counted towards the schools policy for pupils in isolation with 3 reports leading to being excluded from school. Some participants were excluded during the course.
Inner City Youth and Community setting	1	1 x pre and post course evaluation form Last sessions feedback and in depth last session interview with trainer  1 x Stakeholder interview completed Young person participated in follow up focus group	1 x female aged 26 with Autism White British	Various staff members sat in on sessions which helped take the pressure off the one attendee who came to 5 sessions

Organisation type	No. young people	Evaluation activity	Profile of attendees*	Comments
Inner City Youth and Community setting	5	5 x pre and post course forms 5 x last session feedback 2 x 25% in depth last session interview with trainer  2 x Stakeholder interviews 2 young people participated focus group	5 x male Ages 15 (n=2) 21 (n=2),25 2 x with disabilities 2 African 1 British 1 Irish 1 Gypsy Roma	At least 2 of the attendees have ADHD The sessions were delivered in the main open area of the centre with people coming and going during the sessions. Not all the young people attended all the sessions
<b>Approach: Two hour sessions delivered weekly for 12 weeks</b>				
Pupil Referral Unit	12	12 x pre course forms 8 x post course forms 12 x last session feedback 5 x 25% in depth last session interview with trainer  1 x Stakeholder interview 3 x young people participated in follow up focus group	9 x male, 3 x female 1 x with disabilities Ages: 13/14/15 years 1 White British 3 Caribbean 4 Dual Heritage 2 Irish 2 Pakistani	This centre provides education for young people permanently excluded from mainstream education generally for their conduct/behaviour or attendance

Organisation type	No. young people	Evaluation activity	Profile of attendees*	Comments
<b>Phase 2</b>				
<p>Pupil Referral unit</p> <p>KS3 (core group 6 young people) KS4 ( core group 4 young people)</p> <p>25 attended first session but group size dropped to core groups 5 Sessions</p>	<p>25</p> <p>See Note</p>	<p>25 x pre-course forms 1 x post course form 5 x core theme questions for all 6 sessions (1 person didn't complete some of the post session questions) 3 x last session feedback 3 x 25% in depth last session interview 2 x stakeholder interviews completed</p>	<p>16 x male 6 x female 1 x no answer 4 x with disability</p> <p>Ages 12 (no=1) 13 (no=4) 14 (no =14) 15 (no=4)</p> <p>3 Pakistani 2 Dual Heritage (White and Black African) 6 Caribbean 11 White British 3 White Irish</p>	<p>This centre provides education for young people excluded from schools for a range of reasons and works with young people on successful transitions back into mainstream school.</p> <p>One attendee had autism and didn't communicate and sat in a separate room during the sessions. All exhibited challenging behaviour and were hard to keep on topic and engaged.</p>
<p>Academy School</p> <p>The group of young people involved in the sessions were drawn from across years 8,9 and 10 and were all either on report or part of an inclusion programme 5 Sessions</p>	<p>8</p>	<p>8 x pre-course forms 6 x post -course forms 6 x core theme questions for sessions 1,2, (pre and post) 5 x core theme questions for sessions 3,4, &amp; 5 (pre and post) 6 x last session feedback 6 x 25% in depth last session interview with trainer</p>	<p>6 x male 2 x female 1 x with disability</p> <p>Ages 12 (no=2), 13 (no=4), 14 (no=1), 15 (no=1)</p> <p>1 Caribbean 7 White British</p>	<p>The room had a very formal layout which was not easily changed which the trainers feel impacted on the dynamics of the group. 1 young person had ADHD and this young person's behaviour impacted on the learning of others. The school was able to provide IT access to show MAS videos</p>

Organisation type	No. young people	Evaluation activity	Profile of attendees*	Comments
<p>HMP - Youth Offending Institution (Male) Un-convicted and convicted 18 – 21-year-old men</p> <p>6 Sessions</p>	24	<p>23 x pre-course forms 0 x post course forms 7 x pre-session core theme questions session 1 6 x post session core theme questions session 1 12 x last session feedback 0 x 25% in depth last session interview with trainer</p> <p>2 x stakeholder interviews</p>	<p>24 x male 3 x with disabilities Ages 18 (no=1), 19 (no=8), 20 (no=13), 21 (no=2)</p> <p>2 Pakistani 1 Bangladeshi 2 Dual Heritage (White British and Black Caribbean no=1 &amp; White British &amp; Asian no=1) 1 African 5 Caribbean 12 White British 1 White Irish</p>	<p>All participants had experience of managing debt. Sessions were planned week to week to meet their expressed need. Internal issues within the prison meant that no last session interviews (25%) could be carried out. There were some difficulties with internal systems at the YOI re room bookings and with young people not being booked in by staff to attend some of the sessions.</p>
<p>HMP Prison/Youth Offending Institution (Female) Closed prison accommodating over 18's</p> <p>6 sessions</p>	6	<p>6 pre-course forms completed 0 post course forms completed 0 Core theme questions completed for any of the sessions 6 participated in last session feedback 2 participated in the 25% in depth last session interview with trainer</p> <p>3 young women (one peer mentor included) participated in evaluation focus group 1 one to one conversation with peer mentor</p>	<p>6 young women 1 with a disability</p> <p>Ages 120(no=3), 22 (no=1), 25 (no=2)</p> <p>1 Arab 5 White British</p>	<p>The sessions were targeted to women due for release, the majority of whom had been identified by the prison as needing additional support around money and debt management.</p> <p>Some issues with young people being booked by prison staff to attend other activities or work programmes which clashed with the sessions.</p>

Organisation type	No. young people	Evaluation activity	Profile of attendees*	Comments
<p>Community Setting – Hostel for young homeless people</p> <p>Specialist provider works with 16-25-year olds who are homeless or at risk of homelessness across 29 supported accommodation schemes which includes accommodation services for young parents</p> <p>5 Sessions in total</p>	12	<p>12 x pre-course forms</p> <p>3 x post course forms</p> <p>5 x core theme pre and post session questions for sessions 1 &amp; 4</p> <p>4 x core theme pre and post session questions for session 3</p> <p>3 x core theme pre and post session questions for session 2</p> <p>1 x core theme pre and post session questions for session 5</p> <p>3 x last session feedback</p> <p>2 x 25% in depth last session interview with trainer</p> <p>1 x stakeholder</p> <p>2 x young people participated in one to one conversations with the evaluators</p>	<p>9 young men</p> <p>3 young women</p> <p>3 had disabilities</p> <p>Ages 17 (no=1), 18 (no=2), 19 (no=2), 20 (no=2), 22 (no=3), 23 (no=1), 24 (no=1)</p> <p>1 Pakistani</p> <p>2 African</p> <p>9 White British</p>	<p>One young man who attended impressed the Hostel staff with his unexpected participation</p> <p>The group had varying levels of experience – but all were keen to learn more about managing money and were engaged during the session</p> <p>Some young people attended one session and the trainers had to work with a different group and different group dynamic each time.</p>

\* Taken from demographic form in 1<sup>st</sup> session so this information is only available for the young people who completed the form