# **MyBnk Financial Education**

# Secondary Money Twist Evaluation

**Final Report Appendices** 

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Substance, Canada House, 3 Chepstow St, Manchester, M1 5FW www.substance.net info@substance.net

| Cor | ntents  | Page |
|-----|---|------|
| 1.  | Survey analysis tables  | 3    |
| 2.  | Mapping of Money Twist across KS3 and KS4 national curriculum | 16   |
| 3.  | MyBnk Theory of Change diagram                                | 18   |
| 4.  | FinCap MAS CYP outcome framework                              | 20   |
| 5.  | Substance coding of MAS outcomes                              | 22   |
| 6.  | Survey forms  | 23   |
| 7.  | List of case study schools                                    | 38   |
| 8.  | List of stakeholders interviewed                              | 39   |
| 9.  | Confidence intervals for individual MT survey                 | 40   |

### Appendix 1: Survey analysis tables (KS3, KS4, Combined, Sporty and Teacher)

#### 1.1 KS3 Tables

KS3 Table 1: Mean scores on agreement scale survey items (1=totally disagree, 10=totally agree) for pre-delivery, post-delivery, control and follow-up surveys, and results from t-tests to compare means (significance levels of differences reported)

| and follow-up surveys, and results f   | rom t-tests            | s to comp               | are me | ans (signific                         | ance ieve                | is of airre             | rences re                   | portea)      |     |                          |                           |
|--|------------------------|-------------------------|--------|---------------------------------------|--------------------------|-------------------------|-----------------------------|--------------|-----|--------------------------|---------------------------|
|  | Mean<br>'Pre'<br>Score | Mean<br>'Post'<br>Score | N      | Significanc<br>e ('pre' vs<br>'post') | Mean<br>Control<br>Score | N<br>(control<br>group) | Sig<br>(control<br>vs post) | Follow<br>Up | N   | Sig (pre -<br>follow up) | Sig (post -<br>follow up) |
| I know what the security features of bank notes are                                  | 5.36                   | 8.45                    | 701    | 0.000**                               | 4.97                     | 2,053                   | 0.000**                     | 7.08         | 298 | 0.000**                  | 0.000**                   |
| I can identify the risks of financial decisions                                      | 5.87                   | 7.58                    | 1653   | 0.000**                               | 6.07                     | 2,062                   | 0.000**                     | 6.72         | 369 | 0.000**                  | 0.000**                   |
| I know how to prioritise my needs and wants  | 7.13                   | 8.53                    | 1408   | 0.000**                               | 7.35                     | 2,069                   | 0.000**                     | 7.57         | 354 | 0.002**                  | 0.000**                   |
| I can use a budget to help me make effective use of my money                         | 6.99                   | 8.09                    | 1399   | 0.000**                               | 7.19                     | 2,065                   | 0.000**                     | 7.41         | 355 | 0.004*                   | 0.000**                   |
| I know what a banks ethical policy is  | 3.41                   | 6.79                    | 140    | 0.000**                               | 3.45                     | 2,048                   | 0.000**                     | n/a          |     |                          |                           |
| I feel confident making and informed choice on what bank account(s) are right for me | 5.84                   | 7.77                    | 134    | 0.000**                               | 5.46                     | 2,040                   | 0.000**                     | n/a          |     |                          |                           |
| I have a plan for how I will save for the things I want to buy in the future         | 7.15                   | 7.94                    | 1248   | 0.000**                               | 7.12                     | 2,061                   | 0.000**                     | 7.37         | 354 | 0.128                    | 0.000**                   |
| Nothing I do will make much difference to my money situation                         | 4.36                   | 5.04                    | 1464   | 0.000**                               | 4.27                     | 2,029                   | 0.000**                     | 4.93         | 370 | 0.001**                  | 0.905                     |
| I feel confident managing my money   | 7.34                   | 8.21                    | 1483   | 0.000**                               | 7.44                     | 2,068                   | 0.000**                     | 7.84         | 374 | 0.000**                  | 0.003*                    |
| I often plan how I will spend my money   | 7.04                   | 7.63                    | 800    | 0.000**                               | 6.9                      | 2,065                   | 0.000**                     | 7.14         | 375 | 0.673                    | 0.003*                    |

<sup>\*</sup>significant at the p<.05 level, \*\*significant at the P<.001 level

#### 1.2 KS4 Tables

KS4 Table 1: Mean scores on agreement scale survey items (1=totally disagree, 10=totally agree) for pre-delivery, post-delivery, control and follow-up surveys and results from t-tests to compare means (significance levels of differences reported)

| Topolius,  |                        |                         |     |                        |                            |                   |                      |
|--|------------------------|-------------------------|-----|------------------------|----------------------------|-------------------|----------------------|
|  | Mean<br>'Pre'<br>Score | Mean<br>'Post'<br>Score | N   | Significance (p value) | Mean<br>'Control'<br>Score | N (control group) | Sig (control & post) |
| I understand how pension schemes work  | 4.15                   | 7.07                    | 586 | 0.000**                | 3.85                       | 602               | 0.000**              |
| I know where the government get and spend their money                                  | 5.63                   | 7.86                    | 403 | 0.000**                | 5.06                       | 600               | 0.000**              |
| I understand what insurance products may be relevant to me                             | 4.49                   | 6.88                    | 435 | 0.000**                | 4.22                       | 602               | 0.000**              |
| I feel confident constructing an accurate, realistic budget plan                       | 5.12                   | 7.59                    | 441 | 0.000**                | 5.07                       | 600               | 0.000**              |
| I know the difference between borrowing options and how to choose appropriate products | n/a                    | n/a                     |     | 0.000**                | 4.91                       | 601               | 0.000**              |
| I know what banking facilities are best suited to my needs                             | 4.51                   | 6.52                    | 437 | 0.000**                | 4.41                       | 600               | 0.000**              |
| I feel confident planning for money changes as I move through education                | 5.47                   | 7.26                    | 584 | 0.000**                | 5.74                       | 603               | 0.000**              |
| Nothing I do will make much difference to my money situation                           | 3.68                   | 4.15                    | 576 | 0.000**                | 3.98                       | 596               | .259 (ns)            |
| I feel confident managing my money   | 6.76                   | 7.72                    | 584 | 0.000**                | 6.68                       | 599               | 0.000**              |
| I often plan how I will spend my money   | 6.39                   | 6.87                    | 586 | 0.000**                | 6.26                       | 598               | 0.000**              |

<sup>\*</sup>significant at the p<.005 level, \*\*significant at the P<.001 level

#### 1.3 Combined Tables

Comb Table 1. Mean scores on agreement scale items (common to KS3 and KS4 surveys) and results from t-tests to compare means (significance levels of differences reported)

|   | Mean<br>'Pre'<br>Score | Mean<br>'Post'<br>Score | N     | Sig. (Pre – post) | Mean<br>'Follow<br>Up' Score | N   | Sig. (Pre<br>– Follow-<br>up) | Sig. (Post –<br>Follow-up) |
|---|------------------------|-------------------------|-------|-------------------|------------------------------|-----|-------------------------------|----------------------------|
| I feel confident managing my money                                | 7.18                   | 8.07                    | 2,236 | .000**            | 7.78                         | 389 | 0.000*                        | 0.011*                     |
| I often plan how I will spend<br>my money                         | 6.77                   | 7.3                     | 1,409 | .000**            | 7.06                         | 390 | 0.251                         | 0.107                      |
| Nothing I will do will make much difference to my money situation | 4.17                   | 4.79                    | 2,222 | .000**            | 4.88                         | 385 | 0.000*                        | 0.311                      |

<sup>\*</sup>significant at the p<.005 level, \*\*significant at the P<.001 level

Combined Table 3. Imagine someone gives you £10/£100 (KS3/KS4). How much would you spend and how much would you save for later? All respondents (n=1,695)

|                      | Pre   | %      | Post | %      | % Change |
|----------------------|-------|--------|------|--------|----------|
| Save all of it       | 465   | 27.4%  | 446  | 26.3%  | -1.1%    |
| Spend less than half | 518   | 30.6%  | 619  | 36.5%  | 6.0%     |
| Spend about half     | 445   | 26.3%  | 467  | 27.6%  | 1.3%     |
| Spend more than half | 126   | 7.4%   | 111  | 6.5%   | -0.9%    |
| Spend all of it      | 141   | 8.3%   | 52   | 3.1%   | -5.3%    |
| Grand Total          | 1,695 | 100.0% | 1695 | 100.0% | 0.0%     |

6.4% increase in proportion of desired responses

| Control group (n=2,641 | )       |        |                |                 |
|------------------------|---------|--------|----------------|-----------------|
|                        | Control | %      | % change (Pre) | % change (Post) |
| Save all of it         | 834     | 31.6%  | -4.1%          | -5.3%           |
| Spend less than half   | 846     | 32.0%  | -1.5%          | 4.5%            |
| Spend about half       | 660     | 25.0%  | 1.3%           | 2.6%            |
| Spend more than half   | 150     | 5.7%   | 1.8%           | 0.9%            |
| Spend all of it        | 151     | 5.7%   | 2.6%           | -2.6%           |
| Grand Total            | 2,641   | 100.0% | 0.0%           | 0.0%            |

| NDR group (n=606)    |     |        |      |       |          |
|----------------------|-----|--------|------|-------|----------|
|                      | Pre | %      | Post | %     | % Change |
| Save all of it       | 465 | 76.7%  | 298  | 49.2% | -27.6%   |
| Spend less than half | 0   | 0.0%   | 147  | 24.3% | 24.3%    |
| Spend about half     | 0   | 0.0%   | 97   | 16.0% | 16.0%    |
| Spend more than half | 0   | 0.0%   | 29   | 4.8%  | 4.8%     |
| Spend all of it      | 141 | 23.3%  | 35   | 5.8%  | -17.5%   |
| Grand Total          | 606 | 100.0% | 606  |       | -100.0%  |

<sup>45.0%</sup> move towards desired responses

| Follow up group (n=386) |           |        |                      |
|-------------------------|-----------|--------|----------------------|
|                         | Follow Up | %      | % Change (from Post) |
| Save all of it          | 111       | 28.8%  | 2.5%                 |
| Spend less than half    | 117       | 30.3%  | -6.2%                |
| Spend about half        | 112       | 29.0%  | 1.4%                 |
| Spend more than half    | 21        | 5.4%   | -1.1%                |
| Spend all of it         | 25        | 6.5%   | 3.4%                 |
| Grand Total             | 386       | 100.0% |                      |

# Combined Table 4. Imagine someone is going to give you some money as a present. Would you prefer to have £50/£10 today or £75/£15 in one months' time? (KS3/KS4, n=2,132)

|                             | Pre   | %      | Post | %      | % Change |
|-----------------------------|-------|--------|------|--------|----------|
| £15/£75 in one months' time | 1474  | 69.1%  | 1617 | 75.8%  | 6.7%     |
| £10/£50 today               | 658   | 30.9%  | 515  | 24.2%  | -6.7%    |
| Grand Total                 | 2,132 | 100.0% | 2132 | 100.0% | 0.0%     |

<sup>6.7%</sup> change towards desire response

| Control group (n=2,623)     |         |        |                   |                 |
|-----------------------------|---------|--------|-------------------|-----------------|
|                             | Control | %      | % change<br>(Pre) | % change (Post) |
| £15/£75 in one months' time | 1861    | 70.9%  | -1.8%             | 4.9%            |
| £10/£50 today               | 762     | 29.1%  | 1.8%              | -4.9%           |
| Grand Total                 | 2,623   | 100.0% | 0.0%              | 0.0%            |

| NDR group (n=658)           |     |        |      |        |             |  |  |  |  |
|-----------------------------|-----|--------|------|--------|-------------|--|--|--|--|
|                             | Pre | %      | Post | %      | %<br>Change |  |  |  |  |
| £15/£75 in one months' time | 0   | 0.0%   | 287  | 43.6%  | 43.6%       |  |  |  |  |
| £10/£50 today               | 658 | 100.0% | 371  | 56.4%  | -43.6%      |  |  |  |  |
| Grand Total                 | 658 | 100.0% | 658  | 100.0% | 0.0%        |  |  |  |  |

<sup>43.6%</sup> move towards desired response

| Follow up group (n=385) |           |        |                      |
|-------------------------|-----------|--------|----------------------|
|                         | Follow Up | %      | % Change (from Post) |
| £15/£75 in one months'  |           |        |                      |
| time                    | 257       | 66.8%  | -9.0%                |
| £10/£50 today           | 128       | 33.2%  | 9.0%                 |
| Grand Total             | 385       | 100.0% |                      |

# Combined Table 5. Imagine you were given £10/£100 to spend on a (school) trip (KS3/4). Would you plan how to spend the money and then stick to that plan?

|  | Pre   | %      | Post  | %      | % Change |
|--|-------|--------|-------|--------|----------|
| Yes, I would make a plan and stick to it       | 873   | 41.1%  | 999   | 47.1%  | 6.0%     |
| Yes, I would make a plan but would be unlikely |       |        |       |        |          |
| to stick to it                                 | 458   | 21.6%  | 595   | 28.0%  | 6.4%     |
| No, I wouldn't make a plan                     | 515   | 24.3%  | 356   | 16.8%  | -7.5%    |
| Don't know                                     | 277   | 13.0%  | 173   | 8.1%   | -4.9%    |
| Grand Total                                    | 2,123 | 100.0% | 2,123 | 100.0% | 0.0%     |

13.1% move away from desired response

| Control group (n=2,611)                                       |         |        |                   |                    |  |  |  |  |
|---|---------|--------|-------------------|--------------------|--|--|--|--|
|   | Control | %      | % change<br>(Pre) | % change<br>(Post) |  |  |  |  |
| Yes, I would make a plan and stick to it                      | 1,059   | 40.6%  | 0.6%              | 6.5%               |  |  |  |  |
| Yes, I would make a plan but would be unlikely to stick to it | 565     | 21.6%  | -0.1%             | 6.4%               |  |  |  |  |
| No, I wouldn't make a plan                                    | 642     | 24.6%  | -0.3%             | -7.8%              |  |  |  |  |
| Don't know  | 345     | 13.2%  | -0.2%             | -5.1%              |  |  |  |  |
| Grand Total   | 2,611   | 100.0% | 0.0%              | 0.0%               |  |  |  |  |

| Target group (n=1,250)                   |       |        |       |        |          |
|--|-------|--------|-------|--------|----------|
|  | Pre   | %      | Post  | %      | % Change |
| Yes, I would make a plan and stick to it | 0     | 0.0%   | 382   | 30.6%  | 30.6%    |
| Yes, I would make a plan but would be    |       |        |       |        |          |
| unlikely to stick to it                  | 458   | 36.6%  | 431   | 34.5%  | -2.2%    |
| No, I wouldn't make a plan               | 515   | 41.2%  | 301   | 24.1%  | -17.1%   |
| Don't know                               | 277   | 22.2%  | 136   | 10.9%  | -11.3%   |
| Grand Total                              | 1,250 | 100.0% | 1,250 | 100.0% | 0.0%     |

30.6% move towards desired responses

| Follow up group (n=385)                                       |           |        |                      |
|---|-----------|--------|----------------------|
|   | Follow Up | %      | % Change (from Post) |
| Yes, I would make a plan and stick to it                      | 158       | 41.0%  | -6.1%                |
| Yes, I would make a plan but would be unlikely to stick to it | 103       | 26.8%  | -1.2%                |
| No, I wouldn't make a plan                                    | 79        | 20.5%  | 3.7%                 |
| Don't know  | 45        | 11.7%  | 3.6%                 |
| Grand Total   | 385       | 100.0% | 100.0%               |

## Combined Table 6. When you get money, how often do you save at least some of it? Only 'pre' and 'follow-up' responses given

|                        | Pre-<br>Delivery | %      | Follow Up | %      |
|------------------------|------------------|--------|-----------|--------|
| Every time I get money | 59               | 22.9%  | 73        | 28.3%  |
| Most times I get money | 105              | 40.7%  | 103       | 39.9%  |
| Sometimes              | 78               | 30.2%  | 69        | 26.7%  |
| Never                  | 7                | 2.7%   | 8         | 3.1%   |
| Don't know             | 9                | 3.5%   | 5         | 1.9%   |
| Grand Total            | 258              | 100.0% | 258       | 100.0% |

# Combined Table 7. When you want to buy something for yourself, how often do you look in different places or stores to compare prices? Only 'pre' and 'follow up' responses given

|             | Pre-<br>delivery | %      | Follow<br>Up | %      |
|-------------|------------------|--------|--------------|--------|
| Often       | 88               | 34.5%  | 86           | 33.7%  |
| Sometimes   | 86               | 33.7%  | 92           | 36.1%  |
| Rarely      | 43               | 16.9%  | 44           | 17.3%  |
| Never       | 23               | 9.0%   | 16           | 6.3%   |
| Don't know  | 15               | 5.9%   | 17           | 6.7%   |
| Grand Total | 255              | 100.0% | 255          | 100.0% |

## Combined Table 8. Now that you've taken part in Money Twist, how do you feel about your prior understanding of money?

| about your prior understanding or money i |                    |        |      |        |     |        |  |  |
|---|--------------------|--------|------|--------|-----|--------|--|--|
|   | All<br>Respondents | %      | KS3  | %      | KS4 | %      |  |  |
| I knew lots more than I thought           | 661                | 30.0%  | 548  | 33.5%  | 113 | 19.8%  |  |  |
| I knew a bit more than I thought          | 1053               | 47.8%  | 790  | 48.3%  | 263 | 46.1%  |  |  |
| I knew a bit less than I thought          | 384                | 17.4%  | 239  | 14.6%  | 145 | 25.4%  |  |  |
| I knew a lot less than I thought          | 107                | 4.9%   | 57   | 3.5%   | 50  | 8.8%   |  |  |
| Grand Total                               | 2205               | 100.0% | 1634 | 100.0% | 571 | 100.0% |  |  |

| Combined Table 9. How was the programme? |                    |        |      |        |     |        |  |  |
|--|--------------------|--------|------|--------|-----|--------|--|--|
|  | All<br>Respondents | %      | KS3  | %      | KS4 | %      |  |  |
| Excellent                                | 890                | 43.2%  | 685  | 44.1%  | 205 | 40.4%  |  |  |
| Good                                     | 983                | 47.7%  | 731  | 47.1%  | 252 | 49.7%  |  |  |
| OK                                       | 174                | 8.5%   | 129  | 8.3%   | 45  | 8.9%   |  |  |
| Bad                                      | 12                 | 0.6%   | 7    | 0.5%   | 5   | 1.0%   |  |  |
| Grand Total                              | 2059               | 100.0% | 1552 | 100.0% | 507 | 100.0% |  |  |

| Combined Table 10. How was the trainer? |             |        |      |        |     |        |  |  |
|---|-------------|--------|------|--------|-----|--------|--|--|
|   | All         | 0/     | I/Co | 0/     | KC4 | 0/     |  |  |
|   | Respondents | %      | KS3  | %      | KS4 | %      |  |  |
| Excellent                               | 1421        | 69.5%  | 1081 | 69.9%  | 340 | 68.3%  |  |  |
| Good                                    | 495         | 24.2%  | 359  | 23.2%  | 136 | 27.3%  |  |  |
| OK                                      | 116         | 5.7%   | 96   | 6.2%   | 20  | 4.0%   |  |  |
| Bad                                     | 12          | 0.6%   | 10   | 0.6%   | 2   | 0.4%   |  |  |
| Grand Total                             | 2044        | 100.0% | 1546 | 100.0% | 498 | 100.0% |  |  |

#### 1.4 SMT Tables

SMT Table 1a. Mean scores on agreement scale survey items (post-delivery and follow-up) and results from t-tests to compare means (significance levels of differences reported)

|   |  | Mean<br>'Post' | Mean<br>'Follow |     |          |
|---|--|----------------|-----------------|-----|----------|
|   |  | Score          | Up' Score       | N   | Sig      |
|   | I can work out how much tax I would have to pay  |                |                 |     |          |
| Α | when earning                                     | 6.99           | 6.35            | 233 | 0.000*** |
| В | I understand how pension schemes work            | 6.40           | 6.05            | 233 | 0.049    |
|   | I know where the government get and spend their  |                |                 |     |          |
| С | money  | 7.28           | 7.17            | 233 | 0.464    |
|   | I feel confident planning for money changes as I |                |                 |     |          |
| D | move through education                           | 6.71           | 7.04            | 233 | 0.050    |
|   | Nothing I do will make much difference to my     |                |                 |     |          |
| Ε | money situation                                  | 3.52           | 3.74            | 227 | 0.257    |
| F | I feel confident managing my money               | 7.09           | 7.27            | 231 | 0.269    |

<sup>\*</sup>significant at the p<.005 level, \*\*significant at the P<.001 level

SMT Table 1b. Mean scores on agreement scale items (SMT post-delivery and KS4 post-delivery) and results from t-tests to compare means (significance levels of differences reported)

|   |   | Mean<br>'Post'<br>Score | Mean<br>KS4<br>'Post'<br>score | Sig.    |
|---|---|-------------------------|--------------------------------|---------|
| Α | I can work out how much tax I would have to pay when earning            | 6.99                    | n/a                            | n/a     |
| В | I understand how pension schemes work                                   | 6.4                     | 7.07                           | 0.000** |
| С | I know where the government get and spend their money                   | 7.28                    | 7.86                           | 0.001*  |
| D | I feel confident planning for money changes as I move through education | 6.71                    | 7.26                           | 0.002*  |
| Е | Nothing I do will make much difference to my money situation            | 3.52                    | 4.15                           | 0.003*  |
| F | I feel confident managing my money                                      | 7.09                    | 7.72                           | 0.000** |

<sup>\*</sup>significant at the p<.005 level, \*\*significant at the P<.001 level

| SMT Table 2. How often do your parents or guardians talk to you about money? |      |        |              |        |         |        |  |  |
|--|------|--------|--------------|--------|---------|--------|--|--|
|  | Post | %      | Follow<br>Up | %      | KS4 Pre | %      |  |  |
| Often  | 60   | 25.9%  | 70           | 30.2%  | 122     | 20.7%  |  |  |
| Sometimes  | 105  | 45.3%  | 113          | 48.7%  | 247     | 41.9%  |  |  |
| Rarely   | 59   | 25.4%  | 36           | 15.5%  | 155     | 26.3%  |  |  |
| Never  | 7    | 3.0%   | 11           | 4.7%   | 42      | 7.1%   |  |  |
| Don't know   | 1    | 0.4%   | 2            | 0.9%   | 23      | 3.9%   |  |  |
| Grand Total  | 232  | 100.0% | 232          | 100.0% | 589     | 100.0% |  |  |

#### SMT Table 3. How much financial education have you had in the last year? (post-delivery only) % Count Lots 6.5% 15 Some 55 23.8% A little bit 90 39.0% None 63 27.3% Don't know 8 3.5% **Grand Total** 231 100.0%

## SMT Table 4. If you have had previous financial education lessons, who taught you? (tick all that apply, post-delivery only)

|                         | Count | %      |
|-------------------------|-------|--------|
| Your teachers           | 106   | 47.5%  |
| People from local banks | 21    | 9.4%   |
| Other organisations     | 35    | 15.7%  |
| N/A                     | 93    | 41.7%  |
| Grand Total             | 223   | 100.0% |

## SMT Table 5. How was the MyBnk session in comparison to these other lessons? (post-delivery only)

| cuisi issection (post delivery city) |       |        |
|--------------------------------------|-------|--------|
|                                      | Count | %      |
| Better                               | 141   | 61.0%  |
| About the same                       | 42    | 18.2%  |
| Not as good                          | 6     | 2.6%   |
| Not sure                             | 5     | 2.2%   |
| N/A                                  | 37    | 16.0%  |
| Grand Total                          | 231   | 100.0% |

## SMT Table 6. How did you find learning about money using sport? (post-delivery only)

| 11 2/                                |       |        |
|--------------------------------------|-------|--------|
|                                      | Count | %      |
| Better than in a classroom           | 153   | 65.9%  |
| About the same as in a classroom     | 50    | 21.6%  |
| I'd have preferred it in a classroom | 29    | 12.5%  |
| Grand Total                          | 232   | 100.0% |

# SMT Table 7. Now that you've taken part in Money Twist, how do you feel about your prior understanding of money? (post-delivery)

|                                       | Count | %      |
|---------------------------------------|-------|--------|
| I knew lots more than I thought       | 25    | 11.0%  |
| I knew a bit more than I thought      | 76    | 33.3%  |
| My prior expectation of understanding |       |        |
| was about right                       | 58    | 25.4%  |
| I knew a bit less than I thought      | 57    | 25.0%  |
| I knew a lot less than I thought      | 12    | 5.3%   |
| Grand Total                           | 228   | 100.0% |

#### SMT Table 8. Imagine someone gives you £100. How much would you spend and how much would you save for later? SMT SMT Follow KS4 Post % Up % Post % 16.9% Save all of it 31 12.2% 39 111 19.3% Spend less than half 103 40.4% 100 43.3% 202 35.1% Spend about half 72 28.2% 68 29.4% 155 27.0% Spend more than half 18 7.1% 16 6.9% 54 9.4% Spend all of it 31 12.2% 8 3.5% 53 9.2% **Grand Total** 255 100.0% 231 100.0% 575 100.0%

| SMT Table 9. Imagine someone is going to give you some money as a present.  Would you prefer to have £50 today or £75 in one months' time? |             |        |                     |        |             |        |
|--|-------------|--------|---------------------|--------|-------------|--------|
|  | SMT<br>Post | %      | SMT<br>Follow<br>Up | %      | KS4<br>Post | %      |
| £75 in one months' time  | 204         | 87.9%  | 205                 | 88.4%  | 429         | 74.2%  |
| £50 today  | 28          | 12.1%  | 27                  | 11.6%  | 149         | 25.8%  |
| Grand Total  | 232         | 100.0% | 232                 | 100.0% | 578         | 100.0% |

| SMT Table 10. John earns £21,000 per year. After his personal tax-free allowance how much tax will he pay? |      |        |           |        |
|--|------|--------|-----------|--------|
|  | Post | %      | Follow Up | %      |
| £1,900   | 75   | 33.8%  | 67        | 30.2%  |
| £2,000   | 70   | 31.5%  | 57        | 25.7%  |
| £4,500   | 29   | 13.1%  | 23        | 10.4%  |
| £9,500   | 11   | 5.0%   | 16        | 7.2%   |
| £10,000  | 3    | 1.4%   | 11        | 5.0%   |
| Don't know   | 34   | 15.3%  | 48        | 21.6%  |
| Grand Total  | 222  | 100.0% | 222       | 100.0% |

#### 1.5 Teacher Tables

| Teacher Table 1. What did you think of the programme? (Free-text responses, qualitative answers coded) |             |                             |  |
|--|-------------|-----------------------------|--|
|  | Grand Total | % of respondents mentioning |  |
| General Positive   | 74          | 32.3%                       |  |
| Informative  | 61          | 27.0%                       |  |
| Engaging   | 49          | 21.7%                       |  |
| Relevant   | 32          | 14.2%                       |  |
| Useful   | 25          | 11.1%                       |  |
| Interesting  | 22          | 9.7%                        |  |
| Good delivery style  | 19          | 8.4%                        |  |
| Interactive  | 16          | 7.1%                        |  |
| Good tasks/content   | 14          | 6.2%                        |  |
| Fun  | 7           | 3.1%                        |  |
| Gave constructive criticism  | 6           | 2.7%                        |  |
| Provided something 'extra and above'   | 6           | 2.7%                        |  |
| Accessible   | 5           | 2.2%                        |  |
| Important  | 5           | 2.2%                        |  |
| Unique   | 3           | 1.3%                        |  |
| Practical  | 2           | 0.9%                        |  |
| Effective  | 1           | 0.4%                        |  |
| Enjoyable  | 1           | 0.4%                        |  |
| Exciting   | 1           | 0.4%                        |  |
| Focus on spending and saving was good  | 1           | 0.4%                        |  |
| Total respondents  | 226         | 100.0%                      |  |

| Teacher Table 2. How valuable was the content of the programme for the young people? |       |        |  |
|--|-------|--------|--|
|  | Count | %      |  |
| Very valuable  | 179   | 76.5%  |  |
| Quite valuable   | 53    | 22.6%  |  |
| Not very valuable  | 2     | 0.9%   |  |
| Grand Total  | 234   | 100.0% |  |

# Teacher Table 3. How do you think the programme could be improved, if at all?

(Most frequently cited responses, coded)

|   | Count of responses | % of respondents |
|---|--------------------|------------------|
| No improvements   | 148                | 58.7%            |
| Case studies of real people (needs wants/salaries/debt) | 8                  | 3.2%             |
| More activities to get pupils moving                    | 9                  | 3.6%             |
| More delivery time/sessions                             | 8                  | 3.2%             |
| More videos   | 7                  | 2.8%             |
| Too long  | 7                  | 2.8%             |
| Differentiated ability levels                           | 4                  | 1.6%             |
| More activities   | 4                  | 1.6%             |
| Take away materials                                     | 4                  | 1.6%             |
| Total Respondents                                       | 252                | 100.0%           |

## Teacher Table 4. How effective was the MyBnk trainer in engaging the young people?

|                    | Count | %      |
|--------------------|-------|--------|
| Very effective     | 190   | 82.3%  |
| Quite effective    | 39    | 16.9%  |
| Sort of effective  | 1     | 0.4%   |
| Not very effective | 1     | 0.4%   |
| Grand Total        | 231   | 100.0% |

# Teacher Table 5. Would you like to give the trainer(s) any feedback? (Most frequently cited responses, coded)

|   | Count of responses | % of respondents |
|---|--------------------|------------------|
| Good engagement   | 52                 | 20.6%            |
| General positive  | 34                 | 13.5%            |
| Good behaviour management                                 | 12                 | 4.8%             |
| Too much talking - be firmer                              | 10                 | 4.0%             |
| Enthusiastic trainer Coped well with chatty/badly behaved | 9                  | 3.6%             |
| class   | 8                  | 3.2%             |
| Had patience  | 6                  | 2.4%             |
| Clear explanations of concepts                            | 5                  | 2.0%             |
| Good use of personal experience                           | 5                  | 2.0%             |
| Friendly and approachable                                 | 4                  | 1.6%             |
| Good delivery   | 4                  | 1.6%             |
| Good resources  | 4                  | 1.6%             |
| Interesting   | 3                  | 1.2%             |
| Trainer had a good personality                            | 3                  | 1.2%             |
| Total Respondents   | 252                | 100.0%           |

# Teacher Table 6. How likely would you be to recommend the programme to a colleague or friend? Agreement Scale (1 = wouldn't recommend, 10 = would highly recommend

| Agreement Rating | Count of respondents | %      |
|------------------|----------------------|--------|
| 1                | 0                    | 0.0%   |
| 2                | 0                    | 0.0%   |
| 3                | 2                    | 1.5%   |
| 4                | 0                    | 0.0%   |
| 5                | 4                    | 2.9%   |
| 6                | 5                    | 3.7%   |
| 7                | 14                   | 10.3%  |
| 8                | 32                   | 23.5%  |
| 9                | 32                   | 23.5%  |
| 10               | 47                   | 34.6%  |
| Grand total      | 136                  | 100.0% |

# Teacher Table 7. How effective was the session in comparison to how you think volunteers would be delivering financial/enterprise education?

|                | Count | %      |
|----------------|-------|--------|
| More effective | 133   | 70.0%  |
| Less effective | 12    | 6.3%   |
| About the same | 45    | 23.7%  |
| Grand Total    | 190   | 100.0% |

# Teacher Table 8. How effective was the session in comparison to how you think your staff would be delivering financial/enterprise education?

|                | Count | %      |
|----------------|-------|--------|
| More effective | 150   | 72.5%  |
| About the same | 52    | 25.1%  |
| Less effective | 5     | 2.4%   |
| Grand Total    | 207   | 100.0% |

# **Appendix 2: Mapping of Money Twist across KS3 and KS4 National Curriculum**

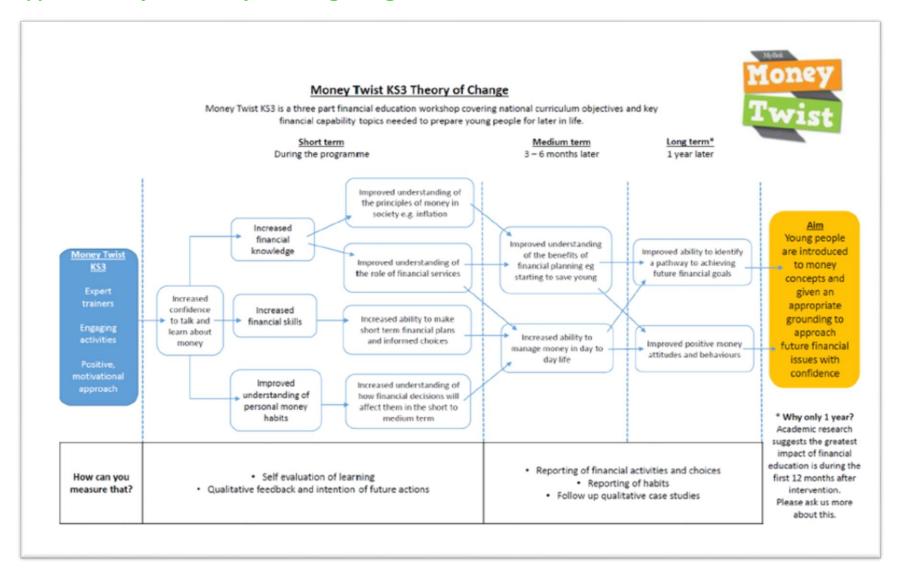
| Citizenship Curriculum                   | Money Twist KS3  | Money Twist KS4 & KS5  |
|--|--|--|
| Was .                                    |  |  |
| KS3                                      |  |  |
| The functions and uses of money          | What is money; history of money; security features of money; currencies                  | Forms of payment   |
| The importance and practice of budgeting | Holiday budgeting;<br>budgeting to save money;<br>shopping for deals; needs<br>and wants | Lifestyle budgeting, needs<br>and wants; prioritising, savvy<br>spending   |
| Managing risk                            | What is risk; financial risk vs. reward; risk scenarios; ways to manage risk             | Investments; financial risk vs. reward   |
| KS4                                      |  |  |
| Income and expenditure                   | Youth employment;<br>minimum wage; personal<br>spending                                  | Forms of income; minimum wage; wage slips; budgeting for a young adult, household expenditure; personal spending; careers      |
| Credit and debt                          | Banking flow of money;<br>simple interest; interest on<br>borrowing; what is debt        | Banking flow of money;<br>APR; credit cards, HP,<br>overdraft, debt scenarios,<br>credit history, loan<br>repayments           |
| Insurance                                |  | What is insurance;<br>managing risk<br>State & private pensions;   |
| Savings and pensions                     | Benefits of saving; savings goals; interest  | auto enrolment; NISAs;<br>AER; compound interest;<br>inflation   |
| Financial products and services          | Current and savings accounts; choosing a bank account                                    | Current and savings<br>accounts; investments;<br>Stocks & shares / cash<br>NISAs; pensions, comparing<br>and choosing products |
| How public money is raised and spent     |  | Taxation; national insurance;<br>Government expenditure;<br>benefits; state pensions   |

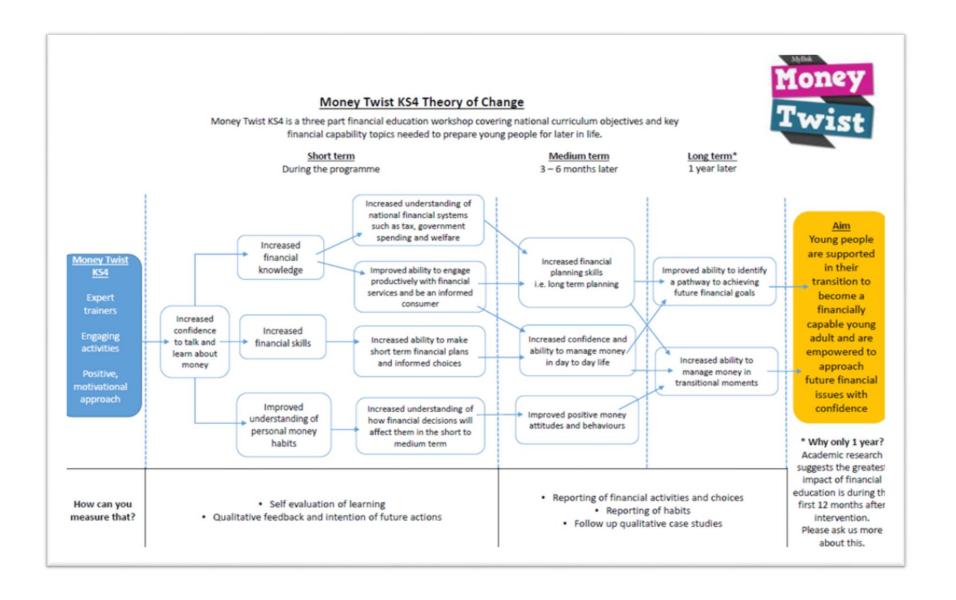
| Money Twist Content  | Mathematical Relevance  |
|--|---|
| Key Stage 3  |   |
| Burgernomics   | Estimation, mental arithmetic, decimal place<br>value & rounding up/down  |
| Currency & exchange rates – 'Our day out' and<br>'Our first holiday' | Mental arithmetic / written calculations, problem solving, decimal place value, interpret mathematical formulae   |
| Trainer cost quiz  | Estimation  |
| Budgeting  | Problem solving, mental arithmetic / written calculations, correct use of calculator, units of time   |
| Shopping Challenge   | Mental arithmetic / written calculations, problem solving, units of mass, compound measures, unit pricing   |
| Saving – millionaire curve and bank accounts                         | Simple interest, statistical representation – line graph  |
| Savings goals  | Written calculations  |
| Key Stage 4 & 5  |   |
| Income, payslips & minimum wage                                      | Decimal place values, percentages, problem<br>solving, written calculations   |
| Tax & National Insurance   | Percentages, correct use of calculator, statistical representation – pie charts, estimation   |
| Pensions   | Statistical representation – scatter graph  |
| Government Expenditure   | Statistical representation – pie charts   |
| Budgeting  | Problem solving, mental arithmetic / written<br>calculations, units of time, percentage change  |
| Demotivator  | Mental arithmetic / written calculations  |
| Saving - AER   | Compound interest, percentage growth  |
| Invest-i-gator   | Statistical representation – bar chart. Formula interpretation, appreciation, depreciation, compound interest, order of operations, growth and decay problems, powers |
| Inflation  | Percentages, depreciation   |
| Credit & debt - APR  | Correct use of calculator to calculate loan repayments, compound interest, problem solving  |

www.mybnk.org info@mybnk.org 020 7377 8770

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#### **Appendix 3: MyBnk Theory of Change Diagram**





## **Appendix 4: FinCap MAS CYP Outcome Framework**

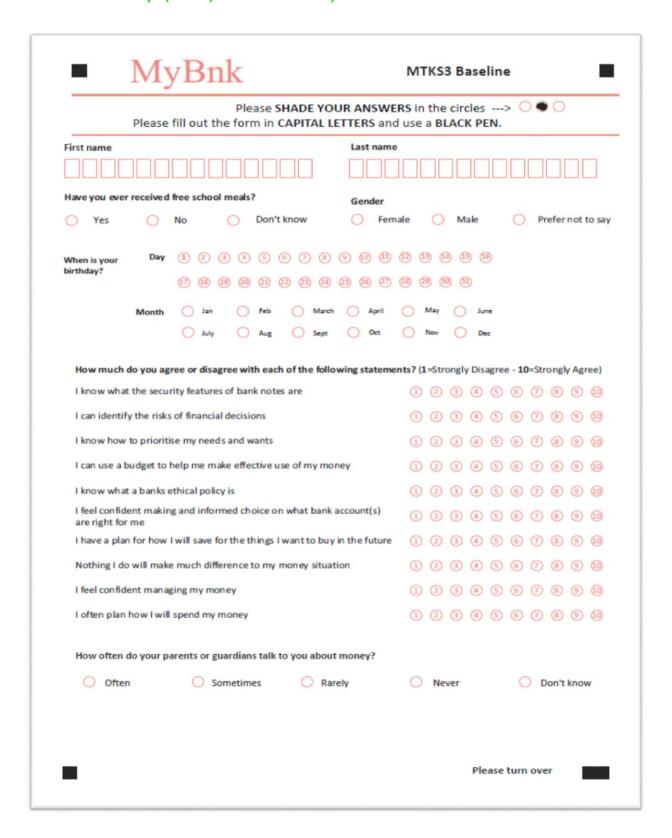
|  | KS3  |  |
|--|--|--|
|  | MAS Outcomes   |  |
| Theory of Change Outcome   | framework outcome  | Key Indicator(s)   |
| Increased confidence to talk and learn about money   | General mindset  | Young people feel confident to actively engage in money discussions and activities   |
| Increased financial knowledge  | Understanding financial products and concepts                            | Young people can explain key financial terms and topics  |
| Increased financial skills   | Managing your money well day-to-day Attitudes to money                   | Young people are able to identify informed financial choices through applying knowledge  |
| Improved understanding of personal money habits  | management (including spending, saving and borrowing)                    | Young people are greater aware of their own money habits and informed positive habits  |
| Improved understanding of<br>the principles of money in<br>society e.g. inflation                        | Understanding the role of money in society                               | Young people can explain key macro economics principles that affect personal money management                                      |
| Improved understanding of the role of financial services   | Understanding financial products and concepts                            | Young people can explain which financial services might be useful to them and how they work  |
| Increased ability to make short term financial plans and informed choices                                | Managing your money well day-to-day                                      | Young people can create an informed short term budgeting plan  |
| Increased understanding of<br>how financial decisions will<br>affect them in the short to<br>medium term | Understanding money management   | Young people can articulate the consequences and risks associated of financial decisions   |
| Improved understanding of<br>the benefits of financial<br>planning e.g. starting to save<br>young        | Understanding money management   | Young people can articulate a coherent picture of money management choices and the benefits of taking active control of your money |
| Increased ability to manage money in day to day life   | Managing your money well day-to-day                                      | Young people organise their money with greater regularity and make more informed choices   |
| Improved positive money attitudes and behaviours   | Attitudes to money management (including spending, saving and borrowing) | Young people are motivated to and have started to save   |
| Improved ability to identify a pathway to achieving future financial goals                               | Aspirations and goals  | Young people have a defined savings target and a realistic plan for achieving it   |

|  | KS4  |   |
|--|--|---|
|  | MAS Outcomes   |   |
| Theory of Change Outcome   | framework outcome  | Key Indicator(s)  |
| Increased confidence to talk and learn about money   | General mindset  | Young people feel confident to actively engage in money discussions and activities  |
| Increased financial knowledge  | Understanding financial products and concepts  | Young people can explain key financial terms and topics   |
| Increased financial skills   | Managing your money well day-to-day  | Young people are able to identify informed financial choices through applying knowledge   |
| Improved understanding of personal money habits Increased understanding of national financial systems such as tax, government spending and welfare | Attitudes to money management (including spending, saving and borrowing)  Understanding the role of money in society | Young people are greater aware of their own money habits and informed positive habits Young people can explain how national money frameworks will affect their personal money in the future |
| Improved ability to engage productively with financial services and be an informed consumer  | Managing your money well day-to-day  | Young people can identify products and services they will need in the future  |
| Increased ability to make short term financial plans and informed choices  | Managing your money well day-to-day  | Young people can create an informed short-term budgeting plan for someone in the stage of life up from their own  |
| Increased understanding of<br>how financial decisions will<br>affect them in the short to<br>medium term   | Understanding money management   | Young people can articulate the consequences and risks associated of short and long term financial decisions  |
| Increased financial planning skills  | Managing your money well day-to-day  | Young people can create an informed short term financial plan including potential changes in income, expenditure and need for financial services  |
| Increased ability to manage money in day to day life   | Experience of managing your own money (and the risks that come with it)  | Young people organise their money with greater regularity and accuracy, making more informed choices  |
| Improved positive money attitudes and behaviours Improved ability to identify a  | Attitudes to money management (including spending, saving and borrowing)   | Young people are motivated to and have started to save Young people have a defined  |
| pathway to achieving future financial goals  | Aspirations and goals  | savings target and a realistic plan for achieving it  |
| Increased ability to manage money in transitional moments  | Experience of managing your own money (and the risks that come with it)  | Young people have a defined plan of how to manage their finances as they transition through education and can adapt to unexpected events  |

## **Appendix 5. Substance Coding of MAS Outcomes**

| MAS FinCap<br>Headline Area | MAS FinCap Outcome<br>Area            | MAS FinCap Sub-<br>Outcome Area               | Outcome Reference<br>Code (Substance) |
|-----------------------------|---------------------------------------|---|---------------------------------------|
| Mindset                     | Financial attitudes and motivations   | Attitudes to money                            | M1                                    |
|                             |                                       | Aspirations and goals                         | M2                                    |
|                             | General attitudes and motivations     | Self confidence                               | M3                                    |
|                             |                                       | Perseverance                                  | M4                                    |
|                             |                                       | Self-control                                  | M5                                    |
| Ability                     | Financial knowledge and understanding | Understanding financial products and concepts | A1                                    |
|                             |                                       | Understanding money management                | A2                                    |
|                             |                                       | Understanding the role of money in society    | A3                                    |
|                             | Basic Skills                          | Applied numeracy                              | A4                                    |
|                             |                                       | Literacy                                      | A5                                    |
|                             |                                       | Problem solving                               | A6                                    |

# Appendix 6: Survey Forms (Pre, Post, Follow Up (KS3 + KS4) Post/Follow Up (SMT) and Teacher)



|      | ne someone gives                     |                           | would you save for later?                        |                               |                         |
|------|--------------------------------------|---------------------------|--|-------------------------------|-------------------------|
|      | pend all of it                       | Spend more<br>than a half | Spend about half                                 | Spend less<br>than a half     | O Save all of it        |
|      |                                      |                           | money as a present. n one months' time?          |                               |                         |
| O £  | 10 today                             | O £ 15 in one mo          | onths' time                                      |                               |                         |
|      |                                      | f10 to spend on a s       | school trip.<br>d then stick to that plan?       |                               |                         |
|      | es, I would make a<br>nd stick to it |                           | would make a plan<br>ould be unlikely<br>k to it | No, I wouldn't<br>make a plan | O Don't know            |
| When | you get money, I                     | how often do you sa       | ve at least some of it?                          |                               |                         |
|      | ery time<br>et money                 | Most times<br>I get money | Sometimes  | Never                         | Opon't know             |
| When | you want to buy                      | something for yours       | self, how often do you lo                        | ok in different places or     | stores to compare price |
| Of   | ten                                  | Sometimes                 | Rarely   | Never                         | On't know               |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |
|      |                                      |                           |  |                               |                         |

| Th. 1  |     | 4      |      |
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| TAT    | LyJ |        | L.D. |
|        | -   |        |      |

#### MTKS3 Endline

| Please fill out the form in CAPITAL LETTERS and  |                       | the cir             |                |        |              |               |        |      |
|--|-----------------------|---------------------|----------------|--------|--------------|---------------|--------|------|
| irst name Last name  | e                     |                     |                |        |              |               |        |      |
| Sender   |                       |                     |                |        |              |               |        |      |
| Month Jan Feb March April  |                       |                     | (1) (1)<br>(1) |        |              |               |        |      |
| July Aug Sept Oct  | _                     | Nov                 | ) De           |        |              |               |        |      |
| How much do you agree or disagree with each of the following statement                         | nts? (1=              | Strongl             | y Disa         | gree - | <b>10</b> =S | trong         | ly Ag  | ree) |
| I know what the security features of bank notes are  | 1                     | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | 10   |
| I can identify the risks of financial decisions  | 1                     | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | (10) |
| I know how to prioritise my needs and wants  | 1 (                   | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | 10   |
| I can use a budget to help me make effective use of my money                                   | (I) (                 | 2 (3)               | <b>4</b>       | 5) 6   | ) (7)        | (8)           | 9      | (10) |
| I know what a banks ethical policy is  |                       | 2 3                 | _              | S 6    |              | _             | 9      | 10   |
| I feel confident making and informed choice on what bank account(s)                            |                       |                     | _              |        |              |               | _      | 60   |
| are right for me   | 0                     | 2 3                 | _              | 5 6    | ) 7          | 8             | 9      | 0    |
| I have a plan for how I will save for the things I want to buy in the future                   | 1                     | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | 10   |
| Nothing I do will make much difference to my money situation                                   | 1) (                  | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | 10   |
| I feel confident managing my money   | 1                     | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | 10   |
| I often plan how I will spend my money   | 1                     | 2 3                 | 4              | 5 6    | 0            | 8             | 9      | 10   |
| Now that you've taken part in Money Twist, how do you feel about you                           | r prior u             | ındersta            | nding          | g of m | oney         | •             |        |      |
|  | I knew a<br>than I th |                     |                | (      | 1            | knew<br>han I |        |      |
| Imagine someone gives you £10. How much would you spend and how much would you save for later? |                       |                     |                |        |              |               |        |      |
| O Spend all of it Spend more than a half Spend about half                                      |                       | pend le<br>han a ha |                |        | )            | Save a        | all of | it   |
| _  |                       |                     | Pleas          | e tur  | n ove        | er            |        |      |

25

| Imagine someone is going to<br>Would you prefer to have £1 |          |   |            |                               |   |            |
|--|----------|---|------------|-------------------------------|---|------------|
| ○ £ 10 today ○   | £ 15     | in one months' time   |            |                               |   |            |
| Imagine you were given £10<br>Would you plan how to spen   |          |   | at plan?   |                               |   |            |
| Yes, I would make a plan and stick to it                   | 0        | Yes, I would make a<br>plan but would be<br>unlikely to stick to it | 0          | No, I wouldn't<br>make a plan | 0 | Don't know |
| Please rate the following:                                 |          |   |            |                               |   |            |
| The Programme was  |          |   |            |                               |   |            |
| Excellent  | 0        | Good  | 0          | Ok                            | 0 | Bad        |
| The Trainer was  |          |   |            |                               |   |            |
|  |          |   |            |                               |   |            |
| Excellent  Do you have any other com                       | ments o  | Good  n the programme/traine  | er or feed | Ok<br>Iback for MyBnk?        | 0 | Bad        |
| Do you have any other com                                  | ments o  |   | er or feed |                               | 0 | Bad        |
|  | ments o  |   | er or feed |                               | 0 | Bad        |
|  | oments o |   | O recorded |                               | 0 | Bad        |
|  | ments o  |   | er or feed |                               |   | Bad        |
|  | ments o  |   | er or feed |                               | 0 | Bad        |
|  | ments o  |   | er or feed |                               | 0 | Bad        |
|  | ments o  |   | er or feed |                               |   | Bad        |
|  | ments o  |   | er or feed |                               |   | Bad        |
|  | ments o  |   | er or feed |                               |   | Bad        |
|  | ments o  |   | er or feed |                               | 0 | Bad        |
|  | ments o  |   | er or feed |                               |   | Bad        |
|  | ments o  |   | er or feed |                               |   | Bad        |

MyBnk MTKS3 Follow-up Please fill out the form in CAPITAL LETTERS and use a BLACK PEN. Last name First name Prefer not to say Female Male Day 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 When is your birthday? 07 18 19 20 21 22 23 24 25 26 27 28 29 30 31 Jan Feb March April May June How much do you agree or disagree with each of the following statements? (1=Strongly Disagree - 10=Strongly Agree) I know what the security features of bank notes are 1 2 3 4 5 6 7 8 9 10 I can identify the risks of financial decisions 1 2 3 4 5 6 7 8 9 10 I know how to prioritise my needs and wants 1 2 3 4 5 6 7 8 9 10 I can use a budget to help me make effective use of my money 1 2 3 4 5 6 7 8 9 10 1 2 3 4 5 6 7 8 9 10 I know what a banks ethical policy is I feel confident making and informed choice on what bank account(s) 1 2 3 4 5 6 7 8 9 10 are right for me I have a plan for how I will save for the things I want to buy in the future 1 2 3 4 5 6 7 8 9 10 Nothing I do will make much difference to my money situation 1 2 3 4 5 6 7 8 9 10 I feel confident managing my money 1 2 3 4 5 6 7 8 9 10 I often plan how I will spend my money 1 2 3 4 5 6 7 8 9 10 How often do your parents or guardians talk to you about money? Often Sometimes Rarely Never O Don't know Please turn over

| •                                 |   |  |                               | - 1                       |
|-----------------------------------|---|--|-------------------------------|---------------------------|
| Imagine someone g                 |   | would you save for later?  |                               |                           |
| O Spend all of it                 | Spend more than a half                                  | Spend about half   | Spend less<br>than a half     | O Save all of it          |
| _                                 | is going to give you some<br>to have £10 today or £15 i | The state of the s |                               |                           |
| ○ £ 10 today                      | ○ £ 15 in one mo  | onths' time  |                               |                           |
|                                   | given £10 to spend on a s<br>w to spend the money an    | school trip.<br>d then stick to that plan?   |                               |                           |
| Yes, I would m<br>and stick to it |   | would make a plan ould be unlikely k to it   | No, I wouldn't<br>make a plan | O Don't know              |
| When you get mon                  | ney, how often do you sa                                | ve at least some of it?  |                               |                           |
| Every time<br>I get money         | Most times<br>I get money                               | Sometimes  | Never                         | Opn't know                |
| When you want to                  | buy something for yours                                 | self, how often do you lo  | ok in different places o      | r stores to compare price |
| 000                               |   | 0.4  |                               |                           |
| Often                             | Sometimes   | Rarely   | Never                         | ODon't know               |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Offen                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Offen                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Orten                             | Sometimes   | Rarely   | Never                         | O Don't know              |
| Otten                             | Sometimes   | Rarely   | Never                         | O Don't know              |

|                | Please                  | fill o    | ut the   |          |         |          |        |       |          |       |        | RS in        |              |       |       |        |        |     |        |        |        |
|----------------|-------------------------|-----------|----------|----------|---------|----------|--------|-------|----------|-------|--------|--------------|--------------|-------|-------|--------|--------|-----|--------|--------|--------|
| First name     |                         |           |          |          |         |          |        |       | La       | st n  | ame    |              |              |       |       |        |        |     |        |        |        |
|                |                         |           |          |          |         |          |        |       |          |       |        |              |              |       |       |        |        |     |        |        |        |
| Have you eve   | r received              | free s    | chool n  | neals?   | ?       |          |        |       | Ge       | ende  | er     |              |              |       |       |        |        |     |        |        |        |
| Yes            | 0                       | No        |          | 0        | Don'    | 't kno   | w      |       | C        | )     | Fem    | ale          | 0            | M     | ale   |        | 0      | Pr  | efer   | not t  | to say |
| When is your   | Day                     | 1         | 2 3      | ) (4)    | (5)     | 6        | 7      | 8     | 9 (      | 10    | 11)    | <b>1</b> 2 ( | B (          | A (   | 3 (1  | 6      |        |     |        |        |        |
| birthday?      |                         | 17        | 18 (19   | 9 20     | 21)     | 22       | 23     | 24)   | <b>3</b> | 26)   | 27     | 23 (         | <b>19</b> (9 | 0 (   | 1     |        |        |     |        |        |        |
|                | Month                   | 0         | Jan      | 0        | Feb     |          | · .    | March | 0        | Ар    | eil    | $\circ$      | May          |       | Ju    | ne     |        |     |        |        |        |
|                | Worth                   | 0         | July     | 0        | Aug     |          | _      | ept   | 0        | Oc    |        | 0            | Nov          | C     | ) De  |        |        |     |        |        |        |
| How much do    | you agree               | or disag  | ree with | eacho    | fthet   | iollow   | ing st | atem  | ents?(   | (1=St | rong   | ly Disa      | gree-        | 10=St | rongt | y Agro | ee)    |     |        |        |        |
| l understand   | how pension             | on sche   | mes wo   | ork      |         |          |        |       |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | (8)    | 9      | 10     |
| I know where   | the gover               | nment     | get and  | spend    | their   | mone     | РУ     |       |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| l understand   | what insur              | ance pr   | oducts   | may be   | e rele  | vant t   | o me   |       |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| I feel confide | nt construc             | ting an   | accura   | te, real | istic b | oudge    | t plar | 1     |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| I know the dis |                         |           |          |          |         |          |        |       | ose ap   | prop  | priate | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| I know what I  | banking fac             | ilities a | re best  | suited   | to my   | / need   | ds     |       |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| I feel confide | nt planning             | for mo    | ney cha  | anges a  | ıs I m  | ove th   | nroug  | h ed  | ucatio   | n     |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| Nothing I do   | will make n             | nuch di   | fference | e to my  | mon     | ey sit   | uatio  | n     |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| I feel confide | nt managin              | g my m    | oney     |          |         |          |        |       |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 0      |
| l often plan h | ow I will sp            | end m     | y mone   | ,        |         |          |        |       |          |       |        | 1            | 2            | 3     | 4     | (5)    | 6      | 7   | 8      | 9      | 10     |
| How often      | do your p               | arents    | or gua   | rdians   | talk    | to yo    | ou ab  | out   | mone     | ey?   |        |              |              |       |       |        |        |     |        |        |        |
| O Neve         | er                      | 0         | Rarel    | У        | (       | C        | Son    | netin | nes      | C     | ) (    | )ften        |              |       | 0     | Do     | n't Kr | now |        |        |        |
| Imagine sor    |                         |           |          |          | uah c   | اداد بجد | Luce   |       | fort     | nt or | 2      |              |              |       |       |        |        |     |        |        |        |
| How much       | would you<br>dall of it | spend     |          | ow mo    |         | rould    |        |       | tor ia   |       | ľ      |              | Spe          | nd le | ess   |        | 0      | 0-  | ue T   | ll of: |        |
| Spend          | a an or it              | O         |          | n a hal  |         | (        | J      | half  |          |       |        | U            | tha          | n a h | alf   |        |        | 29  | ive al | I OT I | L      |

| Imagine someone is going to give you some money as a present.  Would you prefer to have £50 today or £75 in one months' time?                  |     |
|--|-----|
| ○ £ 50 today ○ £ 75 in one months' time  |     |
| Imagine you were given £100 to spend on a school trip.  Would you plan how to spend the money and then stick to that plan?                     |     |
| Yes, I would make a plan and stick to it  Yes, I would make a plan but would be unlikely to stick to it  No, I wouldn't make a plan  On't Know |     |
| When you get money, how often do you save at least some of it?   |     |
| Every time   Most times   Sometimes   Never   Don't Know   |     |
| When you want to buy something for yourself, how often do you look in different places or stores to compare price                              | 063 |
| when you want to buy something for yourself, now often do you look in different places or stores to compare price                              | esr |
| Often Sometimes Rarely Never Don't Know  |     |
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| - IVI   | Bnk  |   |   |  |                      |          |        | M   | TK:   | S4 I  | End   | llin   | e           |   |               |           |                      |
|---|--|---|---|--|----------------------|----------|--------|---|---|---|---|--|-------------|---|---------------|-----------|----------------------|
|   |  | Please  |   |  |                      |          |        |   |   |   |   |  |             | 0 (   | • (           | )         |                      |
| Please t  | fill out the f   | form ii   | n CAF   | ITAL   | . LET                | TERS     | and    | use   | e a l   | BLA   | CK  | PEN  |             |   |               |           |                      |
| First name  |  |   |   |  |                      | Last     | name   |   |   |   |   |  |             |   |               |           |                      |
| Gender Female   | e O Ma   | ale   | 0   | Pref   | fer no               | t to sa  | ву     |   |   |   |   |  |             |   |               |           |                      |
| When is your Day birthday?  | 1 2 3  | 4 (   | 5 6   | 7  | 8                    | 9 (      | 0 11   | 12  | 13  | 14  | 13  | 16   |             |   |               |           |                      |
|   | 19 19  | @ (   | 9 0   | 3  | 24)                  | <b>3</b> | 9 27   | 28  | 29  | 30  | 31  | )  |             |   |               |           |                      |
| Month   | O Jan  | 0   | eb  | 0  | March                | 0        | April  | C   | ) M   | ay  | 0   | June   |             |   |               |           |                      |
|   | O July   | 0   | lug   | 0 5  | Sept                 | 0        | Oct    | C   | ) N   | ov  | 0   | Dec  |             |   |               |           |                      |
| How much do you agree or d  | licagree with ear  | h of the f  | iollowin  | a ctate  | ments                | 211-9    | monatu | Dicag   | ree -   | 10-51   | ronat   | ν Δαν  | loc         |   |               |           |                      |
| How much do you agree or disagree with each of the following statements? (1=Strongly Disagree - 10=Strongly Agree)  |  |   |   |  |                      |          |        |   |   |   |   |  |             |   |               |           |                      |
| Lunderstand how pension   | n schemes wo   | rek   |   |  |                      |          |        | 1   | (2)   | (3)   | (4)   | (5)  | (6)         | (2)   | (8)           | (9)       | (10)                 |
| I understand how pensio   |  |   | their n   | nonev  | r                    |          |        | 1   | 2   |   |   |  |             | 7   |               | 9         | _                    |
| I know where the Govern   | nment get and  | i spend   |   |  |                      |          |        | 1   | 2   | 3   | 4   | (5)  | 6           | 7   | 8             | 9         | 100                  |
| I know where the Govern   | nment get and  | spend<br>may be   | releva  | ant to   | me                   |          |        | 1   | ②<br>②  | 3   | 4   | (S)  | 6           | 7   | 8             | 9         | 10                   |
| I know where the Govern<br>I understand what insura<br>I feel confident construc  | nment get and<br>ance products<br>ting an accura   | may be  | releva  | ant to   | me<br>plan           | thoose   |        | 1   | <ul><li>2</li><li>2</li><li>2</li></ul>   | <ul><li>3</li><li>3</li><li>3</li></ul>   | <ul><li>4</li><li>4</li><li>4</li></ul>   | (5)<br>(5)<br>(5)  | 6 6         | <ul><li>⑦</li><li>⑦</li><li>⑦</li></ul>   | 8 8           | 9 9       | (19)<br>(19)<br>(19) |
| I know where the Govern   | nment get and<br>ance products<br>ting an accura   | may be  | releva  | ant to   | me<br>plan           | thoose   | •      | 1   | ②<br>②  | <ul><li>3</li><li>3</li><li>3</li></ul>   | <ul><li>4</li><li>4</li><li>4</li></ul>   | (S)  | 6 6         | <ul><li>⑦</li><li>⑦</li><li>⑦</li></ul>   | 8             | 9 9       | 10                   |
| I know where the Govern I understand what insura I feel confident construct I know the difference be  | nment get and<br>ance products<br>ting an accura   | may be<br>te, reali   | releva<br>istic bu<br>ions ar                                 | ant to   | me<br>plan<br>w to c | thoose   | •      | 1   | <ul><li>2</li><li>2</li><li>2</li></ul>   | <ul><li>3</li><li>3</li><li>3</li></ul>   | <ul><li>4</li><li>4</li><li>4</li></ul>   | (5)<br>(5)<br>(5)  | 6 6         | <ul><li>⑦</li><li>⑦</li><li>⑦</li></ul>   | 8 8           | 9 9       | (19)<br>(19)<br>(19) |
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| I know where the Govern I understand what insura I feel confident construct I know the difference be appropriate products I know what banking facilified confident planning   | nment get and<br>ance products<br>ting an accura<br>etween borrow<br>illities are best<br>for money chauch difference                | may be<br>te, reali<br>ving opt<br>suited<br>anges a            | e releva<br>istic bu<br>ions ar<br>to my i                    | ant to<br>idget p<br>and how<br>needs                | me<br>plan<br>w to c |          |        | (1)<br>(1)<br>(1)<br>(1)<br>(1)   | ②<br>②<br>②<br>②<br>②<br>②  | <ul><li>3</li><li>3</li><li>3</li><li>3</li><li>3</li><li>3</li><li>3</li></ul> | 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4   | \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$   | 6 6 6 6 6 6 | <ul><li>⑦</li><li>⑦</li><li>⑦</li><li>⑦</li><li>⑦</li><li>⑦</li><li>⑦</li><li>⑦</li></ul> | 8 8 8 8 8 8 8 | 9 9 9 9 9 |                      |
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How much would you spend and how much would you save for later? Spend more Spend about Spend less than a half O Spend all of it O Save all of it than a half half Please turn over

| Woul | ine someone is going to<br>d you prefer to have £50 | today o   | u some money as a present<br>or £75 in one months' time             | ?       |                               |   |            |
|------|---|-----------|---|---------|-------------------------------|---|------------|
| 0    | £ 50 today  | £ 75 in 0 | one months' time  |         |                               |   |            |
|      | ine you were given £100<br>Id you plan how to spend |           | nd on a trip.<br>oney and then stick to that                        | plan?   |                               |   |            |
| 0    | Yes, I would make a plan and stick to it            | 0         | Yes, I would make a<br>plan but would be<br>unlikely to stick to it | 0       | No, I wouldn't<br>make a plan | 0 | Don't Know |
| Plea | se rate the following:                              |           |   |         |                               |   |            |
| The  | Programme was                                       |           |   |         |                               |   |            |
| 0    | Excellent   | 0         | Good  | 0       | Ok                            | 0 | Bad        |
|      | T!  |           |   |         |                               |   |            |
| The  | Trainer was   |           |   |         |                               |   |            |
| 0    | Excellent   | oments o  | Good<br>In the programme/trainer                                    | or feed | Ok<br>dback for MyBnk?        | 0 | Bad        |
| 0    | Excellent   | oments o  |   | or feed |                               | 0 | Bad        |
| 0    | Excellent   | ments o   |   | or feed |                               | 0 | Bad        |
| 0    | Excellent   | ments o   |   | or feed |                               | 0 | Bad        |
| 0    | Excellent   | ments o   |   | or feed |                               | 0 | Bad        |
| 0    | Excellent   | ments o   |   | or feed |                               | 0 | Bad        |
| 0    | Excellent   | ments o   |   | or feed |                               |   | Bad        |
| 0    | Excellent   | ments o   |   | or feed |                               |   | Bad        |

# MyBnk

#### MTKS4 Follow-up

| Please SHADE YOUR ANSW  Please fill out the form in CAPITAL LETTERS an                          | ERS in the circles> ○ ● ○<br>d use a BLACK PEN. |
|---|---|
| First name Last nam   | e   |
|   |   |
| Gender  |   |
| When is your Day 1 2 3 4 5 6 7 6 9 60 11 birthday?  | 12 13 14 15 16<br>28 29 39 31                   |
| Month Jan Feb March April July Aug Sept Oct   | May June Nov Dec                                |
| How much do you agree or disagree with each of the following statements? (1=Strong)             | ly Disagree - 10=Strongly Agree)                |
| l understand how pension schemes work   | 1 2 3 4 5 6 7 8 9 10                            |
| I know where the government get and spend their money   | 1 2 3 4 5 6 7 8 9 10                            |
| I understand what insurance products may be relevant to me                                      | 1 2 3 4 5 6 7 8 9 10                            |
| feel confident constructing an accurate, realistic budget plan                                  | 1 2 3 4 5 6 7 8 9 10                            |
| know the difference between borrowing options and how to choose appropriate products            | 1 2 3 4 5 6 7 8 9 10                            |
| know what banking facilities are best suited to my needs  | 1 2 3 4 5 6 7 8 9 10                            |
| feel confident planning for money changes as I move through education                           | 1 2 3 4 5 6 7 8 9 10                            |
| Nothing I do will make much difference to my money situation                                    | 1 2 3 4 5 6 7 8 9 10                            |
| I feel confident managing my money  | 1 2 3 4 5 6 7 8 9 10                            |
| l often plan how I will spend my money  | 1 2 3 4 5 6 7 8 9 10                            |
| How often do your parents or guardians talk to you about money?                                 |   |
| Never Rarely Sometimes O  | Often On't Know                                 |
| Imagine someone gives you £100. How much would you spend and how much would you save for later? |   |
| O Spend all of it Spend more than a half Spend about half                                       | Spend less Save all of it                       |
|   | Please turn over                                |

| _                                    |   |                                   | _                           |
|--------------------------------------|---|-----------------------------------|-----------------------------|
|                                      |   |                                   | _                           |
|                                      | olng to give you some money as a pre<br>ve £50 today or £75 in one months' ti |                                   |                             |
| ○ £ 50 today                         | £ 75 in one months' time  |                                   |                             |
|                                      | n £100 to spend on a school trip.  s spend the money and then stick to t      | hat plan?                         |                             |
| Yes, I would make<br>and stick to it |   | an No, I wouldn't                 | On't Know                   |
| When you get money,                  | how often do you save at least some   | of it?                            |                             |
| Every time                           | Most times   Sometimes  | Never O Don't Kn                  | ow                          |
| germoney                             | get money   |                                   |                             |
| When you want to bu                  | y something for yourself, how often o   | do you look in different places o | r stores to compare prices? |
| Often                                | O Sometimes O Rar   | rely Never                        | On't Know                   |
|                                      |   |                                   |                             |
|                                      |   |                                   |                             |
|                                      |   |                                   |                             |
|                                      |   |                                   |                             |
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|                                      |   |                                   | End                         |
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|   | Th  | No. | -   | 1   |   |
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|   |     | -   |     |     |   |

| My                      | Bnk                        | Sporty Mone                              | y Twist       | KS4    | Qu   | est    | ion   | nai    | re     |       |      |     |
|-------------------------|----------------------------|--|---------------|--------|------|--------|-------|--------|--------|-------|------|-----|
| Please fill out th      |                            | Please SHADE YOUR<br>rly in BLOCK CAPITA |               |        |      |        |       |        | •      | 0     | A    | 3 C |
| First name              |                            |  |               |        |      |        |       |        |        |       |      |     |
| Last name               |                            |  |               |        |      |        |       |        |        |       |      |     |
| Date of Birth D D / M M | / Y Y                      | Gender  Fen                              | nale (        | M      | ale  |        | C     | Pr     | efer   | not t | o sa | ,   |
| Have you ever rece      | eived free school meals    | ?  |               |        |      |        |       |        |        |       |      |     |
| O Yes (                 | No O                       | Oon't know                               |               |        |      |        |       |        |        |       |      |     |
| Please rate your agree  | ment with the following    | g statements, where 1 is                 | complete d    | lisagr | eeme | ent, a | and 1 | 0 is t | full a | gree  | men  | t   |
| I can work out how n    | nuch tax I would have to   | o pay when earning                       | 1             | 2      | 3    | 4      | (5)   | 6      | 7      | 8     | 9    | 0   |
| I understand how per    | nsion schemes work         |  | 1             | 2      | 3    | 4      | (5)   | 6      | 0      | 8     | 9    | 0   |
| I know where the gov    | ernment get and spend      | d their money                            | 1             | 2      | 3    | 4      | (5)   | 6      | 7      | (8)   | 9    | 0   |
| I feel confident plann  | ing for money changes      | as I move through educa                  | tion 1        | 2      | 3    | 4      | (5)   | 6      | 0      | 8     | 9    | 0   |
| Nothing I do will mak   | e much difference to m     | y money situation                        | 1             | 2      | 3    | 4      | (5)   | 6      | 0      | 8     | 9    | 0   |
| I feel confident mana   | ging my money              |  | Œ             | 2      | 3    | 4      | (5)   | 6      | 7      | 8     | 9    | 0   |
| How often do your p     | arents or guardians tal    | k to you about money?                    |               |        |      |        |       |        |        |       |      |     |
| Often                   | Sometimes                  | Rarely                                   | Nev           | er     |      |        | C     | Dor    | n't kr | ow    |      |     |
| How much financial ed   | ducation have you had      | in the last year?                        |               |        |      |        |       |        |        |       |      |     |
| O Lots                  | Some                       | A little bit                             | O Nor         | ne     |      |        | C     | Do     | n't kr | now   |      |     |
| If you have had previo  | us financial education     | lessons, who taught you                  | ? (tick all t | nat ap | ply) |        |       |        |        |       |      |     |
| O Your teachers         | People from<br>local banks | Other organisatio                        | ns ON/        | Α      |      |        |       |        |        |       |      |     |
|                         |                            |  |               |        |      |        |       |        |        |       |      |     |
|                         |                            |  |               |        |      |        |       |        |        |       | 200  |     |
| RMYBNK1701A             |                            |  |               |        |      |        |       |        |        |       | ١    |     |

| $\overline{}$ | w was the MyBn                     | N 3C3310 |                             |           |      |   | 0     | Net                                 | O 11/4                          |
|---------------|------------------------------------|----------|-----------------------------|-----------|------|---|-------|-------------------------------------|---------------------------------|
|               | Better                             |          | About the sa                |           |      | Not as good   |       | Not sure                            | ○ N/A                           |
| Hov           | w did you find le                  |          |                             |           | ort? |   |       |                                     |                                 |
| 0             | Better than in a<br>classroom      |          | About the s                 |           | 0    | I'd have preferred<br>it in a classroom                     |       |                                     |                                 |
| Nov           | w that you've ta                   | ken part | in Money T                  | wist, how | v do | you feel about you  | r pri | or understanding                    | of money?                       |
| 0             | I knew lots mor<br>that I thought  | re 🔘     | I knew a bit<br>than I thou |           | 0    | My prior expectation<br>of understanding<br>was about right | 0     | I knew a bit less<br>than I thought | I knew lots less that I thought |
|               | agine someone g<br>w much would yo |          |                             | uch would | d yo | ou save for later?  |       |                                     |                                 |
| 0             | Spend all of it                    | 0        | Spend more<br>than a half   |           | 0    | Spend about<br>half   | 0     | Spend less<br>than a half           | Save all of it                  |
|               |                                    |          |                             |           |      |   |       |                                     |                                 |
| John<br>£1,9  |                                    | £4,500   |                             | £10,000   |      | ee allowance how r  | much  | tax will he pay?                    |                                 |
| £1,9          | 00 £2,000                          | £4,500   | £9,500                      | £10,000   | 0    | Don't know  |       |                                     |                                 |
| £1,9          | 00 £2,000                          | £4,500   | £9,500                      | £10,000   | 0    |   |       |                                     |                                 |
| £1,9          | 00 £2,000                          | £4,500   | £9,500                      | £10,000   | 0    | Don't know  |       |                                     |                                 |
| £1,9          | 00 £2,000                          | £4,500   | £9,500                      | £10,000   | 0    | Don't know  |       |                                     |                                 |
| £1,9          | 00 £2,000                          | £4,500   | £9,500                      | £10,000   | 0    | Don't know  |       |                                     |                                 |
| £1,9          | 00 £2,000                          | £4,500   | £9,500                      | £10,000   | 0    | Don't know  |       |                                     |                                 |

# Teacher / Youth Worker Feedback MyBnk



|      |   |                             |                       | <i>⊌</i>                     |
|------|---|-----------------------------|-----------------------|------------------------------|
| Nam  | e:  | I                           |                       |                              |
| Posi | ition:  |                             |                       |                              |
| Orga | anisation:  |                             |                       |                              |
| 1)   | What did you think of the M   | vRnk programme              | ?                     |                              |
| 2)   | How valuable was the conte  | ent of the program          | nme for the young     | g people?                    |
|      | 1<br>Not very valuable  | 2<br>Sort of valuable       | 3<br>Quite valuable   | 4<br>Very valuable           |
| 3)   | How do you think the progra   | amme could be in            | nproved?              |                              |
|      |   |                             |                       |                              |
| 4)   | How effective were the MyR  | ր <u>k</u> trainer(s) in er | ngaging the youn      | g people?                    |
|      | 1<br>Not very effective   | 2<br>Sort of effective      | 3<br>Quite effective  | 4<br>Very effective          |
| 5)   | Would you like to give the to                                       | rainer(s) any feed          | back?                 |                              |
| 6)   | How effective was the sessi   | on in comparison            | to how you thinl      | k <u>your staff</u> would be |
|      | delivering financial / enterpo                                      | ase education?              | 3                     |                              |
|      | Less effect   | ive <u>About</u> the sai    | me More effective     | ve                           |
| 7)   | How effective was the sess delivering financial / enterp            |                             | n to how you thin     | k <u>volunteers</u> would be |
|      | 1<br>Less effect  | 2<br>ive About the sa       | 3<br>me More effectiv | /e                           |
| 8)   | How likely would you be to  | recommend the p             | rogramme to a co      | olleague or friend?          |
| Not  | at all likely 0 1 2 3   | 3 4 5                       | 6 7 8                 | Extremely likely<br>9 10     |
|      | If you'd like to be kept up to d<br>write your email below:<br>ail: | late with MyBnk.p           | rogrammes and t       | free resources please        |

## **Appendix 7: List of case study schools**

| Category                    | School Selected                     | Visit Date  |
|-----------------------------|-------------------------------------|-------------|
| Not outstanding Ofsted/Less |                                     | Weds 15th   |
| Deprived/Below Average Size | Wellacre Technology Academy         | May 2017    |
| Outstanding Ofsted/Less     | Hertfordshire and Essex High School | Weds 15th   |
| Deprived/Above Average Size | and Science College                 | Nov 2017    |
| Outstanding Ofsted/More     |                                     | Friday 17th |
| Deprived/Above Average Size | Harris City Academy Crystal Palace  | Nov 2017    |
| Outstanding Ofsted/More     |                                     | Friday 24th |
| Deprived/Below Average Size | St Michael's Catholic College       | Nov 2017    |
| Outstanding Ofsted/Less     |                                     | Weds 31st   |
| Deprived/Above Average Size | Range High School                   | Jan 2017    |
| Outstanding Ofsted/More     |                                     | Mon 5th Feb |
| Deprived/Above Average Size | St Bonaventure's Catholic College   | 2018        |

### **Appendix 8: List of stakeholders interviewed**

| Stakeholder Name | Role   | Organisation |
|------------------|--|--------------|
| Steve Korris     | Quality and Training<br>Director                                   | MyBnk        |
| Amy Lacey        | Evaluation Officer   | MyBnk        |
| Guy Rigden       | CEO  | MyBnk        |
| Kaitlin Bohemond | Education Manager. Trainer.  | MyBnk        |
| Ann Griffiths    | Evaluation Funder. Policy<br>Manager. Children and<br>Young People | MAS          |
| Steve Champion   | Education Officer  | MyBnk        |
| Carl Clarke      | Education Officer  | MyBnk        |
| Shane Franklin   | Freelance Trainer  | MyBnk        |
| Toby Cohen       | Freelance Trainer  | MyBnk        |

#### **Appendix 9. Confidence Intervals for Individual MT Survey Items**

| Key<br>Stage | Survey Item  | Relevant<br>Session | Sample<br>Size | Population Size (proxy) <sup>1</sup> | Confidence interval (+/-) (95% CL) |
|--------------|--|---------------------|----------------|--------------------------------------|------------------------------------|
| KS3          | I know what the security features of bank notes are                                  | 1                   | 701            | 6,646                                | 3.50                               |
| KS3          | I can identify the risks of financial decisions                                      | 1,2,3               | 1653           | 12,307                               | 2.24                               |
| KS3          | I know how to prioritise my needs and wants  | 2                   | 1408           | 9,353                                | 2.41                               |
| KS3          | I can use a budget to help me make effective use of my money                         | 2                   | 1399           | 9,353                                | 2.42                               |
| KS3          | I know what a banks ethical policy is  | 3                   | 140            | 1,107                                | 7.74                               |
| KS3          | I feel confident making and informed choice on what bank account(s) are right for me | 3                   | 134            | 1,107                                | 7.74                               |
| KS3          | I have a plan for how I will save for the things I want to buy in the future         | 2                   | 1248           | 9,353                                | 2.58                               |
| KS3          | Nothing I do will make much difference to my money situation                         | 1,2,3               | 1464           | 12,307                               | 2.4                                |
| KS3          | I feel confident managing my money   | 1,2,3               | 1483           | 12,307                               | 2.39                               |
| KS3          | I often plan how I will spend my money   | 1,2,3               | 800            | 12,307                               | 3.35                               |
| KS4          | I understand how pension schemes work  | 1,2                 | 586            | 9,353                                | 3.92                               |
| KS4          | I know where the government get and spend their money                                | 1                   | 403            | 2,458                                | 4.46                               |
| KS4          | I understand what insurance products may be relevant to me                           | 2                   | 435            | 3,460                                | 4.39                               |
| KS4          | I feel confident constructing an accurate, realistic budget plan                     | 2                   | 441            | 3,460                                | 4.36                               |
| KS4          | I know what banking facilities are best suited to my needs                           | 2,3                 | 437            | 3,460                                | 4.38                               |
| KS4          | I feel confident planning for money changes as I move through education              | 1,2,3               | 584            | 4,552                                | 3.79                               |
| KS4          | Nothing I do will make much difference to my money situation                         | 1,2,3               | 576            | 4,552                                | 3.82                               |

<sup>-</sup>

<sup>&</sup>lt;sup>1</sup> Since exact population numbers for each delivery were unavailable, a proxy population size has been calculated using the proportion of delivery hours as a proportion of the total delivery population: 73% of contact hours were delivered to KS3, 27% to KS4. 54% YP received session 1, 76% received session 2, 9% received session 3. This proxy is believed to be a good estimate of delivery populations for each session and key stage.

| KS4      | I feel confident managing my money  | 1,2,3 | 584   | 4,552  | 3.82 |
|----------|---|-------|-------|--------|------|
| KS4      | I often plan how I will spend my money  | 1,2,3 | 586   | 4,552  | 3.78 |
| Combined | I feel confident managing my money  | 1,2,3 | 2,236 | 16,860 | 1.93 |
| Combined | I often plan how I will spend my money  | 1,2,3 | 1,409 | 16,860 | 2.50 |
| Combined | Nothing I will do will make much difference to my money situation   | 1,2,3 | 2,222 | 16,860 | 1.94 |
| Combined | Imagine someone gives you £10/£100 (KS3/KS4). How much would you spend and how much would you save for later?                           | 1,2,3 | 1,695 | 16,860 | 2.26 |
| Combined | Imagine someone is going to give you some money as a present. Would you prefer to have £50/£10 today or £75/£15 in one months' time?    | 1,2,3 | 2,132 | 16,860 | 1.98 |
| Combined | Imagine you were given £10/£100 to spend on a (school) trip (KS3/4). Would you plan how to spend the money and then stick to that plan? | 1,2,3 | 2,123 | 16,860 | 1.98 |