

MyBnk Financial Education

Secondary Money Twist Evaluation

Final Report Appendices

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substance.



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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)											
	Mean 'Pre' Score	Mean 'Post' Score	N	Significance ('pre' vs 'post')	Mean Control Score	N (control group)	Sig (control vs post)	Follow Up	N	Sig (pre - follow up)	Sig (post - 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*

*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)

	Mean 'Pre' Score	Mean 'Post' Score	N	Significance (p value)	Mean 'Control' 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**

*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 'Pre' Score	Mean 'Post' Score	N	Sig. (Pre – post)	Mean 'Follow Up' Score	N	Sig. (Pre – Follow- up)	Sig. (Post – 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 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

*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%

45.0% 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%

6.7% change towards desire response

Control group (n=2,623)				
	Control	%	% change (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	%	% 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%

43.6% 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 (Pre)	% change (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-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-delivery	%	Follow 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?

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

*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 'Post' Score	Mean KS4 'Post' score	Sig.
A	I can work out how much tax I would have to pay when earning	6.99	n/a	n/a
B	I understand how pension schemes work	6.4	7.07	0.000**
C	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*
E	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**

*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 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	15	6.5%
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)

	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)

	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 Post	%	SMT Follow Up	%	KS4 Post	%
Save all of it	31	12.2%	39	16.9%	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 Post	%	SMT Follow Up	%	KS4 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	9	3.6%
Coped well with chatty/badly behaved 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?

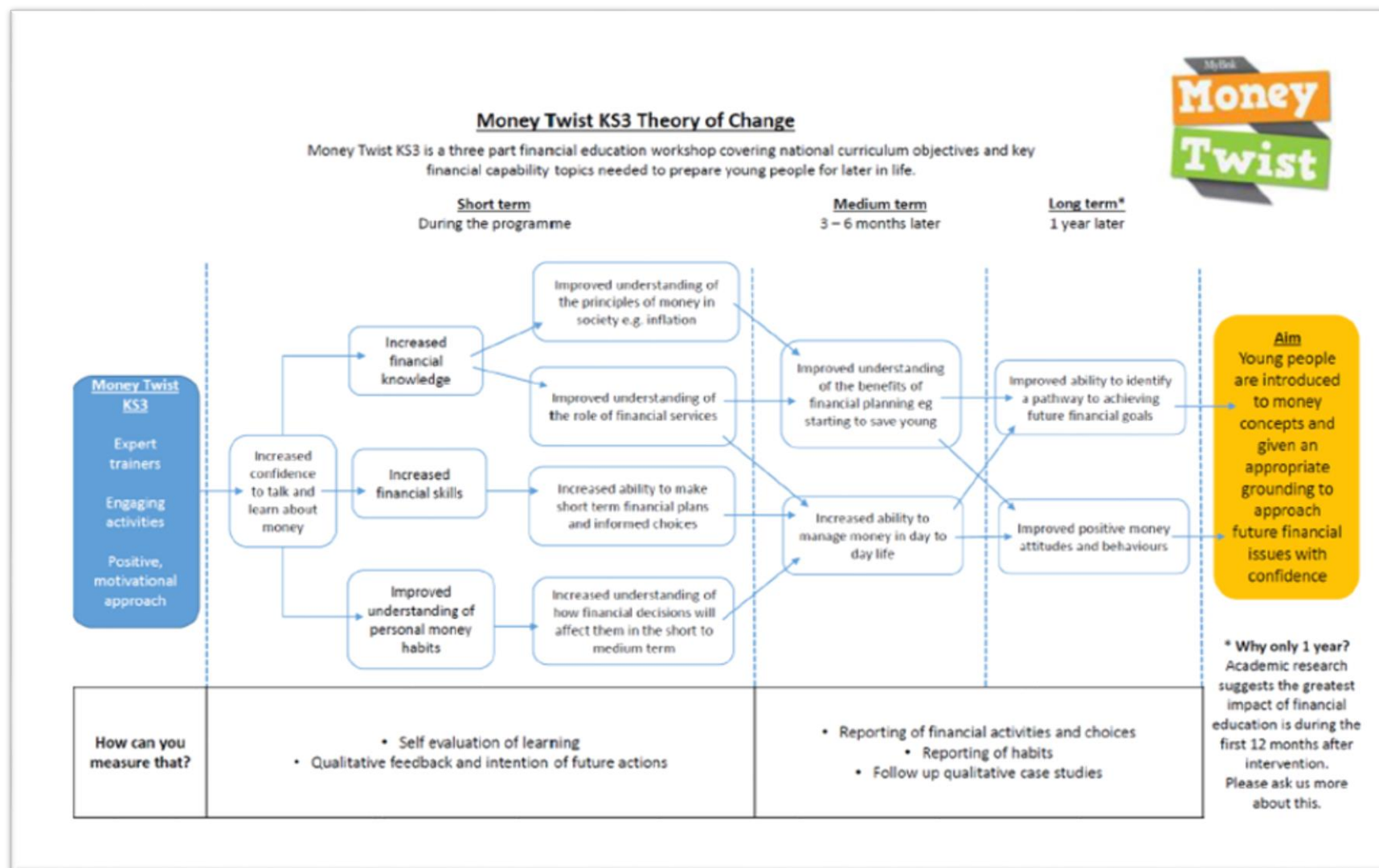
	Count	%
More effective	150	72.5%
About the same	52	25.1%
Less effective	5	2.4%
Grand Total	207	100.0%

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

Citizenship Curriculum	Money Twist KS3	Money Twist KS4 & KS5
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; budgeting to save money; shopping for deals; needs and wants	Lifestyle budgeting, needs and wants; prioritising, savvy 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; minimum wage; personal 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; simple interest; interest on borrowing; what is debt	Banking flow of money; APR; credit cards, HP, overdraft, debt scenarios, credit history, loan repayments
Insurance		What is insurance; managing risk
Savings and pensions	Benefits of saving; savings goals; interest	State & private pensions; auto enrolment; NISAs; AER; compound interest; inflation
Financial products and services	Current and savings accounts; choosing a bank account	Current and savings accounts; investments; Stocks & shares / cash NISAs; pensions, comparing and choosing products
How public money is raised and spent		Taxation; national insurance; Government expenditure; benefits; state pensions

Money Twist Content	Mathematical Relevance
Key Stage 3	
Burgernomics	Estimation, mental arithmetic, decimal place value & rounding up/down
Currency & exchange rates – 'Our day out' and '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 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 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

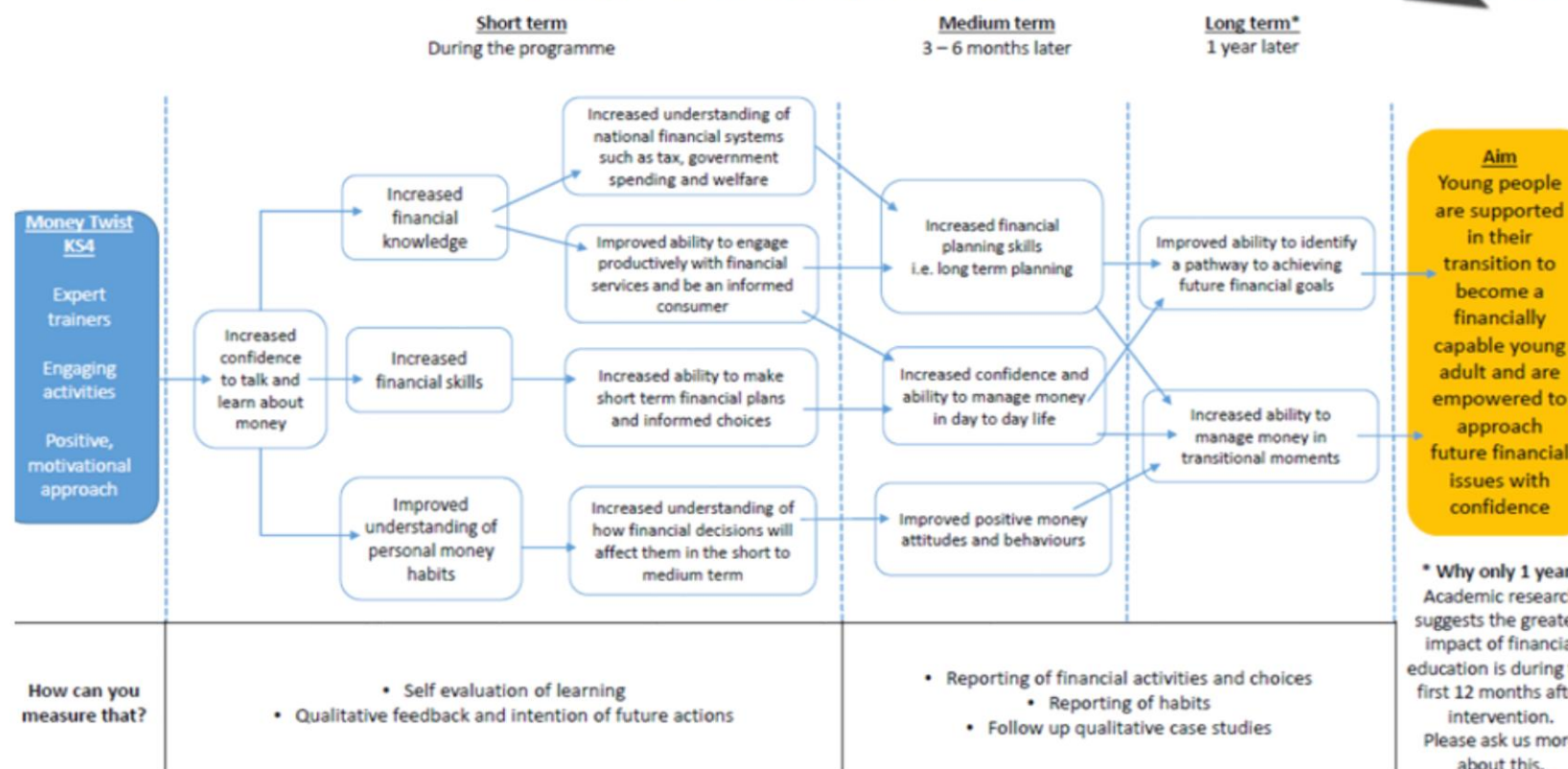
Appendix 3: MyBnk Theory of Change Diagram





Money Twist KS4 Theory of Change

Money Twist KS4 is a three part financial education workshop covering national curriculum objectives and key financial capability topics needed to prepare young people for later in life.



Appendix 4: FinCap MAS CYP Outcome Framework

KS3		
Theory of Change Outcome	MAS Outcomes 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	Attitudes to money management (including spending, saving and borrowing)	Young people are greater aware of their own money habits and informed positive habits
Improved understanding of the principles of money in 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 how financial decisions will affect them in the short to medium term	Understanding money management	Young people can articulate the consequences and risks associated of financial decisions
Improved understanding of the benefits of financial planning e.g. starting to save 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		
Theory of Change Outcome	MAS Outcomes 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	Attitudes to money management (including spending, saving and borrowing)	Young people are greater aware of their own money habits and informed positive habits
Increased understanding of national financial systems such as tax, government spending and welfare	Understanding the role of money in society	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 how financial decisions will affect them in the short to 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	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
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 Headline Area	MAS FinCap Outcome Area	MAS FinCap Sub-Outcome Area	Outcome Reference 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)

MyBnk

MTKS3 Baseline

Please SHADE YOUR ANSWERS in the circles ---> ☐ ☒ ☐

Please fill out the form in CAPITAL LETTERS and use a BLACK PEN.

First name

Last name

Have you ever received free school meals?

☐ Yes ☐ No ☐ Don't know

Gender

☐ Female ☐ Male ☐ Prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16
☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month ☐ Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June
☐ July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec

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

I know what a bank's ethical policy is

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I feel confident making an informed choice on what bank account(s) are right for me

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

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 ☐ Don't know

Please turn over

Imagine someone gives you £10.

How much would you spend and how much would you save for later?

- ☐ Spend all of it ☐ Spend more than a half ☐ Spend about half ☐ Spend less than a half ☐ Save all of it

Imagine someone is going to give you some money as a present.

Would you prefer to have £10 today or £15 in one month's time?

- ☐ £ 10 today ☐ £ 15 in one month's time

Imagine you were given £10 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 ☐ Don't know

When you get money, how often do you save at least some of it?

- ☐ Every time I get money ☐ Most times I get money ☐ 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 prices?

- ☐ Often ☐ Sometimes ☐ Rarely ☐ Never ☐ Don't know

End

Please **SHADE YOUR ANSWERS** in the circles ---> ☐ ☒ ☐
Please fill out the form in **CAPITAL LETTERS** and use a **BLACK PEN**.

First name

Last name

Gender ☐ Female ☐ Male ☐ Prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16
☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month ☐ Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June
☐ July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec

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
- I know what a bank's ethical policy is ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10
- I feel confident making an informed choice on what bank account(s) are right for me ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10
- 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

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

- ☐ I knew lots more than I thought ☐ I knew a bit more than I thought ☐ I knew a bit less than I thought ☐ I knew lots less than I thought

Imagine someone gives you £10.

How much would you spend and how much would you save for later?

- ☐ Spend all of it ☐ Spend more than a half ☐ Spend about half ☐ Spend less than a half ☐ Save all of it

Please turn over

Imagine someone is going to give you some money as a present.
Would you prefer to have £10 today or £15 in one months' time?

- ☐ £ 10 today ☐ £ 15 in one months' time

Imagine you were given £10 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 ☐ Don't know

Please rate the following:

The Programme was...

- ☐ Excellent ☐ Good ☐ Ok ☐ Bad

The Trainer was...

- ☐ Excellent ☐ Good ☐ Ok ☐ Bad

Do you have any other comments on the programme/trainer or feedback for MyBnk?

.....

.....

.....

.....

End

Please **SHADE YOUR ANSWERS** in the circles ---> ☐ ☒ ☐
Please fill out the form in **CAPITAL LETTERS** and use a **BLACK PEN**.

First name

Last name

Gender

☐ Female ☐ Male ☐ Prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16
☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month

☐ Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June
☐ July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec

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

I know what a bank's ethical policy is

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I feel confident making an informed choice on what bank account(s) are right for me

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

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 ☐ Don't know

Please turn over

Imagine someone gives you £10.

How much would you spend and how much would you save for later?

- ☐ Spend all of it ☐ Spend more than a half ☐ Spend about half ☐ Spend less than a half ☐ Save all of it

Imagine someone is going to give you some money as a present.

Would you prefer to have £10 today or £15 in one month's time?

- ☐ £ 10 today ☐ £ 15 in one month's time

Imagine you were given £10 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 ☐ Don't know

When you get money, how often do you save at least some of it?

- ☐ Every time I get money ☐ Most times I get money ☐ 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 prices?

- ☐ Often ☐ Sometimes ☐ Rarely ☐ Never ☐ Don't know

End

Please SHADE YOUR ANSWERS in the circles ---> ☐ ☒ ☐

Please fill out the form in CAPITAL LETTERS and use a BLACK PEN.

First name

Last name

Have you ever received free school meals?

☐ Yes ☐ No ☐ Don't know

Gender

☐ Female ☐ Male ☐ Prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16
☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month ☐ Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June
☐ July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec

How much do you agree or disagree with each of the following statements? (1=Strongly Disagree - 10=Strongly Agree)

I 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

I feel confident constructing an accurate, realistic budget plan ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I know the difference between borrowing options and how to choose appropriate products ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I know what banking facilities are best suited to my needs ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I 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

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?

☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Don't Know

Imagine someone gives you £100.

How much would you spend and how much would you save for later?

☐ Spend all of it ☐ Spend more than a half ☐ Spend about half ☐ Spend less than a half ☐ Save all of it

Please turn over

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 ☐ Don't Know

When you get money, how often do you save at least some of it?

- ☐ Every time I get money ☐ Most times I get money ☐ 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 prices?

- ☐ Often ☐ Sometimes ☐ Rarely ☐ Never ☐ Don't Know

End

Please **SHADE YOUR ANSWERS** in the circles ---> ☐ ☒ ☐

Please fill out the form in **CAPITAL LETTERS** and use a **BLACK PEN**.

First name

Last name

Gender ☐ Female ☐ Male ☐ Prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16

☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month ☐ Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June

☐ July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec

How much do you agree or disagree with each of the following statements? (1=Strongly Disagree - 10=Strongly Agree)

I understand how pension schemes work	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I know where the Government get and spend their money	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I understand what insurance products may be relevant to me	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I feel confident constructing an accurate, realistic budget plan	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I know the difference between borrowing options and how to choose appropriate products	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I know what banking facilities are best suited to my needs	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I feel confident planning for money changes as I move through education	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
Nothing I do will make much difference to my money situation	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I feel confident managing my money	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10
I often plan how I will spend my money	<input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5 <input type="radio"/> 6 <input type="radio"/> 7 <input type="radio"/> 8 <input type="radio"/> 9 <input type="radio"/> 10

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

☐ I knew lots more than I thought ☐ I knew a bit more than I thought ☐ I knew a bit less than I thought ☐ I knew lots less than I thought

Imagine someone gives you £100.

How much would you spend and how much would you save for later?

☐ Spend all of it ☐ Spend more than a half ☐ Spend about half ☐ Spend less than a half ☐ Save all of it

Please turn over

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 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 ☐ Don't Know

Please rate the following:

The Programme was...

- ☐ Excellent ☐ Good ☐ Ok ☐ Bad

The Trainer was...

- ☐ Excellent ☐ Good ☐ Ok ☐ Bad

Do you have any other comments on the programme/trainer or feedback for MyBnk?

End

Please **SHADE YOUR ANSWERS** in the circles ---> ☐ ☒ ☐

Please fill out the form in **CAPITAL LETTERS** and use a **BLACK PEN**.

First name

Last name

Gender ☐ Female ☐ Male ☐ Prefer not to say

When is your birthday?

Day ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16

☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31

Month ☐ Jan ☐ Feb ☐ March ☐ April ☐ May ☐ June

☐ July ☐ Aug ☐ Sept ☐ Oct ☐ Nov ☐ Dec

How much do you agree or disagree with each of the following statements? (1=Strongly Disagree - 10=Strongly Agree)

I 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

I feel confident constructing an accurate, realistic budget plan

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I know the difference between borrowing options and how to choose appropriate products

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I know what banking facilities are best suited to my needs

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I 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

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?

☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Don't Know

Imagine someone gives you £100.

How much would you spend and how much would you save for later?

☐ Spend all of it ☐ Spend more than a half ☐ Spend about half ☐ Spend less than a half ☐ Save all of it

Please turn over

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 ☐ Don't Know

When you get money, how often do you save at least some of it?

- ☐ Every time I get money ☐ Most times I get money ☐ 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 prices?

- ☐ Often ☐ Sometimes ☐ Rarely ☐ Never ☐ Don't Know

End

Please **SHADE YOUR ANSWERS** in circles ---> ☐ ☒ ☐ ☐ **A B C**

Please fill out the form, print clearly in **BLOCK CAPITALS** and use a **BLACK PEN**.

First name

Last name

Date of Birth

Gender

☐ Female ☐ Male ☐ Prefer not to say

Have you ever received free school meals?

☐ Yes ☐ No ☐ Don't know

Please rate your agreement with the following statements, where 1 is complete disagreement, and 10 is full agreement

I can work out how much tax I would have to pay when earning

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

I 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 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

How often do your parents or guardians talk to you about money?

☐ Often ☐ Sometimes ☐ Rarely ☐ Never ☐ Don't know

How much financial education have you had in the last year?

☐ Lots ☐ Some ☐ A little bit ☐ None ☐ Don't know

If you have had previous financial education lessons, who taught you? (tick all that apply)

☐ Your teachers ☐ People from local banks ☐ Other organisations ☐ N/A


Teacher / Youth Worker Feedback

MyBnk

Name:

Position:

Organisation:

1) What did you think of the ~~MyBnk~~ programme?

2) How valuable was the content of the programme for the young people?

1 2 3 4
Not very valuable Sort of valuable Quite valuable Very valuable

3) How do you think the programme could be improved?

4) How effective were the ~~MyBnk~~ trainer(s) in engaging the young people?

1 2 3 4
Not very effective Sort of effective Quite effective Very effective

5) Would you like to give the trainer(s) any feedback?

6) How effective was the session in comparison to how you think your staff would be delivering financial / enterprise education?

1 2 3
Less effective About the same More effective

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

1 2 3
Less effective About the same More effective

8) How likely would you be to recommend the programme to a colleague or friend?

Not at all likely Extremely likely
0 1 2 3 4 5 6 7 8 9 10

9) If you'd like to be kept up to date with ~~MyBnk~~ programmes and free resources please write your email below:

Email:

Appendix 7: List of case study schools

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

Appendix 8: List of stakeholders interviewed

Stakeholder Name	Role	Organisation
Steve Korris	Quality and Training Director	MyBnk
Amy Lacey	Evaluation Officer	MyBnk
Guy Rigden	CEO	MyBnk
Kaitlin Bohemond	Education Manager. Trainer.	MyBnk
Ann Griffiths	Evaluation Funder. Policy Manager. Children and 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 Stage	Survey Item	Relevant Session	Sample Size	Population Size (proxy) ¹	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

¹ 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 month's 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