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# Children and Young People Financial Education Innovation and Evaluation Programme

**Children under seven years:** Evaluation of Campaign for  
Learning's 'Love Learning about Money Together' pilot

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# Executive Summary

The evaluation of Campaign for Learning's Love Learning about Money Together pilot.

## Background

The Children and Young People Financial Education Innovation and Evaluation Programme was commissioned by the Money and Pensions Service in October 2020. It aimed to address gaps in the wider understanding of effective financial education by developing and evaluating new, innovative solutions or by evaluating existing but untested interventions.

Campaign for Learning (part of NCFE)<sup>1</sup>'s Love Learning about Money Together programme was one of seven pilot projects funded and was one of three that focused on children under seven years. Love Learning about Money Together is a blended family learning programme to help parents of children under seven talk to their children about money.

## The Evaluation

Ecorys and the Personal Finance Research Centre were commissioned to undertake a project-level evaluation of each of the pilots, as well as produce a synthesis report summarising the findings from across the Children and Young People Financial Education Innovation and Evaluation Programme. Ecorys conducted a developmental, process and outcomes project-level evaluation of Love Learning about Money Together between January-September 2021. In summary, the evaluation aimed to investigate:

- ▶ the extent to which the programme increased practitioners' awareness of the importance of starting young when talking to children about money
- ▶ whether the pilot assists practitioners to support parents/carers to learn the importance of starting young when talking to children about money, through increased confidence, knowledge and ability and supports whole family financial capability development and
- ▶ the difference participation in Love Learning about Money Together made for practitioners, parents, and children.

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<sup>1</sup> The pilot was led by Campaign for Learning, an independent learning charity. In 2020, the charity was acquired by NCFE, an educational charity and Awarding Organisation. This report refers to the lead organisation as 'CfL' as they designed and delivered the pilot.

The evaluation took a mixed methods approach, collecting quantitative data<sup>2</sup> (via a three-point pre, post<sup>3</sup>, and follow-up survey<sup>4</sup> with practitioners and a pre and post survey with parents/carers) and qualitative data (via in-depth interviews with practitioners and Campaign for Learning's stakeholders).<sup>5</sup>

## Key Findings

### Pilot Implementation

- ▶ The Love Learning about Money Together pilot **met its target of training 100 practitioners** to deliver the programme between January and September 2021 (**achieving 102 practitioners trained**). Practitioners were mainly recruited by Campaign for Learning's core team through emails to existing networks, with some follow-up telephone calls; this was thought to be a highly successful recruitment method.
- ▶ The pilot reached **141 parents of children under seven** (against a target of 200 parents). The shortfall was principally due to delivery delays stemming from the COVID-19 pandemic which led to a shorter delivery window, and the reluctance among some practitioners and parents to take-up digital options, preferring to wait until face-to-face delivery could be resumed.
- ▶ The Love Learning about Money Together programme was developed at speed, informed by feedback from lead delivery partners and practitioners. The **programme combined core content and 'pick and mix' extension resources and activities**, tailored to the needs of children under seven and their parents. The programme included adapted content from well established, evidence-based programmes delivered by the charity (Talk Learn Do and Family Fortunes), good practice resources from external originations, and new content.
- ▶ Love Learning about Money Together online training workshops were perceived to be well attended, with 102 practitioners attending one of three training workshops over a one-week period. Practitioner interviews and surveys suggested that the **workshops prepared them well for delivery overall, enabling familiarisation with the core sessions and optional resources**.<sup>6</sup> However, some practitioners would like more support in applying the programme to their own settings.
- ▶ **The blended delivery model was well received by practitioners**. The preferred approach was to combine methods and materials, introducing the digital tools to parents in face-to-face settings where possible, as an accompaniment to paper-based materials. A small proportion of practitioners engaged were reluctant to use the digital tools as they felt less confident delivering online. The pilot highlighted **the importance of physical resources in engaging parents and children under seven through fun, practical activities, to start conversations about money**.
- ▶ **Timelines and practitioners' lack of confidence to deliver sessions online proved to be challenges** for implementation and **alternative delivery models were introduced to overcome practitioners' barriers** to delivering Love Learning about Money Together. The alternative delivery models were Campaign for

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<sup>2</sup> The practitioners survey received 59 pre responses, 40 post responses, and 23 follow-up responses. The parents survey received 21 pre responses and four post responses.

<sup>3</sup> The post-survey was completed immediately following training.

<sup>4</sup> At follow-up stage, two groups of respondents emerged; those that had delivered the programme and those who had not. This was largely due to implementation delays and the follow-up survey explored barriers to delivery and future plans

<sup>5</sup> We conducted 12 interviews with practitioners, three delivery lead interviews at the start of the project and two at the end, and one reflective session with two members of the project team.

<sup>6</sup> Overall, practitioners found the training workshop beneficial in preparing them to deliver LLAM. Survey data shows that out of 40 respondents, most found the training 'extremely useful' (14) or 'very useful' (20).

Learning delivering sessions on behalf of practitioners and in some cases, practitioners observing Campaign for Learning delivery, to help them feel more prepared for delivering to parents themselves. The alternative delivery models helped to address these barriers in some instances.

- ▶ Consultation with practitioners helped the project team refine the programme content and ensure that **resources were relevant in a range of settings**, including schools, adult learning, and community learning. The resulting programme was seen as being potentially well placed for **transferability to other family learning settings and parenting support programmes**.

### Pilot Outcomes

- ▶ The evaluation identified **a significant change in practitioner confidence – with practitioners reporting feeling more confident at the follow-up stage** (after delivering or considering delivering LLAM) compared to pre-training and immediately following training. Practitioner interviews suggested that **a key enabler in increasing confidence was the informal nature of the programme**, which helped to remove any stigma around talking about money with parents/carers.
- ▶ Practitioners with low levels of confidence in delivering family financial capability programmes reported feeling **more confident after delivering Love Learning about Money Together**.
- ▶ Evidence on changes in knowledge and mindset was mixed, as practitioners started from a relatively high degree of knowledge and recognition of the importance of financial education for children and families. However, there was some evidence to suggest **the pilot influenced particular practitioners' mindsets towards starting conversations about everyday spending and the use of money with children at a younger age**. The evidence suggested Love Learning about Money Together helped **reinforce positive attitudes to financial education for children** for some practitioners and provided **new, fun ways to engage families**. Key enablers included the flexibility of the resources for different learners and settings, and the quality of resources. The pilot also appeared to have **positively influenced parents/carers' views of the importance of financial education and raised awareness of the value of supporting children to think about what to do with their money at a younger age**.
- ▶ While practitioners largely felt confident in delivering support before and after engagement, **a small proportion of those engaged felt less confident delivering online**. The additional support provided by Campaign for Learning so that practitioners could observe Campaign for Learning-led sessions, and in some cases, Campaign for Learning delivered sessions on behalf of practitioners, helped mitigate this issue.
- ▶ There was evidence to suggest that **peer support and the informal, fun nature of the pilot** helped to **reduce stigma** around talking about money, for both parents and practitioners. The focus on **parents/carers learning with and through their children** also enhanced this aspect.
- ▶ There was some **indicative evidence on anticipated outcomes for children around increasing their understanding and awareness of key concepts relating to money**, such as saving, and needs versus wants.

### Overall Conclusions and Implications

- ▶ The **engagement target for practitioner training was met**, and the pilot outputs were further developed and digitised as planned. However, the target number of parents/carers reached was not met due to delivery delays stemming from the COVID-19 pandemic, and the reluctance among some practitioners and parents to take-up digital options, preferring to wait until face-to-face delivery could be resumed. The parent/carer sessions therefore happened but at a smaller scale. Some aspects of implementation, such as the initial

parent/carer consultation workshops did not take place owing to the pandemic restrictions, however the pilot sought parent/carer input via practitioner feedback from parents they had engaged.

- ▶ **Familiarisation training, via online training workshops, introduced practitioners to the core sessions and optional resources. Familiarisation training may need to be integrated into future delivery** (rather than being optional), to support any further roll-out and scale up of the approaches trialled in this pilot, by ensuring all practitioners are familiar with the suite of resources prior to delivery.
- ▶ Stakeholders interviewed suggested **that a six-month design and development phase would ideally be required to allow sufficient time for consultation, development, review and refinement.** This would allow for greater involvement from delivery partners and parents/carers in content design
- ▶ Focusing on **flexibility in resource design and development**, explicitly seeking practitioner feedback to **ensure that resources can be adapted for use across settings and contexts**, appears to be a beneficial approach in designing such projects, helping broaden the utility of these approaches. Findings around the **advantages of flexible delivery models and blending physical and digital resources** potentially offer valuable insights for future delivery of related programmes and approaches.
- ▶ Findings from the pilot align with wider evidence about the **importance and benefits of introducing financial literacy from a young age** and the **role of parents/carers in supporting children to learn about money.**
- ▶ **Activities involving physical and arts and crafts elements can be particularly valuable** in engaging parents/carers and children. It may be beneficial to consider how families can be provided with **'starter kits'**<sup>7</sup> to ensure they can engage with such approaches in the home environment. In particular, parent/carer budgets need to be considered, given that practitioners reported this as a potential barrier to participation.
- ▶ **Timelines and practitioners' lack of confidence to deliver sessions online proved to be challenges** for implementation. Campaign for Learning were responsive in introducing alternative delivery models to overcome practitioners' barriers to delivering the pilot (Campaign for Learning delivering on practitioners' behalf, and practitioners' observing Campaign for Learning delivery). The observational approach may be well placed to inform the development of related interventions.
- ▶ Practitioner feedback indicated it may be worth including **additional practical support** into the delivery of related programme in different settings. This **could be an addition to an initial training workshop**, ensuring that practitioners can view resources in advance and see demonstrations of different programme elements, such as the home learning activities. **Ongoing peer support** may also help to reinforce learning, encourage the sharing of best practice, and help practitioners identify what works well in different settings and contexts.
- ▶ Practitioners largely worked solely or predominantly with parents/carers, rather than whole families, but findings from this pilot evaluation around the benefits of parents/carers learning together with their children, for example in reducing stigma, suggest there is **potential for practitioners to expand their delivery through family-based sessions.** One suggestion was to split sessions into parent/carer only content and family-based activities which involve children. Again, this learning may be applicable to the development of related interventions.

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<sup>7</sup> Starter kits could include printouts of activities and games, and provide basic materials such as card, coloured pens, glue and stickers.

- ▶ Introducing **opportunities for parent/carer peer support** can also help to **build confidence and reinforce knowledge through sharing ideas** about what has worked well with their families; this insight can be used to inform the future development of related interventions.

# 1.0 Introduction

Ecorys UK, in partnership with the Personal Finance Research Centre (PFRC) at the University of Bristol, was commissioned by the Money and Pensions Service (MaPS) in October 2020 to evaluate the Children and Young People (CYP) Financial Education Innovation and Evaluation Programme. The programme comprised seven pilot projects. This report focuses on one of these pilot projects, the Love Learning about Money Together programme delivered by a consortium of organisations led by Campaign for Learning (part of NCFE).<sup>8</sup>

## 1.1 Overview of the CYP Financial Education Innovation and Evaluation Programme

MaPS designed the CYP Financial Education Innovation and Evaluation Programme to support delivery of the UK Strategy for Financial Wellbeing.<sup>9</sup> One of the strategy's five key themes, or Agendas for Change, concerns the need to provide CYP and their families with solid 'Financial Foundations' through ensuring effective financial education.<sup>10</sup> However, analysis of financial education across the UK shows that delivery is not reaching enough children and young people and not always targeting those most in need. The CYP Financial Education Innovation and Evaluation Programme aimed to support achievement of this agenda and its specific national goal of ensuring that two million more CYP receive a meaningful financial education by 2030.

Through supporting the development and delivery of seven pilot projects, the programme sought to fill gaps in the wider understanding of effective financial education by developing, delivering and evaluating new, innovative, solutions or existing but untested interventions. The pilot projects included a range of financial education interventions focused on three priority areas: children under the age of seven years, CYP in vulnerable circumstances, and digital delivery.<sup>11</sup> In line with the strong focus on learning lessons to improve financial education, each pilot was evaluated individually, as well as the findings across all pilots combined to produce a programme-level synthesis report.<sup>12</sup>

The Love Learning about Money Together pilot (LLAM)<sup>13</sup> sits within the priority area of targeting children under the age of seven years. Evidence suggests that children in their early years (between the ages of three and seven) develop attitudes and habits that underpin their financial capability as adults.<sup>14</sup> For example, attitudes towards

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<sup>8</sup> The pilot was managed and delivered by Campaign for Learning (CfL), an independent learning charity. In 2020, the charity was acquired by NCFE, an educational charity and Awarding Organisation. This report refers to the lead organisation as 'CfL' as they designed and delivered the pilot.

<sup>9</sup> <https://moneyandpensionservice.org.uk/uk-strategy-for-financial-wellbeing/>

<sup>10</sup> <https://moneyandpensionservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>, p.1

<sup>11</sup> Further details of each of the seven pilots, alongside the programme as a whole and its priority areas can be found at: <https://maps.org.uk/2021/01/13/financial-education-pilots/>

<sup>12</sup> <https://moneyandpensionservice.org.uk/2022/03/01/children-and-young-people-innovation-programme-evaluation>

<sup>13</sup> Hereafter abbreviated to LLAM

<sup>14</sup> <https://mascdn.azureedge.net/cms/the-money-advice-service-habit-formation-and-learning-in-young-children-may2013.pdf>

spending versus saving are developed at a very young age and persist into adulthood. However, there is little existing provision and little evidence about impactful solutions.

## 1.2 Overview of the Love Learning about Money Together pilot

In recognition of the important role parents play in developing their children's understanding and awareness of managing money, the LLAM pilot aimed to enable parents to understand the importance of starting young when talking to children about money, and their role in influencing children's attitudes and behaviours towards money. Research published by the Money Advice Service found that children who live in homes with adults who have lower financial capability or are 'struggling', 'squeezed' or over-indebted, can have more likelihood of lower financial capability themselves.<sup>15</sup> Reflecting this, the pilot sought to support developments to break intergenerational cycles of poor money management, by building parents' knowledge, skills and confidence to have informed, age-appropriate conversations about money with their children. The pilot aimed to develop a scalable proof-of-concept model to improve the financial capabilities of families of children under seven years old.

The pilot used a developmental approach and consulted family learning practitioners on potential content.<sup>16</sup> Based on their feedback, the project team developed a programme consisting of core content and 'pick and mix' additional extension resources and activities, tailored to the needs of children under seven and their parents. This included adapting content from existing programmes delivered by the charity,<sup>17</sup> curating good practice resources from external originations, and developing new content tailored to the specific needs of this age group. The pilot sought to break content up into smaller chunks which could be delivered in shorter windows, to aid engagement and learning, alongside seeking to improve digital delivery options for this audience. There was also an emphasis on developing new practical activities to help parents engage their children and apply learning to everyday scenarios, to help children develop financial capability foundations.

The pilot focused on testing the approaches outlined above, while the evaluation sought to capture learning to improve understanding around the financial capability needs of parents and their children under seven, and the best approaches/types of content to reach this audience.

The pilot was managed and delivered by Campaign for Learning (CfL), an independent learning charity which champions lifelong learning at a national level. In 2020, the charity was acquired by NCFE, an educational charity and Awarding Organisation nationally recognised by the qualification regulators for each country of the United Kingdom. The pilot also worked with three lead delivery partners,<sup>18</sup> engaged to inform the development of the pilot, and to reach practitioners and families through their organisations, in Wales, England and Scotland: Cardiff

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<sup>15</sup> Children and Young People Financial Capability Deep Dive: Parenting MAS (2018). Dr Gavan Conlon, Viktoriya Peycheva and Wouter Landzaat. Available at: <https://www.fincap.org.uk/en/insights/children-and-young-people-financial-capability-deep-dive--parenting>

<sup>16</sup> Family learning practitioners support families in a variety of contexts, applying a strengths-based approach, which builds on families' knowledge and skills to improve their life chances. The approach is recognised as good practice, see for example: National Institution for Adult Continuing Education (NIACE) (2013) *Family Learning Works – The Inquiry into Family Learning in England and Wales*. <https://www.cornwall.gov.uk/media/efqongxh/family-learning-report.pdf>

<sup>17</sup> Including two well established evidence-based programmes, Talk Learn Do <https://moneyandpensionservice.org.uk/talk-learn-do/> and Family Fortunes <https://www.campaign-for-learning.org.uk/family-fortunes-1>.

<sup>18</sup> The lead delivery partners were large providers: Bristol City Council's Community Learning team, Cardiff City Council's parenting team, and One Parent Families Scotland. Their role was to inform the design and development of the programme, and they were also delivery partners. They were not involved in recruiting or representing smaller organisations taking part in the pilot in their respective countries. All recruitment was undertaken by CfL.

Parenting Team, Bristol Community Learning Team and One Parent Families Scotland. Partners were chosen to facilitate reach in terms of different contexts and sectors.

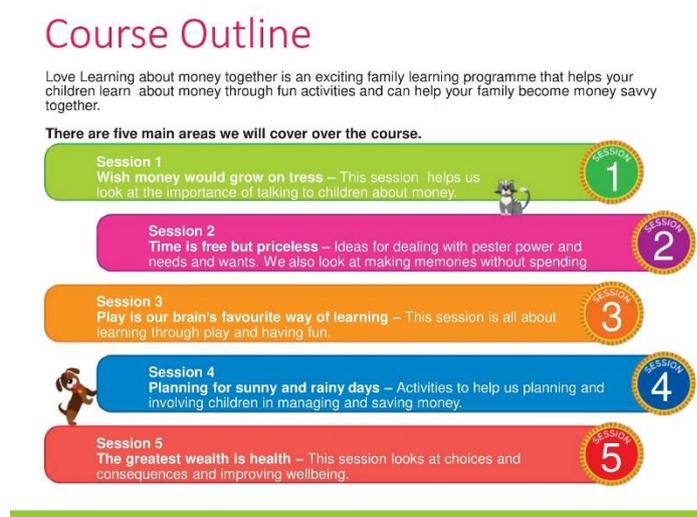
Development and implementation of the pilot involved:

- ▶ Consultation with practitioners to collect feedback on the design and content of the programme. This was conducted through online focus groups, with practitioners being asked in advance to consult parents and provide feedback on their behalf.
- ▶ The creation and digitisation of resources. Programme content drew on existing evidence-based financial education programmes delivered by the charity, including Talk Learn Do<sup>19</sup> and Family Fortunes,<sup>20</sup> complemented by new resources and activities, designed to be innovative and to plug gaps in existing materials for parents/carers and their children under seven.
- ▶ Delivering online training workshops to practitioners who intended to deliver the programme. These provided an overview of the resources and an opportunity to share ideas with other practitioners about how the programme could be delivered in different settings.

The programme consisted of the following five core sessions, each designed to be delivered in 30 minutes, as summarised in Figure 1.1:

- ▶ Session 1: Wish money would grow on trees
- ▶ Session 2: Time is free but priceless
- ▶ Session 3: Play is our brain's favourite way of learning
- ▶ Session 4: Planning for sunny and rainy days
- ▶ Session 5: The greatest wealth is health.

Figure 1.1: LLAM Course Outline



<sup>19</sup> <https://moneyandpensionservice.org.uk/talk-learn-do/>

<sup>20</sup> <https://www.campaign-for-learning.org.uk/family-fortunes-1>

In addition to this core content, the pilot included home learning extension activities, information signposts, and home learning 'make' activities which could be completed during sessions or shared with parents/carers to use at home in their own time. The home learning extension activities were designed to build on the core themes and help parents/carers continue supporting their children to learn about money, the information signposts provided links to relevant resources, expert advice, and organisations, and the 'make' activities encouraged parents and children to learn about money together creatively, for example through arts and crafts, stories and games. All the resources are available online via Padlet<sup>21</sup>, which enabled the project team to continually update them without any disruption to the programme. An example home learning 'make' activity is illustrated in Figures 1.2 and further information on the programme is provided in Annex Three.

Figure 1.2: Home Learning activity: Make a Worrysaurus 'happiness' box



## Home Learning: Make a Worrysaurus 'happiness' box

This activity is a great way to help your child with feelings and emotions

**Happy Box**

**5**

You could make a special box with your child and put items in it that make them happy. You could write with your child, or list it, why they make you proud to go on the box.

**Instructions:**

They need a box, any box and Worrysaurus is best paper, paint, markers, scissors, anything your child likes.

Then fill it with their precious things such as:

- A photograph
- A card etc.
- A birthday card
- A toy doll
- A favourite book
- A drawing
- Clippings and papers
- Shopping lists
- A 'treasure'
- Anything your child would like

If they are just building interest in writing or need motivation they can open it and the items should make them smile and feel better.

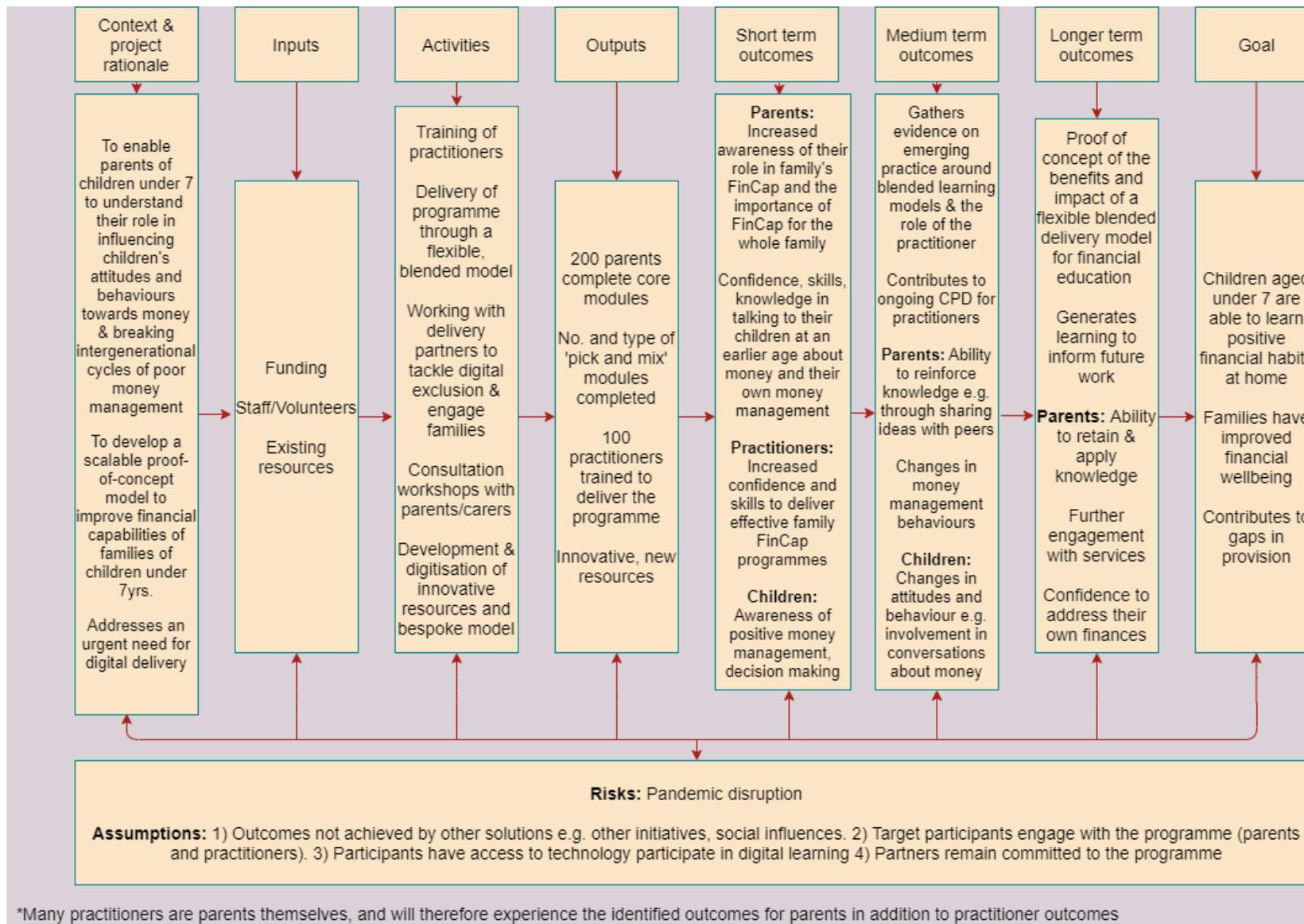




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<sup>21</sup> Padlet provides a cloud-based software-as-a-service, hosting a real-time collaborative web platform in which users can upload, organise, and share content to virtual bulletin boards called 'padlets'. Available at [www.padlet.com](http://www.padlet.com)

Figure 1.3: 'LLAM' pilot Theory of Change



## 1.3 Pilot-level evaluation approach, methodology and limitations

### 1.3.1 Evaluation aims and objectives

The objectives for the programme-level evaluation across all the interventions were to:

- ▶ Understand how they have worked and, if possible, their impact on children's financial education outcomes;
- ▶ Identify common learning from across the interventions, such as approaches to engaging children, partnerships, intended outcomes etc.; and,
- ▶ Support learning for each intervention to support development, delivery and improvement, and to maximise the benefit of its funding from MaPS.

It was anticipated that interventions might be at a range of stages of development and maturity, and so the focus of evaluation was adjusted to reflect this. The LLAM evaluation focused on the process of designing, implementing and delivering the pilot. It aimed to assess the pilot's effectiveness and what difference taking part made to practitioners, children and parents/carers.

An initial evaluation scoping period (November 2020 to January 2021) involved a document review, initial project lead consultation, and workshop to develop and refine a pilot ToC. The workshop involved stakeholders from Campaign for Learning (CfL), MaPS and the evaluation team, who discussed the rationale for the pilot, key inputs, intended activities, presumed outputs and outcomes, and the underlying assumptions and risks for project delivery. The scoping activity outlined above informed development of an Evaluation and Learning Plan, detailing the evaluation aims, objectives, approach and methodology, and timescales.

### 1.3.2 Evaluation approach

The mixed-methods evaluation approach implemented included:

Table 1.1: Evaluation approach

Method	Fieldwork timings	Sample population	Response Rates/numbers engaged <sup>22</sup>	Topics/ Coverage
A pre, post <sup>23</sup> and follow up survey with practitioners	April to September 2021	All practitioners who attended training	Pre: 58% response rate (59/102) Post: 39% response rate (40/102) Follow-up: 23% response rate (23/102)	The pre-survey explored: <ul style="list-style-type: none"> <li>▶ practitioners' views and experiences before LLAM training.</li> </ul> The post-survey reflected on: <ul style="list-style-type: none"> <li>▶ experiences of the LLAM training</li> </ul>

<sup>22</sup> The pilot design recommended practitioners allow time for survey completion before and after training, and after delivery (or undertaking planning work to deliver). The mixed response rate may be due to time constraints, the limited number of practitioners who had reached the follow-up stage within the pilot timescales, and survey length.

<sup>23</sup> Practitioners completed the post-survey immediately following training.

Method	Fieldwork timings	Sample population	Response Rates/numbers engaged <sup>22</sup>	Topics/ Coverage
				<ul style="list-style-type: none"> <li>▶ the extent to which it prepared practitioners to deliver and plans for delivery.</li> </ul> <p>The follow-up survey explored:</p> <ul style="list-style-type: none"> <li>▶ LLAM delivery experiences so far</li> <li>▶ Two groups of respondents emerged – those who had delivered and those who had not – so the follow-up survey also explored reasons for not being able to deliver and future plans.<sup>24</sup></li> </ul>
A pre-post survey with parents	March to September 2021	All parents who participated in LLAM	Pre: 15% response rate (21/141) Post: 3% response rate (4/141)	<ul style="list-style-type: none"> <li>▶ Attitudes towards financial education</li> <li>▶ Role of parents/carers and family</li> <li>▶ Knowledge of financial education; confidence in supporting children under seven to learn about money</li> <li>▶ Children's awareness and understanding of money.</li> </ul>
Depth interviews with practitioners	July to September 2021	Practitioners who opted in from the pre-post survey with practitioners and practitioners identified by the CfL project team	38% response rate (12/32) based on opt-ins	<ul style="list-style-type: none"> <li>▶ Perceptions of the effectiveness of project delivery</li> <li>▶ Views on outcomes achieved for practitioners, parents/carers and children</li> <li>▶ Contribution of LLAM to these outcomes.</li> </ul>
Depth interviews with delivery leads		All 3 delivery leads (Wales, England, Scotland)	3 delivery leads completed an interview in the early stages of the pilot, 2 delivery leads completed an interview at the end of the pilot. <sup>25</sup>	<p>Initial interview to explore:</p> <ul style="list-style-type: none"> <li>▶ pilot design and development</li> <li>▶ aspirations for delivery.</li> </ul> <p>Follow-up reflective session to explore:</p> <ul style="list-style-type: none"> <li>▶ project implementation</li> <li>▶ delivery</li> <li>▶ transferability</li> <li>▶ wider learnings for the sector.</li> </ul>
Stakeholder reflective session	September 2021	CfL project team	One reflective session was held with two members of the project team; the Trainer and Director, CASS Training <sup>26</sup> and the National Director, CfL	<p>Reflections on:</p> <ul style="list-style-type: none"> <li>▶ project implementation</li> <li>▶ delivery</li> <li>▶ transferability</li> <li>▶ wider learnings for the sector.</li> </ul>

<sup>24</sup> Follow-up survey respondents featured two groups: those who had delivered the programme and those who had planned to deliver it but had not yet been able to do so in order to capture changes arising through practitioners planning work to deliver activities as well as delivery itself, as some delivery was delayed until the Summer holidays and Autumn term owing to the pandemic.

<sup>25</sup> The interviews were repeated at the end of the pilot with the delivery leads from England and Wales owing to the higher levels of pilot activity in those countries).

<sup>26</sup> An independent training consultant involved in the design and delivery of the pilot

### 1.3.3 Limitations

There were several limitations to the evaluation, which are described below:

- ▶ The timescale (November 2020 to September 2021) meant the focus was on capturing evidence to assess the progress of LLAM against the activities, outputs and short-term outcomes listed in the ToC. It was not possible to explore medium and longer term outcomes through the evaluation.
- ▶ There was a low response rate to the parent/carer post survey, which only received four responses, meaning feedback from this group was limited and therefore it was difficult to draw firm conclusions about outcomes changes for parents/carers. In addition, survey results were mainly from parents/carers who already regularly saved money, and so might not be representative of the wider group who engaged with the pilot.
- ▶ Although there was a good response rate to the individual practitioner surveys, there was a low number of matched responses, meaning it was only possible to assess outcome change for 11 respondents.
- ▶ There was no control group for any of the surveys to look at whether the changes could have occurred without the intervention.
- ▶ Children's outcomes were explored through feedback from parents/carers and practitioners rather than children themselves. This meant that feedback was not direct from children and could have been influenced by parents/carers and practitioners' own interpretations of children's views and outcomes.
- ▶ Barriers, including delivery timelines, meant that many practitioners had not yet delivered all the core content of LLAM by the time they completed the follow-up survey. Some had observed the programme being delivered on their behalf by CfL, others had not started delivery at all. This meant many practitioners had limited experience of using LLAM and this may have impacted on the extent to which they felt LLAM had changed their abilities to support parents/carers to talk to their children about money (i.e., through increased confidence, knowledge and ability).

## 2.0 Pilot implementation – Process evaluation

This section discusses pilot implementation and delivery, examining the extent to which it was implemented as intended. It draws upon surveys and interviews with practitioners, alongside interviews with CfL stakeholders.

### Pilot Implementation – Key Findings

- ▶ The LLAM pilot **met its target of training 100 practitioners** to deliver the programme between January-September 2021 (**achieving 102 practitioners trained**). Practitioners were mainly recruited by CfL's core team through emails to existing networks, with some follow-up telephone calls; this was thought to be a highly successful recruitment method.
- ▶ The pilot reached **141 parents of children under seven** (against a target of 200 parents). The shortfall was principally due to delivery delays stemming from the COVID-19 pandemic which led to a shorter delivery window, and the reluctance among some practitioners and parents to take-up digital options, preferring to wait until face-to-face delivery could be resumed.
- ▶ The Love Learning about Money Together programme was developed at speed, informed by feedback from lead delivery partners and practitioners. The **programme combined core content and 'pick and mix' extension resources and activities**, tailored to the needs of children under seven and their parents. The programme included adapted content from well established, evidence-based programmes delivered by the charity (Talk Learn Do and Family Fortunes), good practice resources from external originations, and new content.
- ▶ LLAM online training workshops were perceived to be well attended, with 102 practitioners attending one of three training workshops over a one-week period. Practitioner interviews and surveys suggested that the **workshops prepared them well for delivery overall, enabling familiarisation with the core sessions and optional resources**.<sup>27</sup> However, some practitioners would like more support in applying the programme to their own settings.
- ▶ **The blended delivery model was well received by practitioners**. The preferred approach was to combine methods and materials, introducing the digital tools to parents in face-to-face settings where possible, as an accompaniment to paper-based materials. A small proportion of practitioners engaged were reluctant to use the digital tools as they felt less confident delivering online. The pilot highlighted **the importance of physical resources in engaging parents and children under seven through fun, practical activities, to start conversations about money**.
- ▶ **Timelines and practitioners' lack of confidence to deliver sessions online proved to be challenges** for implementation and **alternative delivery models were introduced to overcome practitioners' barriers** to delivering LLAM. The alternative delivery models were CfL delivering sessions on behalf of practitioners and in some cases, practitioners observing CfL delivery, to help them feel more prepared for delivering to parents themselves. The alternative delivery models helped to address these barriers in some instances.

<sup>27</sup> Overall, practitioners found the training workshop beneficial in preparing them to deliver LLAM. Survey data shows that out of 40 respondents, most found the training 'extremely useful' (14) or 'very useful' (20).

- ▶ Consultation with practitioners helped the project team refine the programme content and ensure that **resources were relevant in a range of settings**, including schools, adult learning, and community learning. The resulting programme was seen as being potentially well placed for **transferability to other family learning settings and parenting support programmes**.

## 2.1 Pilot development

Overall, evidence indicated that the pilot development phase generally went well, while being undertaken within challenging timescales. Interviews with practitioners and NFCE stakeholders suggested that initial development was effective, overcoming these timescale challenges to achieve the required production of new digitalised resources and activities and promote the model to practitioners for delivery. CfL were able to adopt an agile approach to adapt the pilot at speed, in agreement with MaPS, making pragmatic decisions to efficiently implement the design and development phase, as described further below.

The pilot was originally designed to consult parents and practitioners on possible content through a series of focus groups. Owing to COVID-19 restrictions, including the effect on timescales and the disruption to family services, it was not possible to consult parents and the plan was adjusted in favour of holding two online sessions with 30 family learning practitioners. These practitioners fed in the views of parents, rather than parents being consulted directly by the CfL team. An 'insights' survey was also completed by practitioners to inform pilot development, and generated learning which informed the digital delivery model, providing information on how practitioners had already adapted to virtual delivery. These consultation processes were reported to have yielded some very useful insights to inform the overall structure and content of the programme, such as parents' preference for short (maximum 40 minute) sessions and desire for extension activities they could do at home with their children, along with practitioners' need for a 'one-stop shop' of up-to-date resources that they could incorporate into a range of services. Further examples of the role of stakeholders in helping to inform the design of the programme through these engagement and consultation approaches are included at section 2.2 below.

Another element of the original pilot design was for CfL's core team to design programme content with the three lead delivery partners (one from each nation).<sup>28</sup> In practice, owing to the challenging timescales, this core group were used as a review mechanism and sounding board. CfL created new content and digitalised existing resources based on previous programmes, before the three lead delivery partners provided feedback on the content produced. This approach was reported by the project team and lead delivery partners to be effective and necessary, as it enabled **CfL to bring together a cohesive, blended programme at speed** and develop new content to plug gaps within a challenging timeframe. This did, however, mean the lead delivery partners were less involved in content design than originally intended, (although some changes were able to be implemented from partner feedback). Delivery partners recommended allowing a longer timescale for programme design in future (ideally up to six months) to allow for greater involvement from partners.

## 2.2 Partnership working and stakeholder engagement

Delivery partners and practitioners were the main stakeholders engaged in developing the pilot, with parents being engaged via practitioners to access their views. As outlined in section 2.1, once initial ideas had been

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<sup>28</sup> The lead delivery partners were large providers: Bristol City Council's Community Learning team, Cardiff City Council's parenting team, and One Parent Families Scotland. All recruitment was undertaken by CfL.

formed, practitioners were consulted through an insights survey and a series of online focus groups. The need for flexibility, both in terms of delivery models and content, was reported as a key finding emerging from this process, supporting pilot development and implementation design. For example, practitioners highlighted **the effectiveness of art and craft and other physical activities in engaging children under seven years**, so the team included 'make' activities such as interactive games which introduced children to money, such as a money-themed hide and seek game using toy coins.

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*“I would never have thought about putting in craft activities or all those extra elements, which all came from suggestions from practitioners and the focus groups”. (Project team stakeholder)*

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In the practitioners' post survey, respondents were asked to rate how useful they found the process of consulting parents and with other practitioners on potential programme content. Out of 41 respondents, only three had consulted parents and they each gave different ratings: extremely useful (one); very useful (one); and moderately useful (one). Open-text responses identified that some parents struggled to identify specific areas of financial capability that they required support with, and that some parents felt their children were too young to understand the concept of money (this view was not shared by the practitioner reporting this). This suggests that consultation with parents/carers might be more effective if conducted by the project team directly. If circumstances necessitate that it is conducted by practitioners, additional guidance for practitioners may help ensure that parents/carers are well informed and able to provide meaningful contributions (see below).

Twelve respondents had taken part in a practitioners' focus group to share ideas. All expressed positive views on the utility of this; half found the process of consulting other practitioners 'very useful' (six), while the others found the process 'extremely useful' (four) or 'moderately useful' (two). Open-text responses suggested that practitioners felt it was beneficial for those who would be delivering the programme to be engaged in this way, to discuss approaches that have worked well in different areas, develop a clear structure for each session, and help ensure a sense of ownership over the programme.

Practitioners completing the survey immediately following training provided only a few suggestions for improvement around the way stakeholders were engaged. Two practitioners noted that it would have been useful to receive more detailed information ahead of the focus group, so they knew what would be covered and could do more preparation, and one practitioner noted that they would have preferred to attend a face-to-face focus group. The project team also noted that, if timescales had allowed, they would have liked to involve parents/carers and family more directly in the consultation process. Nevertheless, they felt confident that parent/carer feedback helped to shape the design of the programme, although this feedback was shared second hand through practitioners. In addition, although lead delivery partners were included in consultation activities, with more time the project team said it would have been beneficial to develop a more defined role for them involving the co-creation of resources.

## 2.3 Reach and engagement

As of October 2021, the pilot had **met its recruitment target of 100, having recruited and trained 102 practitioners**.<sup>29</sup> Although practitioner engagement was somewhat delayed relative to the initial timescales planned, it was reported to have been broadly effective, in particular through drawing on existing networks and contacts.

However, despite this eventual success, there were some notable delays in recruiting practitioners, with many reporting to CfL that they would need to postpone delivery to parents until Summer 2021, and in some cases until after the October 2021 half-term, because of those delays. The practitioners' follow-up survey asked respondents how likely they were to deliver LLAM in the next three months (i.e., to the end of October 2021). Of the ten respondents who had delivered LLAM, two said it was 'very likely' and four said it was 'quite likely'. The other four reported that they didn't know, and open-text responses suggested factors relating to timetabling, capacity and the lifting of COVID-19 restrictions were influencing respondents' ability (or plans) to deliver. Of the 11 respondents who had not delivered LLAM, two reported they were 'quite likely' to deliver LLAM in the next three months, two said it was 'less likely' and four said it was 'not at all likely'. The remaining three said they didn't know, and open-text responses identified capacity and difficulty recruiting as factors in this uncertainty. Consultations with the project team and practitioner interviews also revealed that some practitioners were delaying delivery to parents until this could be undertaken face-to-face, rather than online.

Effective practitioner recruitment was supported in part through the approach taken by the pilot team. The pilot largely focused on recruitment through emails to existing contacts, for example targeting practitioners who had delivered Family Fortunes or Talk, Learn, Do. This was followed up in some cases with telephone calls to encourage take-up. By also engaging **lead delivery partners** through this recruitment process, the team were able to **reach practitioners working for large organisations** in Wales, England, and Scotland. CfL's recruitment activities were viewed by those involved as having worked well, engaging practitioners across a range of settings, including family engagement services in school settings, debt advice, community learning and adult learning, and family support/parenting programmes.

Survey data suggests that for practitioners deciding to participate in the pilot project, the highest ranking motivation was supporting families with children under seven to develop their financial capability (36 out of 65 respondents ranked this as their number one motivation), followed by developing professional practice (knowledge and confidence in teaching financial literacy and having conversations with families about money) (25), supporting CPD more broadly (two) and developing personal financial capability (one). This suggests that practitioners recognised a need for family learning focused on financial capability and were motivated primarily by supporting families in this area.

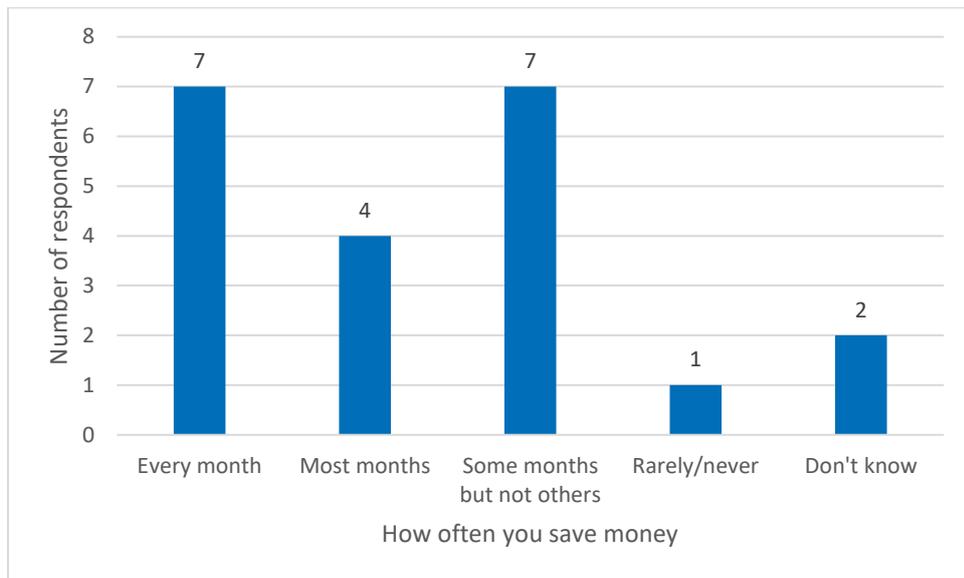
Subsequent engagement of parents/carers was less successful in terms of performance against the target set of delivery to 200 parents/carers. As of October 2021, **LLAM had been delivered to 141 parents/carers** against the target of 200. This was reported to be due to delays caused by the COVID-19 pandemic, which required practitioners to transition to delivering family support remotely where possible. In addition, some family engagement work in education settings was postponed during school closures. This meant practitioners were delivering core services in very challenging conditions and were often therefore unable to commit to piloting LLAM, as an additional activity with parents, until the 2021 Summer holidays or beyond.

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<sup>29</sup> Three training workshops were delivered with an average of 34 practitioners attending each session.

Regarding reach of the parents/carers engaged, the pre survey asked parents/carers a range of questions to provide context about their financial situation and attitudes towards their own financial capability. Out of 21 respondents, around half (11) said that keeping up with bills and credit commitments was not a burden, five said it was ‘somewhat a burden’ and three said it was ‘a heavy burden’.<sup>30</sup> Half of respondents (ten) were not in paid work (including retired or unable to work), five were in part-time employment and five were in full-time employment.<sup>31</sup> As shown in Figure 2.1, seven respondents said they saved money every month and seven said they saved some months but not others. This suggests that the parents/carers who completed the pre survey had a broadly positive mindset towards their own financial capability in terms of recognising the importance of saving.

Figure 2.1: How often parents/carers save money, before taking part in LLAM



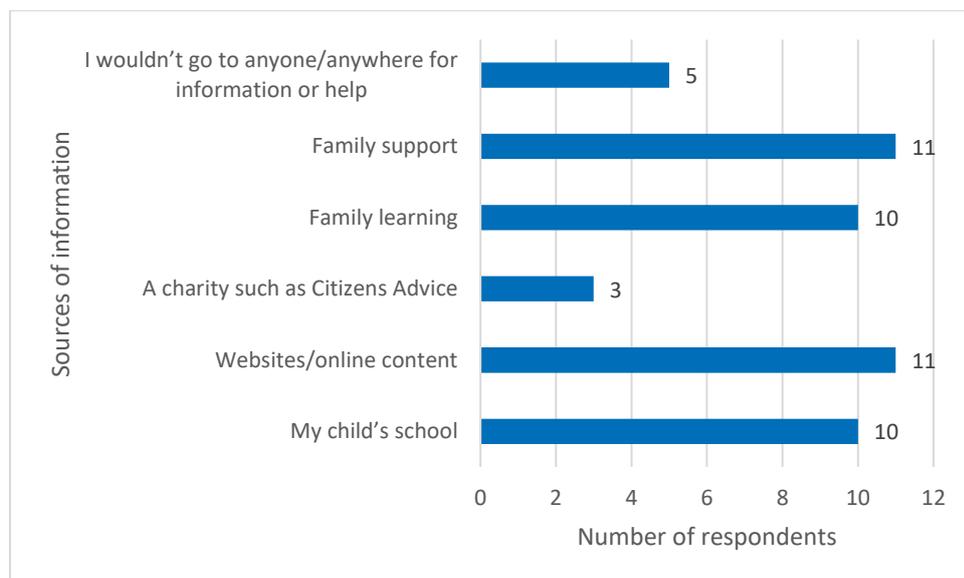
Source: Parents pre survey, Section B. Base: 21

The pre survey also asked parents/carers which sources they would go to for information or help with supporting their child closest in age to five years to learn about money (Figure 2.2). Out of 21 respondents, around half would go to family support, family learning, websites/online content or their child’s school for information or help. This highlights the value of family-focused interventions and family practitioners as trusted intermediaries for signposting information and resources.

<sup>30</sup> Of the remaining two respondents, one selected ‘don’t know’ and the other selected “prefer not to say”.

<sup>31</sup> One respondent did not answer the question regarding employment status.

Figure 2.2: Parents/carers knowledge of existing resources to support children to learn about money, before taking part in LLAM



Source: Parents pre survey, Section B. Base: 21

## 2.4 Delivery models and support

Providing practitioner training was a key pilot activity, as set out in the Theory of Change presented in chapter one. **The project team delivered three online training workshops online to practitioners in March 2021 and these were perceived to be well attended, with around 102 practitioners attending the online training in total.**<sup>32</sup> The training workshops introduced practitioners to the LLAM model and content and provided an opportunity to review and discuss some of the resources.

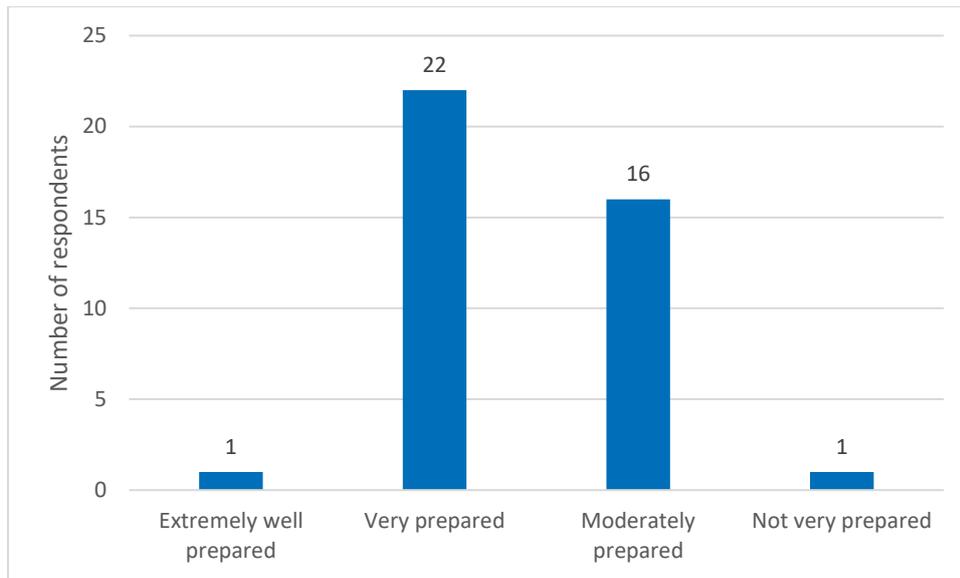
### 2.4.1 Views on training provided

Overall, **practitioners found the training workshop beneficial in preparing them to deliver LLAM.** Survey data<sup>33</sup> shows that out of 40 respondents, most found the training 'extremely useful' (14) or 'very useful' (20). Figure 2.3 below illustrates most practitioners felt 'very prepared' (22) or 'moderately prepared' (16) for supporting families to develop their financial capability, following the training.

<sup>32</sup> An average of 34 practitioners attended each session.

<sup>33</sup> Table 1.25, Annex One

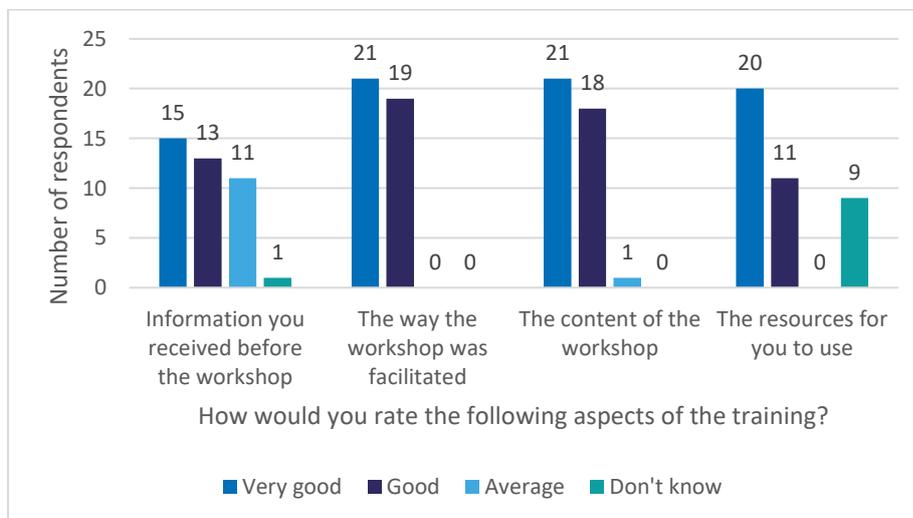
Figure 2.3: Practitioners' views on how prepared they feel for supporting families to develop their financial capability, following training



Source: Practitioners Post Survey, Section A. Base: 40

Feedback from the practitioners' survey completed immediately following training suggests that, out of 40 respondents, most rated all aspects 'Good' or 'Very good', (Figure 2.4), in particular the workshop facilitation (21 rated as 'very good'), the content of the workshop (21 rated as 'very good') and the resources available to use (20 rated as 'very good'). Open-text responses highlighted the enthusiasm of the trainers and that it was useful to share ideas with other practitioners about how the resources could be used in different settings. Suggestions for improvement included sharing access to the resources in advance, so practitioners could come prepared with questions, and providing more opportunities to trial or see demonstrations of the activities before delivering the programme, perhaps as a follow-up session. A minor theme was that practitioners were keen to incorporate real money into delivery, rather than cardboard coins, including modern payment methods such as phone apps and payment cards.

Figure 2.4: Practitioners' views on training



Source: Practitioners Post Survey, Section A. Base: 40

These findings resonated with the views of practitioners interviewed, who also viewed the training as being a very useful introduction to the programme content and resources. However, some practitioners interviewed indicated that they would welcome further training to help them apply the resources to different settings. CfL recognised this and are exploring the potential of follow-on training or peer support sessions, where practitioners could come together online and share their experiences of delivering LLAM and learn from each other's experiences.

## 2.4.2 Delivery experiences

The programme was originally designed to offer a **blended delivery model**<sup>34</sup> to enable practitioners to combine digital and face-to-face delivery. This approach is anticipated to be effective in the longer term as it enables the **model to be adapted to a wide range of delivery settings**. As anticipated by the project team, COVID-19 restrictions proved to be a significant challenge to delivery, predominantly as it limited opportunities for the programme to be delivered face-to-face. **The project team also reported that many practitioners were reluctant to deliver sessions online**, instead choosing to wait until the autumn when they could hopefully return to their 'normal' delivery models, in settings such as schools, community centres and libraries. To help address this issue, and increase delivery numbers, CfL delivered three online sessions on behalf of practitioners, reaching a further 34 parents/carers. In some cases, **practitioners observed the session so they could see it modelled by CfL and become more confident to deliver LLAM on their own in the future**. Some practitioners were unable to observe sessions, so CfL delivered the programme on their behalf.

Given these challenges, although practitioners had attended the training, many had yet to deliver the programme to parents at the point the evaluation was undertaken. Remote delivery was also curtailed by practical factors, such as practitioners' perceptions that some parents had limited access to digital equipment and also lacked confidence and motivation to engage with training online. Practitioner interviews suggested that the blended approach would work best when introduced initially in a face-to-face environment, with practitioners familiarising parents with the digital resources step-by-step in person, and then following-up with parents to see if they had accessed the digital resources again with their children at home. This was a longer-term expectation and therefore could not be fully explored through the pilot evaluation.

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*“Face-to-face you can gauge the mood of the group, if they're a bit unsure or a bit nervous then you can change things. I don't think purely online would work, I think a mixture of online and face to face. It's just different face to face...especially if you get the children involved as well. Sometimes there's so many things out there on the internet you need somebody to show you as well as just tell you. You can look it up but it's different if you can discuss the activities.” (Practitioner)*

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The delivery challenges outlined above are reflected in the survey findings. Immediately following training, practitioners were asked how they delivered the programme and out of 23 respondents, 11 had not yet been able to deliver, six had delivered the programme online, three had delivered the programme in-person, one reported that CfL had delivered the programme on their behalf, and one reported that CfL had delivered the programme on their behalf and they observed the session. None reported using a blended mix of online and in-

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<sup>34</sup> Blended delivery in this context refers to combining different delivery modes, in terms of digital and face to face delivery, when implementing the intervention.

person delivery. As noted above, practitioner interviews suggested that this blended approach is more likely to be adopted in future when they can return to delivery in community settings.

Practitioners valuing the flexibility of the programme was a strong theme emerging from the practitioner interviews, particularly in terms of being able to adapt the delivery model to suit the needs of different learners in different settings. For example, one practitioner noted that some learners do not like to write or fill in any workbooks during sessions and prefer to do activities at home. Other practitioners gave examples of learners who prefer physical resources, such as grandparents or those without access to suitable technology at home.

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*“I liked the flexibility. You didn’t have to just go ‘here’s the programme, here’s the content, off you go’. You could mix and match it, swap the weeks, whatever you feel”. (Practitioner)*

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The practical, hands-on aspect of the programme emerged as a further strong theme within the practitioner interviews. One practitioner described how they provided iPads during sessions to show parents/carers how to access online resources during the session. They felt it was valuable to walk parents/carers through the process, rather than just distributing paper handouts, as parents/carers were then felt to be more likely to go online and search for information themselves at home. Other practitioners highlighted the ‘make at home’ activities (including arts and crafts and interactive games) and the benefits of modelling the activities during sessions. Some also noted, however, that it is important to consider the needs and budgets of parents/carers participating in the programme, as some may not have access to the materials needed for arts and crafts activities. Some delivery organisations had budget to provide kits to families, containing all the resources needed to complete the activities at home, and this was seen as positive so long as parents were given additional support and guidance in completing the activities.

Practitioners who had delivered the programme over weekly sessions highlighted that this worked well in reinforcing the learning week on week. Some set a suggested home learning activity at the end of each session, for parents/carers to do at home with their children, then encouraged a discussion about it at the start of the next session. This was also seen as facilitating **peer support, as parents/carers gained confidence from sharing ideas with others**. Some practitioners noted, however, that they struggled to retain learners for a number of weeks, so they equally liked having the flexibility to deliver the content more regularly, or in a more compressed form, over a shorter period.

Direct delivery by CfL themselves was only introduced as a temporary measure for the pilot, in response to some of the challenges faced as outlined above. However, it was noted that this did highlight the future potential for CfL to model delivery, and enhance practitioner understanding and confidence, through delivering a first session alongside a practitioner as a form of on-the-job training.

Overall, the pilot was taken up by a wider range of providers in Wales and England than Scotland. This may be because CfL had larger existing networks to promote the programme to in Wales and England. Equally, the lead delivery partners in these countries were able to engage with the pilot more fully as they focus on providing parenting programmes and adult learning. In contrast, the Scottish lead partner organisation works with parents in crisis and experiencing higher level need, and so would be more likely to engage families with LLAM resources as a longer-term step-down goal as their situations stabilise. As with the pilot overall, engagement in Scotland was also limited by the COVID-19 pandemic and restrictions/pressures placed on family support services.

### 2.4.3 Parents' views on the sessions and resources

In the parent post survey, respondents were asked to share their thoughts on the activities they were involved in through the LLAM programme. Of four respondents, two had participated in the programme online and two had participated in face-to-face sessions. All respondents had attended a one-hour workshop once a week for 3-5 weeks. None had experience of other delivery models, such as longer workshops over a shorter time frame. A variety of feedback was provided on the format of the sessions, including the respective benefits of online and face-to-face delivery. One respondent noted that participating online allowed them to fit the session around childcare commitments, while another said they enjoyed meeting up with other participants every week.

Respondents were asked, on a five-point scale, how useful they found the project sessions. All respondents reported finding the project extremely useful (two out of four), very useful (one) or moderately useful (one) suggesting that the programme was well received. In open-text responses, respondents noted that the content was explained clearly, that they enjoyed the creative games to play with their child, and that they learned helpful tips to help their children learn about money.

When asked which of the five core sessions they found most useful, out of four respondents, the most selected option was Session 2: Time is free but priceless (three), followed by Session 3: Play is our brain's favourite way of learning (two). The remaining sessions were each chosen once. One respondent highlighted the group sharing aspect of Session 2 and another valued the focus on ways to have fun without spending money or doing anything expensive. One parent/carer described how they incorporated Session 2 resources into day-to-day activities with their child.

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*"I enjoyed the resources given. We took our pictures to the shops to play bingo when we put them in the trolley." (Parent/carer)*

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Out of four respondents, all had used the core activities and information signposts. These were both reported as being extremely useful (two), very useful (one) or moderately useful (one) in supporting their child who was closest in age to five years at the start of the project to learn about money. Three respondents had used the home learning 'make' activities, which were reported as being extremely useful (two) and moderately useful (one). Two respondents had used home learning extension activities and said they found them extremely (one) and moderately useful (one).

## 2.5 Summary of key enablers, challenges and barriers

### 2.5.1 Enablers

The following key enablers were identified:

- ▶ Having **lead delivery partners** in each country helped the team to **reach parents/carers through large organisations** across Wales, England and Scotland. They also ensured variety in terms of settings, for example single parent families, debt advice, schools and community learning.
- ▶ The **flexibility of the programme**, both in terms of content and delivery model, meant **practitioners could adapt it** to suit the setting they worked in and the needs of learners.

- ▶ Introducing the option of CfL delivering sessions on behalf of practitioners helped to overcome practitioners' barriers to delivery and increase reach. In some cases, **practitioners observed CfL delivery, which helped them to feel more prepared for delivering to parents themselves.**
- ▶ The decision to make as much of the programme optional as possible, including the online training workshops, enabled practitioners who had not attended the training to engage with the pilot.<sup>35</sup>
- ▶ During the pilot as much of the programme was made online as possible, to encourage initial engagement. However, CfL recognised that some practitioners would deliver using a blend of digital and physical resources.

## 2.5.2 Challenges and barriers

- ▶ Due to tight timescales, **the LLAM project team were not able to consult parents/carers individually on programme content.** Although parents/carers views were reflected in feedback from practitioners, this meant feedback from this group was limited.
- ▶ **Timelines and a lack of confidence to deliver online** during the COVID-19 pandemic proved to be barriers to delivery for practitioners. Additional support was provided through CfL delivering sessions on practitioners' behalf and offering the opportunity for practitioners to observe.
- ▶ The pilot was not able to deliver LLAM to the target numbers of parents. This was caused by delivery delays owing to the COVID-19 pandemic and many practitioners' decision to delay delivery until face-to-face settings re-opened. Digital fatigue amongst practitioners and parents was also mentioned through the interviews. Combined with perceived confidence and access issues amongst parents, this meant some practitioners were reluctant to deliver online.

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<sup>35</sup> However, further roll-out and scale up may be assisted by all practitioners attending a training workshop to ensure they are familiar with the programme structure and resources prior to delivery.

## 3.0 Pilot outcomes

This chapter analyses the evidence of changes that occurred over the course of the LLAM pilot for practitioners, parents and children. It focuses on the extent to which LLAM contributed to short-term outcomes related to confidence, knowledge and mindset in particular. The chapter also considers the extent to which pilot activity led to these changes (causality) and unanticipated outcomes emerging, linking back to the pilot Theory of Change (ToC).

### Pilot Outcomes – Key Findings

- ▶ The evaluation identified **a significant change in practitioner confidence – with practitioners reporting feeling more confident at the follow-up stage** (after delivering or considering delivering LLAM) compared to pre-training and immediately following training. Practitioner interviews suggested that **a key enabler in increasing confidence was the informal nature of the programme**, which helped to remove any stigma around talking about money with parents/carers.
- ▶ Practitioners with low levels of confidence in delivering family financial capability programmes reported feeling **more confident after delivering LLAM**.
- ▶ Evidence on changes in knowledge and mindset was mixed, as practitioners started from a relatively high degree of knowledge and recognition of the importance of financial education for children and families. However, there was some evidence to suggest **the pilot influenced particular practitioners’ mindsets towards starting conversations about everyday spending and the use of money with children at a younger age**. The evidence suggested LLAM helped **reinforce positive attitudes to financial education for children** for some practitioners and provided **new, fun ways to engage families**. Key enablers included the flexibility of the resources for different learners and settings, and the quality of resources. The pilot also appeared to have **positively influenced parents/carers’ views of the importance of financial education and raised awareness of the value of supporting children to think about what to do with their money at a younger age**.
- ▶ While practitioners largely felt confident in delivering support before and after engagement, **a small proportion of those engaged felt less confident delivering online**. The additional support provided by CfL so that practitioners could observe CfL-led sessions, and in some cases, CfL delivered sessions on behalf of practitioners, helped mitigate this issue.
- ▶ There was evidence to suggest that **peer support and the informal, fun nature of the pilot** helped to **reduce stigma** around talking about money, for both parents and practitioners. The focus on **parents/carers learning with and through their children** also enhanced this aspect.
- ▶ There was some **indicative evidence on anticipated outcomes for children around increasing their understanding and awareness of key concepts relating to money**, such as saving, and needs versus wants.

## 3.1 Outcomes for practitioners

Reflecting the pilot ToC, a key evaluation objective was to explore the extent to which LLAM increased practitioners' knowledge and confidence in supporting parents/carers to help their child/ren learn about money. Survey respondents reported **increased awareness of the importance of supporting parents/carers to talk to children about money from a young age and increased confidence to deliver financial education to families.**

Where possible, this section draws on matched data from the pre, post and follow-up surveys to measure changes in mindset, confidence and behaviour experienced by practitioners trained to deliver LLAM. Where appropriate, responses from the wider group of respondents (i.e., those completing the different stages of the survey but not completing all stages – hence not being able to be 'matched') are also presented. The survey results were complemented by interviews with practitioners who had participated in the programme.

### 3.1.1 Practitioner characteristics

The matched group of survey respondents contains 11 practitioners and the unmatched group 64 participants. Most practitioners trained worked in family learning, education, early years and family support. This finding was consistent across both the matched and unmatched groups of respondents.<sup>36</sup>

A higher proportion of practitioners from the matched group had prior experience of delivering support around money (45% compared to 28% of the unmatched group), had previously participated in training, development, or professional learning for delivering support around money matters (55% compared to 34%), and had experience of sharing approaches to delivering money management with colleagues (27% compared to 25%).<sup>37</sup> Therefore, it would appear the matched group of respondents were more engaged with financial education, and not representative of the wider population. In addition, the small sample size in respect of the matched sample makes it difficult more generally to compare between these two cohorts.

### 3.1.2 Overall effect of LLAM on practitioners' attitudes, knowledge and confidence

To compare the changes in practitioner financial education skills pre and post-delivery, we calculated four scores: an overall total to represent practitioner's readiness to deliver financial education, and then three underlying subscales, comprised of the ratings from the items in each area of: attitudes (ten items<sup>38</sup>, max score = 50),

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<sup>36</sup> Further details are in Table 4.1 in Annex Four.

<sup>37</sup> Further details are in Table 4.2 in Annex Four.

<sup>38</sup> 10 items included in the Attitude sub-scale: I understand that financial education is composed of various themes each reflecting various subjects and circumstances, Talk about how money is used in the family, e.g. paying for heating; Explain the difference between price and the value of things; Teach the importance of saving; Give them their own spending money / allowance; Involve them in basic family spending discussions e.g. the cost of days out; Involve them in basic family spending decisions e.g. food shopping; Let them manage their own day-to-day money without supervision; Give them responsibility for saving up for something they want; Encourage them to think about what to do with their money

knowledge (two items<sup>39</sup>, max score = eight), and confidence (six items<sup>40</sup>, max score = 30)<sup>41</sup>. The means for the total score and each subscale were then used to compare pre-training, immediately following training and follow-up practitioner ratings, to explore whether there were any statistically significant differences between the means of the three groups. A full description of the questionnaire items and the accompanying scoring is in Annex Two.

Nine teachers completed the relevant rating questions in the pre-training survey, post-training survey, and follow-up survey; the findings are described below (Figure 3.1) cannot be generalised beyond the teachers who completed the survey. Findings (Figure 3.1) **suggest there was a statistically significant change related to practitioner confidence – with practitioners reporting feeling more confident at the follow-up stage** (after delivering or considering delivering LLAM<sup>42</sup>) compared to pre-training and immediately following training (pre mean = 24, post mean = 24.5, follow-up mean = 29).<sup>43</sup> As discussed in Section 3.1.3, practitioner interviews suggested that a key enabler in increasing confidence included the **informal nature of the programme, which helped to remove stigma around talking about money with parents/carers**. For those who had not delivered financial education to parents/carers before, delivering (or preparing to deliver) LLAM provided an opportunity to explore a new area of practice and subsequently feel more comfortable to incorporate the topic of money into their delivery. **There was no statistically significant difference related to practitioner knowledge** (pre mean = eight, post mean = eight, follow-up mean = eight) **or overall attitudes** (pre mean = 34.8, post-mean = 40.5, follow-up mean = 34) from the pre-survey to follow-up stage, **although it is interesting to note there was an improvement in attitudes towards financial education after the training**.<sup>44</sup> Figure 3.1 shows the mean scores for the total score and three subscales.

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<sup>39</sup> Two items included in the knowledge sub scale: Making financial education fun and interactive, and incorporating engaging exercises into exercises; Providing practical learning experiences based on day-to-day financial matters when it comes to developing your children's financial capabilities

<sup>40</sup> Six items included in the Confidence sub-scale: Having conversations with parents/carers about money; Helping parents/carers teach their children about money; Tailoring financial education learning activities to parents' characteristics and identified needs; Using resources to facilitate financial education; Using digital technology in financial education; Signposting parents/carers to sources of financial education advice/guidance;

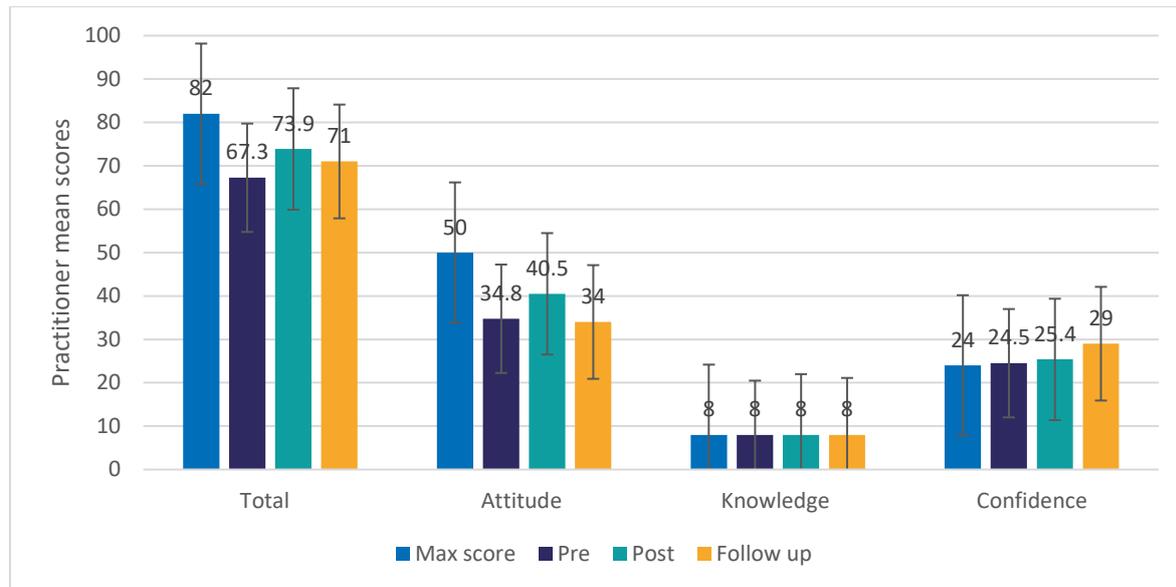
<sup>41</sup> Each item was scored using the responses the survey and one of the following scales: 1 – 4 Not Very Important – Very Important; 1 – 4, Very unconfident – Very confident; and 1-5 Ages 3-4 – Parents/carers shouldn't do this. Higher scores represent a higher level of skill in each area.

<sup>42</sup> Follow-up survey respondents included two groups; practitioners who had delivered the programme and those who had planned to deliver it but had not yet been able to do so in order to capture changes arising through practitioners planning work to deliver activities as well as delivery itself, as some delivery was delayed until the summer holidays and Autumn term owing to the pandemic.

<sup>43</sup> There was a statistically significant difference between groups as determined by one-way ANOVA ( $F(2,21) = 7.7204$ ,  $p = 0.003$ )

<sup>44</sup> There were no statistically significant differences between group means as determined by one-way ANOVA ( $F(2,21) = 2.3884$ ,  $p=0.1162$ )

Figure 3.1: Comparison of pre, post and follow-up scores based on practitioner ratings overall, and for attitude, knowledge and confidence related to financial education



Source: Practitioners pre, post and follow-up survey. Base: 9. Only respondents who answered all three surveys included in the analysis. Error bars show standard deviation. Higher bars indicate a higher skill level

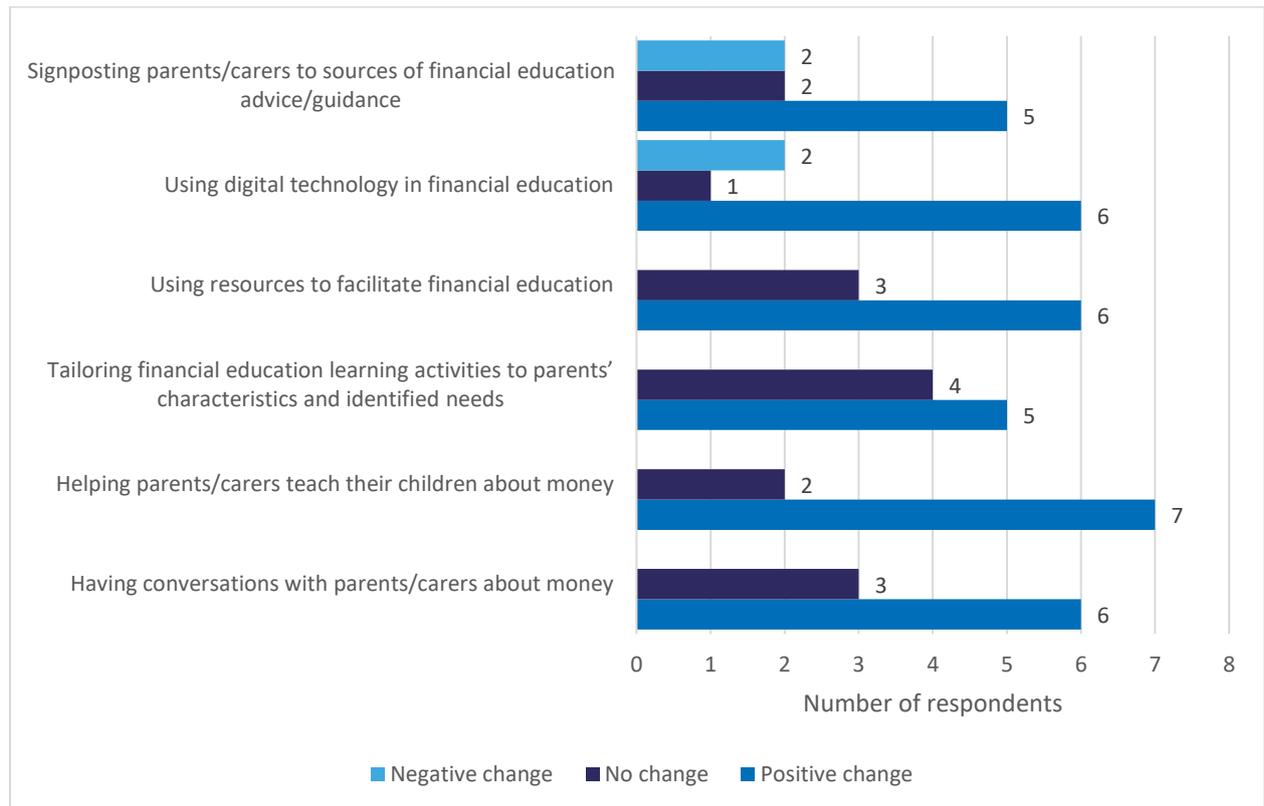
The lack of change related to attitudes and knowledge of the importance of key elements related to financial education was perhaps unsurprising as the pre-survey data (Figure 3.10) suggested that practitioners had generally **positive attitudes** towards financial education, with **all respondents rating providing practical learning experiences based on day-to-day financial matters and making financial education fun and interactive as 'very important'**. Therefore, there may have been a ceiling effect in the extent to which the training could be expected to lead to changes.

### 3.1.3 Confidence

One of the pilot aims was to empower practitioners to deliver effective financial capability programmes and improve their confidence to use and signpost to the resources provided, and to have conversations with parents/carers about money. Throughout this section, positive change refers to an increased level of confidence in each area of delivering financial education.

The survey results (Figure 3.2) show that **after completing the training, most practitioners reported feeling more confident in helping parents/carers teach their children about money**, having conversations with parents/carers about money, using digital technology in financial education, using resources to facilitate financial education, signposting parents/carers to sources of financial education advice, and tailoring financial education learning activities. However, a minority of practitioners reported a decrease in confidence in signposting parents/carers to sources of financial education advice and using digital technology in financial education. This indicates **overall that training sessions delivered by CfL effectively prepared practitioners for delivering the programme by increasing their confidence** in these key aspects.

Figure 3.2 Change in practitioners' confidence after completing LLAM training



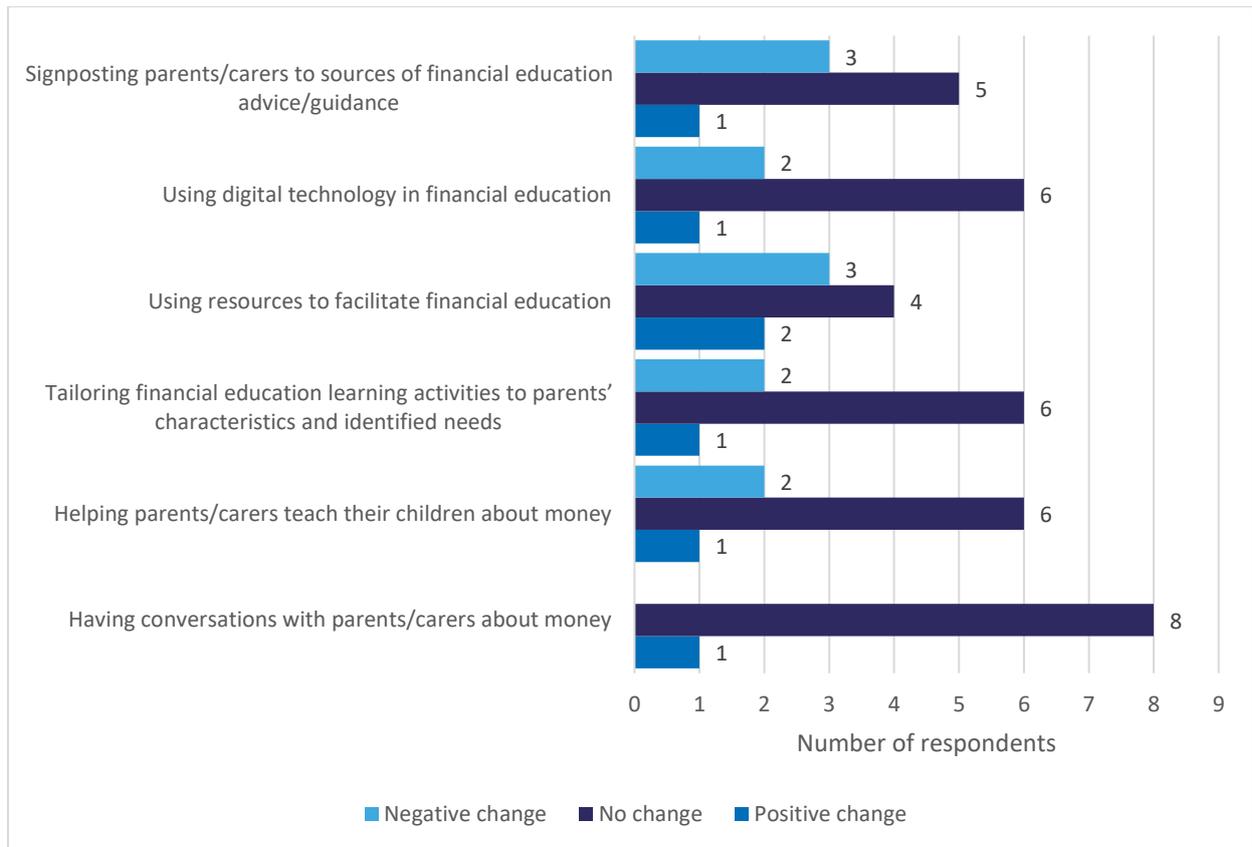
Source: Practitioners Pre and Post Survey, Section D. Base: 9 (matched)

The follow-up survey explored the extent to which practitioners continued to report an increase in confidence after delivering or considering delivering LLAM.<sup>45</sup> Survey data (Figure 3.3) suggests that **delivering the programme to families, or observing the programme being delivered by CfL, further increased reported levels of confidence for some practitioners.** However, negative change was also reported across all statements apart from having conversations with parents/carers about money, suggesting there may be a need for ongoing need for support and guidance for practitioners throughout the delivery stage.<sup>46</sup>

<sup>45</sup> As above, practitioners were asked to complete the follow-up survey if they had delivered the programme or planned to deliver it but had not yet been able to do so, in order to capture changes arising through practitioners planning work to deliver activities as well as delivery itself, as some delivery was delayed until the summer holidays and Autumn term owing to the pandemic

<sup>46</sup> Out of nine respondents, five had been unable to deliver the programme and one reported that CfL had delivered sessions on their behalf, and these account for most of the reported instances of no change or negative change.

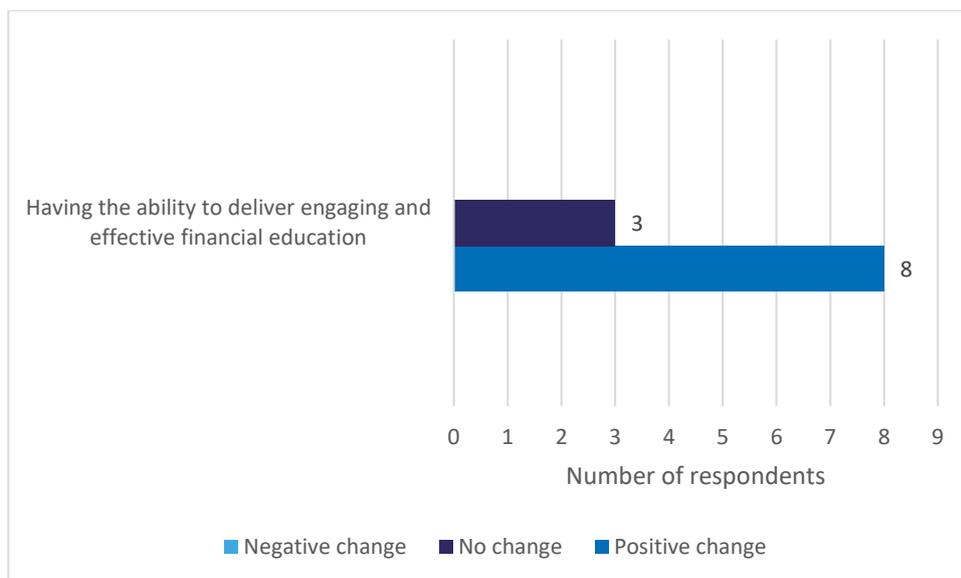
Figure 3.3: Change in practitioners' confidence after delivering or considering delivering LLAM (after completing training)



Source: Practitioners Post and Follow-up Survey, Section D. Base: 9 (matched)

At the pre and follow-up stage, practitioners were also asked to rate their confidence in having the ability to deliver engaging and effective financial education. **Most respondents reported a positive change in their level of confidence**, although a minority reported no change (Figure 3.4). **The respondents recording no change all reported feeling 'confident' at the pre stage**, suggesting that delivering or considering delivering the programme made the most difference for practitioners with lower levels of confidence at the outset.

Figure 3.4: Change in practitioners' confidence in having the ability to deliver engaging and effective financial education after participating in the pilot



Source: Practitioners Pre and Follow-up Survey, Section D. Base: 11 (matched)

A strong theme from practitioner interviews was that practitioners felt more comfortable addressing the topic of money with parents/carers, which some had never done before. **The fun, informal nature of the programme was seen as a key enabler in reducing stigma** and normalising conversations about money.

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*“Confidence is the big one. Maybe [practitioners] going out of their comfort zone a little bit as well in things they would never normally do. I know a lot of our schools have said, ‘we would never have spoken to our parents about the importance of money. We talk about play, we talk about literacy and numeracy but not specifically about money.’” (Practitioner)*

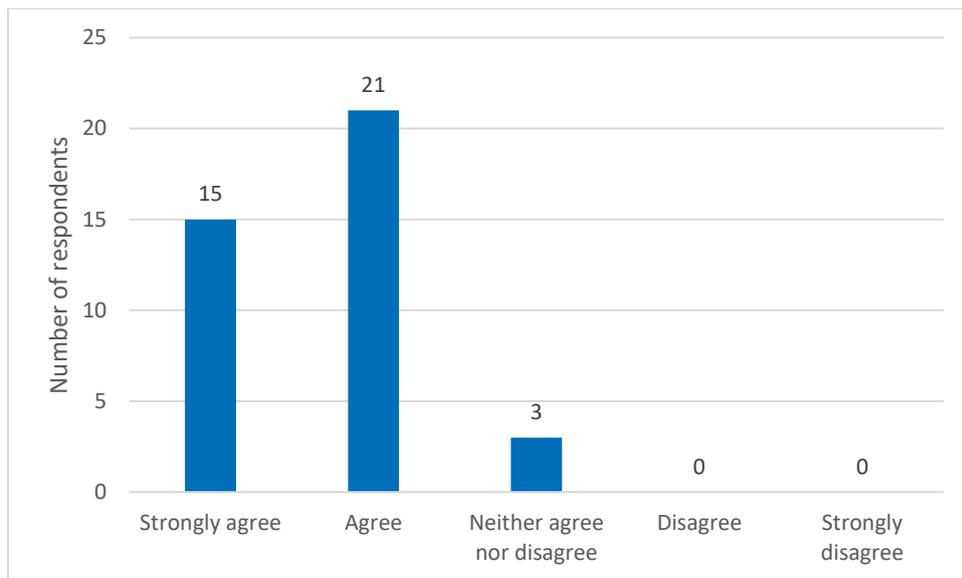
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### 3.1.4 Mindset

Through delivering LLAM, the project team hoped that practitioners' awareness of the importance of financial education would increase, as would their understanding of the role of parents and families in developing children's financial capability. They hoped to raise awareness of the benefits of introducing financial education to children as early as possible.

The practitioners' survey completed immediately following training asked respondents to what extent they agreed that the training had increased their awareness of the importance of supporting parents/carers to talk to children about money from a young age (Figure 3.5). This was a priority short-term outcome for the pilot because it was an important foundation upon which other outcomes, such as confidence and knowledge could be built. Positively, out of 39 responses, **most practitioners agreed (21) or strongly agreed (15) that the training had increased their awareness**, and none disagreed or strongly disagreed.

Figure 3.5: Practitioners’ awareness of the importance of supporting parents/carers to talk to children about money from a young age



Source: Practitioners Post Survey, Section A. Base: 39

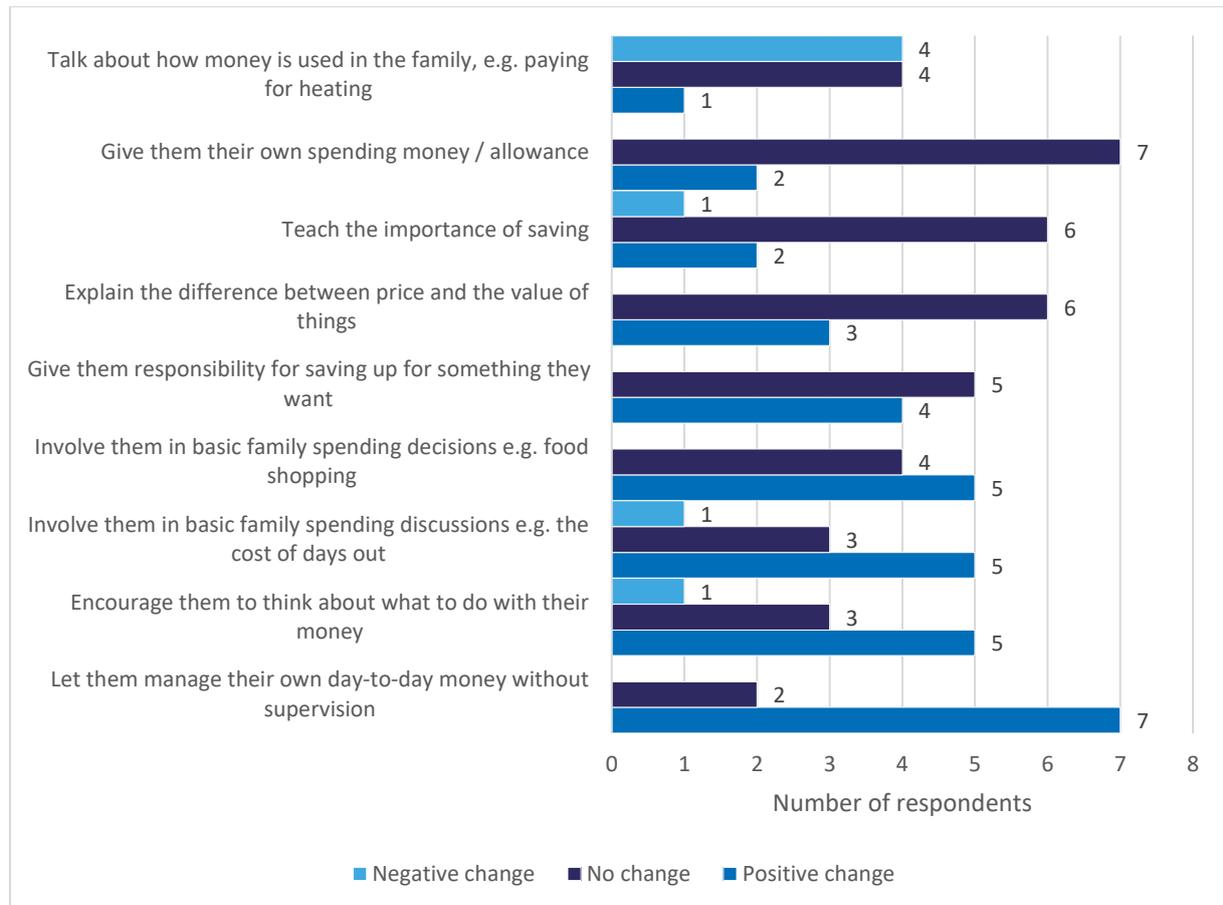
The pre, post and follow-up surveys asked practitioners at what age they thought parents and carers should start doing a range of activities with their child/ren to help them become good with money when they grow up.<sup>47</sup> In Figures 3.6 and 3.7 below, “positive change” means that respondents chose a younger age category at the post or follow-up stage compared to the previous stage; and a reported “negative change” means that respondents chose an older age bracket at the post or follow-up stage. Figure 3.6 compares the results of the pre and post survey to assess any differences attending training made, while Figure 3.7 compares the results of the post and follow-up survey to explore any differences made through delivering or planning to deliver the programme.<sup>48</sup> Figure 3.8 then compares the results of the pre and follow-up surveys to explore the overall difference between views before and after participating in the pilot.

**The findings reflect the focus of the programme on raising children’s awareness of using money in everyday scenarios, such as in shops, and taking personal responsibility for very small sums of money, rather than learning about financial planning to pay for utilities or saving for larger items.** While most practitioners reported a positive change in relation to some statements (letting children manage their own day-to-day money without supervision, encouraging children to think about what to do with their money, involving children in basic family spending discussions and involving children in basic family spend decisions), the findings were less positive across the other statements covered, particularly in relation to talking about how money is used in the family.

<sup>47</sup> Options were presented in age brackets: ages 3-4, ages 5-6, ages 7-8, ages 9-11, ages 12 and above. A further option was available; ‘parents/carers shouldn’t do this’.

<sup>48</sup> Follow-up survey respondents featured two groups: those who had delivered the programme and those who had planned to deliver it but had not yet been able to do so, in order to capture changes arising through practitioners planning work to deliver activities as well as delivery itself, as some delivery was delayed until the summer holidays and Autumn term owing to the pandemic.

Figure 3.6: Practitioners' views on the suitable age to start introducing money management to children (pre and post training)

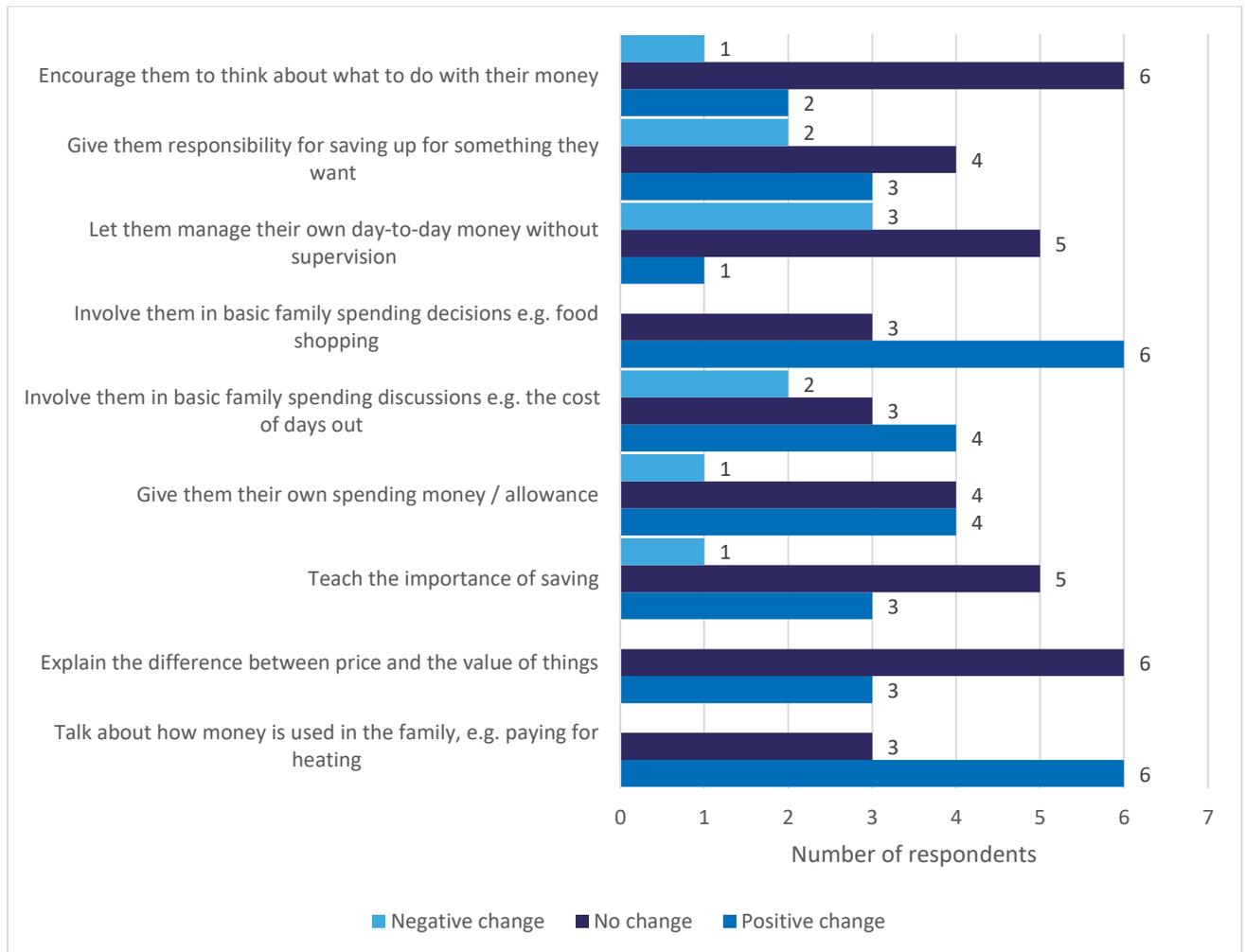


Source: Practitioners Pre and Post survey, Section B. Base: 9 (matched)

Findings from the follow-up survey (Figure 3.7) show that out of nine matched respondents between the post-training survey stage and follow-up survey stage, more **positive change was reported in respect of the potential to talk about how money is used in the family, and involve children in basic family spending decisions and discussions**. Most practitioners who reported a positive change opted for one age bracket younger at follow-up stage (for example six changed their rating from 'five to six years' to 'four to five years').

Limited positive change was observed across the other statements and negative change was reported in relation to letting children manage their own day-to-day money without supervision, involving children in basic family spending discussions, giving children responsibility for saving up for something they want, giving children their own spending money or allowance, encouraging children to think about what they want to do with their money, and teaching the importance of saving. Most of the respondents who reported a negative change only opted for one age bracket older at follow-up stage, although two respondents opted for two age brackets older (one changed their rating from 'seven to eight years' to 'twelve and above', and another from 'five to six years' to 'nine to eleven years'). These findings suggest that **taking part in the pilot may have increased the age some practitioners felt it was appropriate to talk to children about some aspects of money management**. These findings indicate that **the process of delivering the programme itself, or planning to deliver the programme, can play an important role in positively influencing practitioners' mindsets to some extent, although this change was more strongly associated with everyday spending and use of money**.

Figure 3.7: Practitioners' views on the suitable age to start introducing money management to children (post training and follow-up after delivering or considering delivering LLAM)



Source: Practitioners Post and Follow-up survey, Section B. Base: 9 (matched)

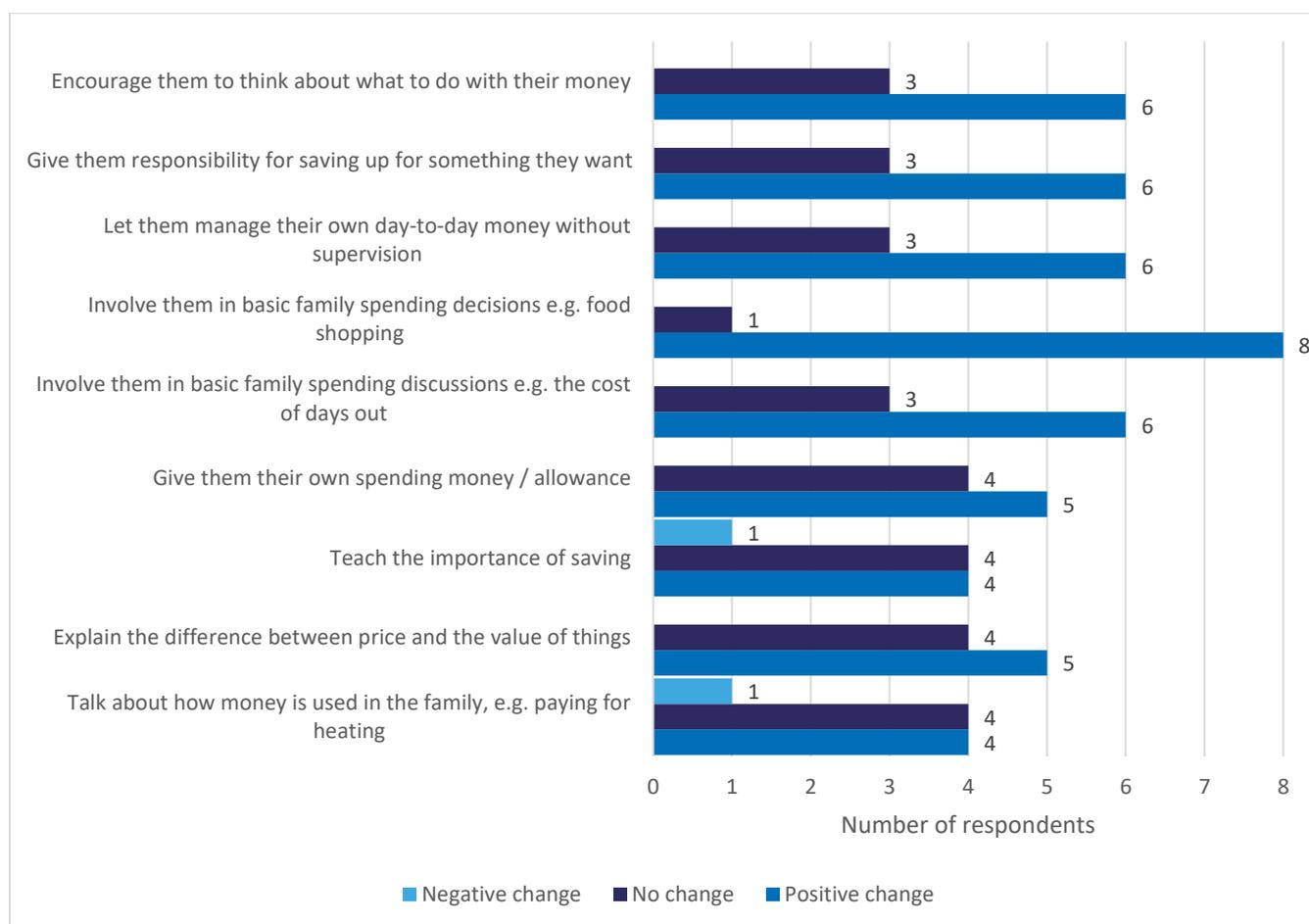
Overall, comparing practitioners attitudes towards the suitable age to start introducing money management to children (Figure 3.8), over half reported a positive change in relation to involving children in basic family spending decisions; encouraging children to think about what to do with their money; giving children responsibility for saving up for something they want; letting children manage their own day-to-day money without supervision; involving children in basic family spending discussions; and giving children their own spending money/allowance.<sup>49</sup> **The findings suggests the pilot did encourage individual practitioners to feel it is appropriate to start conversations about money with children at a younger age.**

Figure 3.8 shows that negative change was reported by two different practitioners, one in relation to teaching the importance of saving and the other in relation to talking about how money is used in the family. This may be because at the time the follow-up survey was completed, neither of those practitioners had delivered the programme. In addition, both respondents only opted for one age bracket older, so although a negative change was reported, respondents nevertheless recognised the value of introducing money management to children

<sup>49</sup> In three instances of positive change, practitioners opted for three age brackets younger (two changed their rating from 'age twelve and above' to 'ages five to six' and one changed their rating from 'ages nine to eleven' to 'ages three to four') and ten opted for two age brackets younger

under seven years. **These findings suggest that the training workshops could be developed further, to ensure that all participating practitioners are aware of the value of introducing money management to children from a young age.** Furthermore, findings may relate to practitioners' parental status, as most of the respondents (seven out of nine) were not parents of a child aged three to seven years themselves. Interviews with practitioners suggested that some practitioners who were also parents to young children enjoyed practicing the 'make' activities and having conversations about money at home with their own children, and this demonstrated to them the potential and value of introducing money management to children. In addition, interviews also suggested that some practitioners had limited experience of working directly with children so this may have influenced their perception of the suitable age to introduce money management.

Figure 3.8: Practitioners views on the suitable age to start introducing money management to children (pre training and follow-up after delivering or considering delivering LLAM)



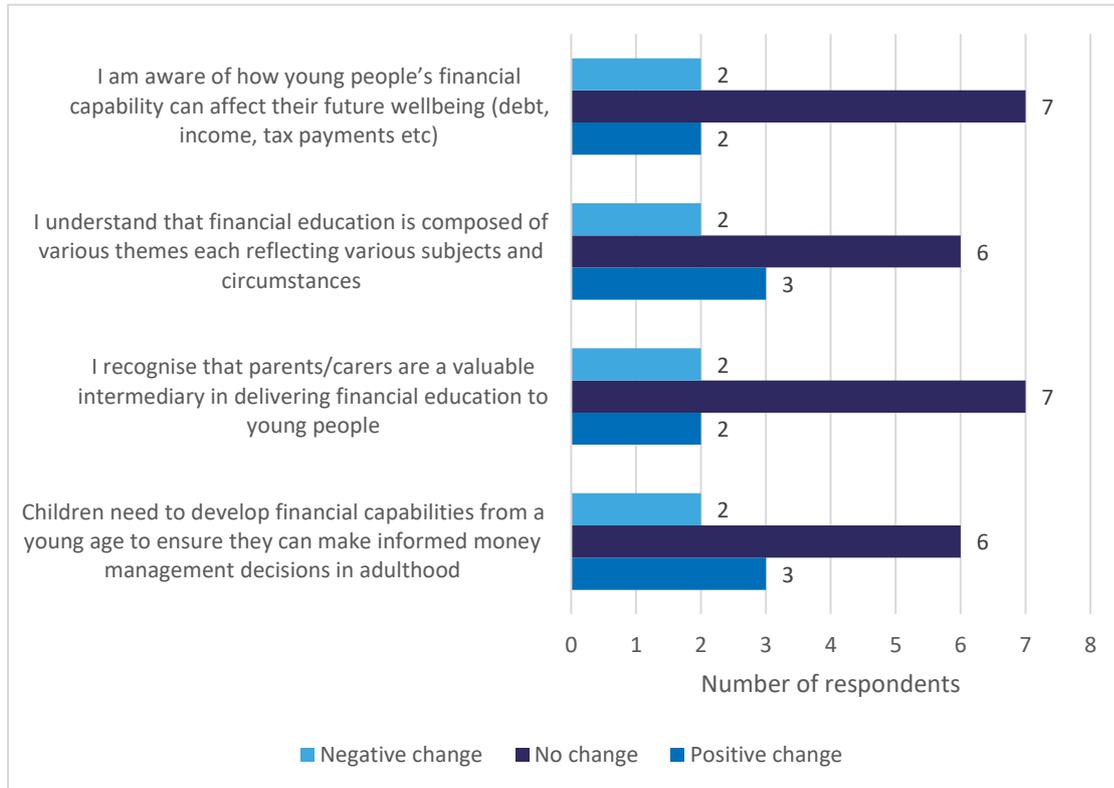
Source: Practitioners Pre and Follow-up survey, Section B. Base: 9 (matched)

Survey findings (Figure 3.9) indicated that **most respondents already had positive attitudes towards financial education and the role of parents/carers in this prior to delivery, and therefore there was limited change in their attitudes after delivering LLAM.** In Figure 3.9, positive change refers to an increased level of agreement with the statements. This pattern is reflected in the wider, unmatched cohort.<sup>50</sup> However, the results do indicate that for those with less strongly held beliefs, participation in LLAM could positively influence their attitudes towards

<sup>50</sup> Table 1.11 in Annex One.

financial education being composed of various themes, that children need to develop financial capabilities from a young age, that young people’s financial capability can affect their future wellbeing, and that parents/carers are a valuable intermediary in delivering financial education to young people. However, similar numbers also exhibited a negative change on these measures (two respondents for each attitudinal statement).

Figure 3.9: Practitioners attitudes towards financial education and the role of parents/carers



Source: Practitioners Pre and Follow-up Survey, Section B. Base: 11 (matched)

Practitioner interviewees suggested that they understood the role of family learning and were able to describe the benefits of teaching children about money in the home environment. **The practitioners interviewed consistently viewed parents/carers as a valuable intermediary in supporting their children to learn about money and valued their own role in enhancing parents’ knowledge and confidence to have conversations with children about money.** This reinforces the survey findings above in the sense that most practitioners already had positive attitudes in this area at the start of the pilot, and so there was limited potential for the pilot to demonstrate measurable change. The evaluation gathered limited evidence about why practitioners might have recorded a negative change in relation to the statements in Figure 3.9, although this might suggest that for a minority of practitioners, taking part had altered their attitudes and possibly increased their awareness that they needed to learn more about why financial education is important from a young age, and the role of parents/carers in supporting children to develop financial wellbeing. Practitioners indicating negative change after taking part might also have decided financial education to be better suited to older children.

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*“Money, although it’s taught in school, it’s much better learnt in the context of home. It’s much more meaningful if you do it with your parents, I think. Because then you can use it in context, you can talk about money when you go shopping, talk about bills or birthday presents, you know, in a much more meaningful way than in school” (Practitioner)*

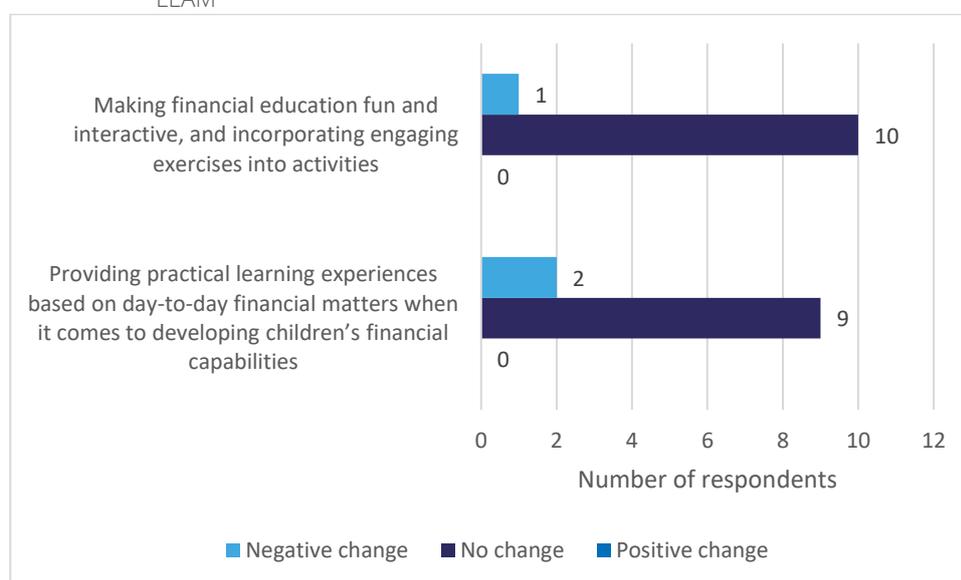
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### 3.1.5 Practice

In the practitioners pre- training survey and follow-up survey after delivery<sup>51</sup>, respondents were asked to rate, on a five-point scale, the importance they placed on providing practical learning experiences based on day-to-day financial matters and making financial education fun and interactive and incorporating engaging activities into activities. Throughout this section, “positive change” refers to an increased level of importance placed on each aspect of financial education at follow-up stage, compared to at pre-stage.

Reflecting the high level of importance practitioners already placed on both aspects of financial education at the pre-training survey stage, it is not surprising that survey data (Figure 3.10) shows there was very limited change in their views about the importance of making financial education fun and interactive, and providing practical learning experiences, after delivering LLAM. However, it is interesting to note this pattern is also reflected in the wider, unmatched cohort who were previously less engaged in financial education (refer to section 3.1.1 for details).<sup>52</sup> This may suggest that the importance of making financial education fun and interactive and providing practical learning experiences is already widely accepted by practitioners and the model should therefore be well placed for promoting to other settings where children may particularly benefit from practical learning approaches.

Figure 3.10: Change in practitioners' views of the importance of key elements of financial education after delivering LLAM



Source: Practitioners Pre and Follow-up Survey, Section C. Base: 11 (matched)

<sup>51</sup> Follow-up survey respondents featured two groups: those who had delivered the programme and those who had planned to deliver it but had not yet been able to do so in order to capture changes arising through practitioners planning work to deliver activities as well as delivery itself, as some delivery was delayed until the summer holidays and Autumn term owing to the pandemic

<sup>52</sup> Table 1.13 in Annex one.

A theme from practitioner interviews was that LLAM equipped practitioners with the tools and resources to better support families, regardless of prior knowledge or experience. This suggests that while practitioners already recognised the importance of making financial education fun and interactive, and providing practical learning experiences, they valued the introduction of new resources that were flexible and engaging to use in their delivery. Practitioners highlighted the value of having easy access to up-to-date, relevant resources when planning sessions, particularly all in one place.

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*“To have one place that I can go to get lots of resources, rather than having to search the internet, is fantastic...I can go and get videos, games, things to make. So that helps me because it’s all in one place and I don’t have to spend my time searching”. (Practitioner)*

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Some practitioners noted that they normally only worked with adults, so through participation in LLAM they learnt more about the needs of children and how to involve them in programme delivery. For example, recognition of **the need for physical resources to engage children under seven years** emerged as a strong theme from the interviews. Some practitioners also reported that their organisation had been able to provide **starter packs** to parents to ensure they had the materials needed for the ‘home learning’ activities, but also noted the importance of support for parents/carers to engage in such activities.

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*“Being told about resources and how to make them isn’t enough for them to go on and take it on themselves. If they see how it’s implemented and used, they can see it’s doable in their home environment.” (Practitioner)*

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## 3.2 Outcomes for parents/carers

This section is based on data from the parents’/carers’ pre-post survey. It also draws on relevant data from the practitioner surveys and interviews, as some of the practitioners were parents themselves. As identified in the ToC, outcomes for parents/carers centred around mindset, knowledge and confidence.

The post survey was only completed by four parents, so feedback from this group is very limited. In addition, timescales meant that during data collection, some practitioners had not completed delivery so parents had not completed the entire programme and may not have had chance to use the resources at home with their children.

### 3.2.1 Mindset

The project team anticipated that by taking part in LLAM, parents/carers would have increased awareness of their role in developing their family’s financial capability and the importance of financial capability for the whole family. In the pre and post surveys, respondents were asked to select the age at which they thought parents and carers should start doing a range of activities with their child/ren to help them become good with money when they grow up.<sup>53</sup> In Figure 3.11, a reported “positive change” means that respondents chose a younger age bracket at

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<sup>53</sup> Options were presented in age brackets: ages 3-4, ages 5-6, ages 7-8, ages 9-11, ages 12 and above. A further option was available; ‘parents/carers shouldn’t do this’.

the post or follow-up stage compared to at the previous stage; and a reported “negative change” means that respondents chose an older age bracket.

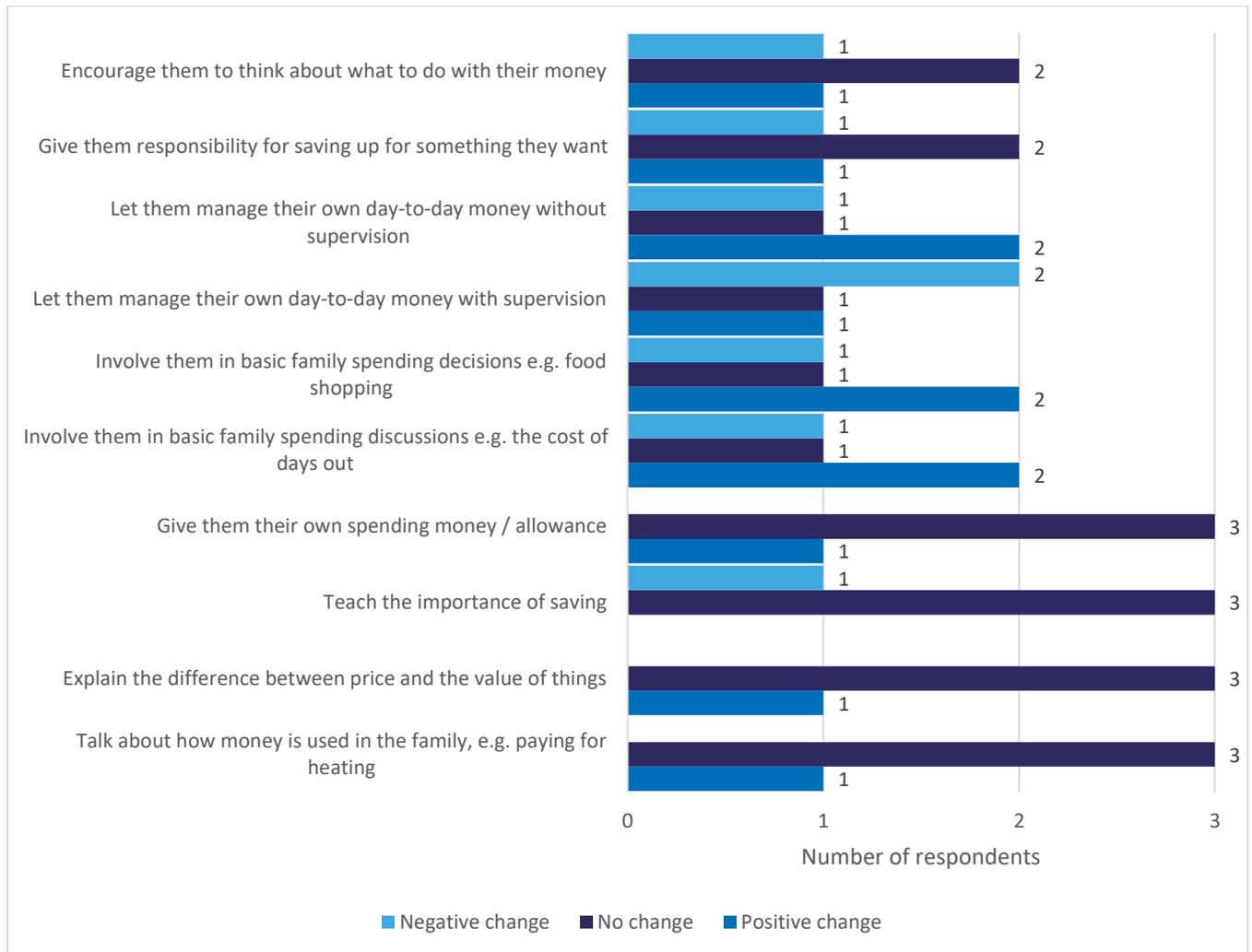
The **survey results around the most suitable age to introduce money management to children were mixed**. The findings (Figure 3.11) show that after participating in LLAM, positive changes were most reported in relation to letting children manage their own day-to-day money without supervision, involving them in basic family spending decisions and discussions. No positive change was reported for teaching the importance of saving, and for all other statements one parent/carer reported a positive change. The most negative change was reported for letting children manage their own day-to-day money without supervision. For all other statements, one parent/carer reported a negative change apart from talking about how money is used in the family; explaining the difference between price and the value of things; and giving children their own spending money for which no negative change was reported. **In most cases of negative change (for six out of seven statements) respondents opted for one age bracket older.**<sup>54</sup>

The findings above may relate to the age of the respondents’ children. Interviews with practitioners suggested that carrying out activities at home with children was important in demonstrating to parents the potential and value in introducing money management, so it may be the respondents with older children or without children in their household were less able to relate to the idea of carrying out those activities with a younger child, and therefore less likely to think that parents/carers should carry out the activities with younger children.

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<sup>54</sup> For one statement the respondent opted for two age brackets older (changing their rating from ‘ages three to four’ to ‘ages seven to eight’).

Figure 3.11: Change in parents/carers' views on the suitable age to start introducing money management to children after participating in LLAM



Source: Parents pre and post survey, Section B. Base 4 (matched responses)

Parents/carers were then asked to rate four aspects of supporting their child to learn about money in order of importance, on a four-point scale. However, all respondents rated acting as a role model for their child; supporting their child to learn about money through their schoolwork; and helping their child learn how to manage their money as 'Very important' at the pre stage so there was no scope to report a positive change..

Parents/carers were also asked about the extent to which they feel under pressure to spend money on their children, even when they can't afford it, on a five-point scale.<sup>55</sup> Half the respondents reported no change, one respondent increased their rating from '2' to '3' while the other reduced their rating from '3' to '1'. In one case engagement did seem to have a positive effect (i.e., where the rating reduced from '3' to '1').

Many practitioners who participated in LLAM were parents/carers themselves, and interviews suggested that the programme encouraged some to reflect on how they could help their own children to learn about money.

<sup>55</sup> Where '1' is 'this doesn't sound like me at all' and 5 is 'this sounds a lot like me'.

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*“From my own experience, it’s definitely made me think more about teaching my own children about the value of money, saving, and pocket money. So, it’s definitely changed our own practices as a family”*  
*(Practitioner and parent)*

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### 3.2.2 Knowledge

As outlined in the ToC, the project team expected that participating in LLAM would support parents’ knowledge and skills in talking to their children at an earlier age about money.

The post survey asked parents/carers, on a five-point scale, the extent to which they agreed that the LLAM resources helped develop their own money management skills. Out of four respondents, three strongly agreed and one agreed that the resources had helped, suggesting that **participation in LLAM encourages parents/carers to think about their own financial capability as well as their children’s.**

A theme from practitioner interviews was that some organisations used LLAM to complement or prepare parents/carers for other courses they were running, for example maths and budgeting. One practitioner said they plan to run LLAM as a five-week introductory course, before encouraging parents/carers to move onto an accredited budgeting course. They felt this would work particularly well for parents/carers with poor English language proficiency or low levels of existing knowledge relating to financial education. This reinforces the need for basic financial education to introduce parents/carers to key concepts relating to money management and suggests that LLAM provides a basis for further learning.

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*“Lots of families were not aware of savings accounts, they had misconceptions about loans and things, and credits cards, they don’t know why and how they can save...very basic, simple things.”* (Practitioner)

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### 3.2.3 Confidence

As listed in the ToC, an expected outcome of LLAM for parents was increased confidence in supporting their child to learn about money. In the pre and post surveys, respondents were asked to rate, on a four-point scale, their confidence in demonstrating good money management skills to their child and supporting their child to learn how to manage their own money. **Survey data suggests that all respondents reported being ‘confident’ or ‘very confident’ at the pre stage so there was limited scope to increase their confidence** through participation in LLAM.

Interviews with practitioners suggested that **a key enabler in building parents’ confidence was peer support.** As discussed in Section 2.2, practitioners highlighted the value of facilitating the **sharing of ideas and informal discussions in reducing stigma** and normalising conversations about money.

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*“Parents sharing ways they’ve done things, things they’ve found, and that’s a real strength of the course that it prompted people to share things.”*  
*(Practitioner)*

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This was seen as increasing parents' confidence to talk about money and reinforcing learning by introducing real examples from other parents about how the activities and resources can be used at home.

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*“By bringing parents together, and by having these conversations they are sharing knowledge and their own ideas as well as learning from other parents” (Project team)*

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### 3.3 Outcomes for children

This section draws largely on the parents' pre- and post- survey, which included a section on children's awareness of money. Due to a low response rate, it is only possible to report on changes in outcomes from four parents/carers reporting on their child's outcomes in terms of change between the pre- and post- survey stages. Survey data is supplemented by feedback from practitioner interviews.

#### 3.3.1 Awareness

As listed in the ToC, it was anticipated that a short-term outcome for children would be increased awareness of positive money management and decision making.

In the pre survey, parents/carers were asked to select, from a list of options, the ways in which their child closest in age to five years gets money of their own. Survey data (Figure 3.12) shows that, most respondents reported that their child had their own money at birthdays, Christmas, or other celebrations, while just over half said when they see grandparents or other close family friends or relatives (13), and now and again on special days out or holidays (12). Around half reported their child received money in return for good behaviour or helping at home (ten), while a minority said as regular pocket money (five) and two reported that their child doesn't have any money of their own.<sup>56</sup>

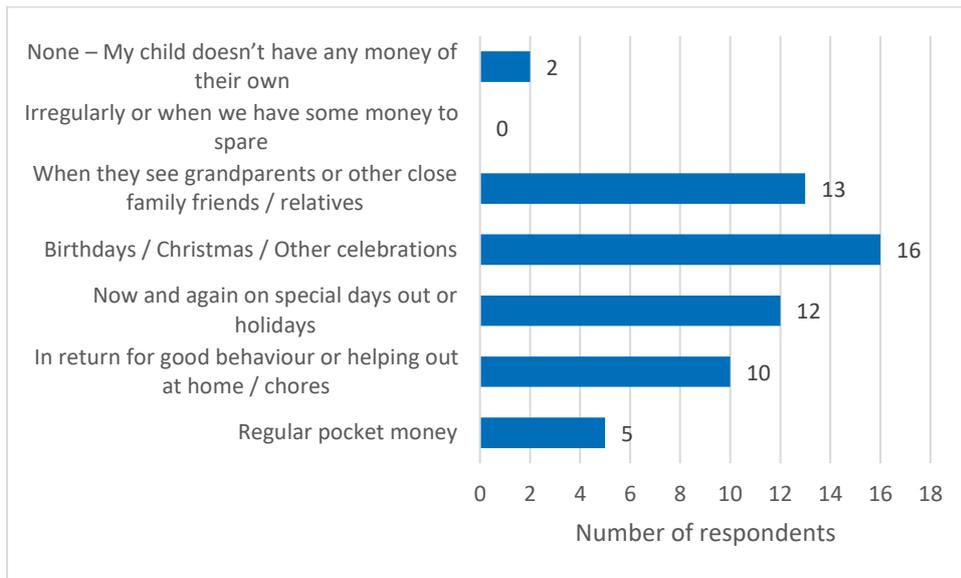
These findings suggests that **most respondents had introduced their child closest in age to five years to their own money, particularly in the context of special occasions.** However, respondents were also asked who is mainly responsible for deciding how their child's day-to-day money is spent, and out of 21 respondents, most reported that they were (ten) or they shared responsibility with another parent/carer (eight).<sup>57</sup> This suggests that although these children have an awareness of money, it is ultimately their parent/carers who make day-to-day spending decisions.

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<sup>56</sup> No respondents chose 'irregularly or when we have money to spare'.

<sup>57</sup> Only one respondent reported that it was the responsibility of another family member or carer (one), or their child (one). The final respondent said their child is not given any money.

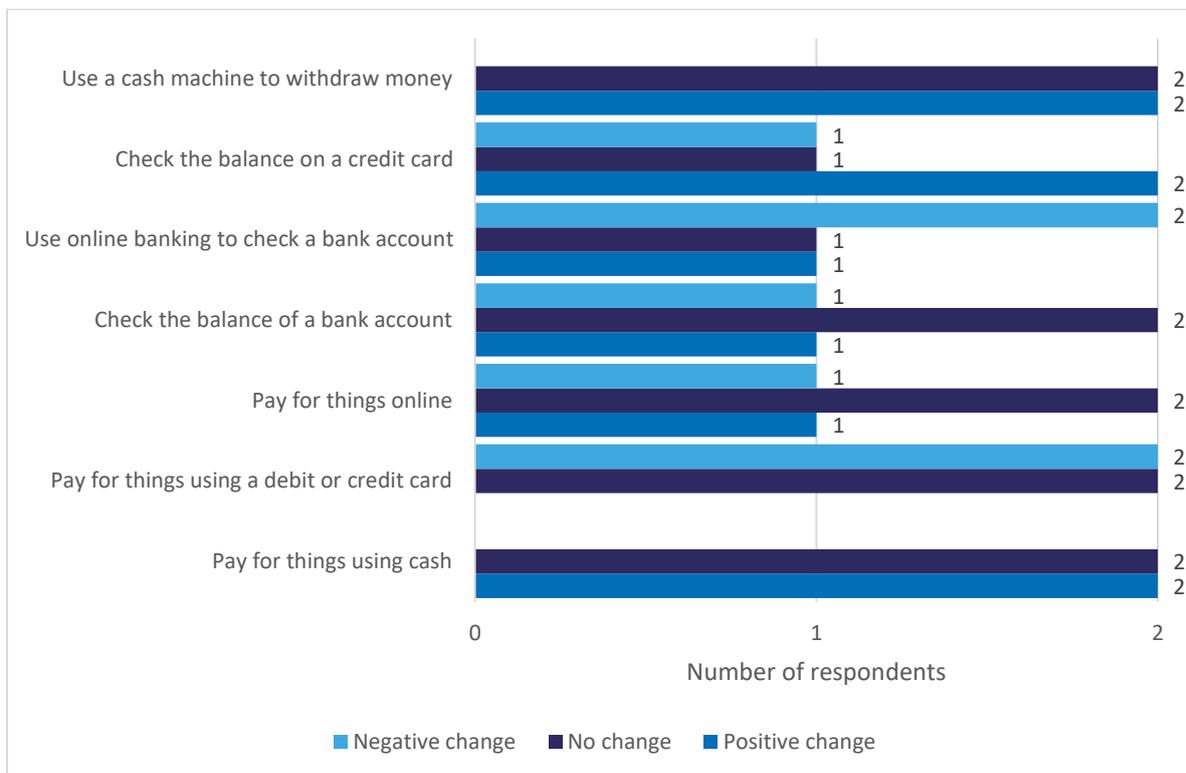
Figure 3.12: Parents reporting of how their child/ren get money of their own, before participating in LLAM



Source: Parents pre survey, Section F. Base: 21

In the pre and post survey, parents/carers were also asked how often they do a range of money-related activities in front of their child. In Figure 3.13 below, positive change refers to a respondent reporting they did an activity more frequently after participating in LLAM. Findings suggest a mixed picture across there being a positive change, no change or negative change.

Figure 3.13: Change in how often parents carry out money-related activities in front of their child after participating in LLAM



Source: Parents pre and post survey, Section D. Base 4 (matched responses)

Interviews with practitioners who were also parents suggested that the programme had encouraged them to involve their child/ren in spending decisions and introduce the concept of money management.

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*“Prior to the course I didn't really involve my daughter in monetary decision making due to her age. As she's got older, I've been able to involve her with shopping and make it fun. We've also used birthday money she's received to contribute towards bigger presents with her permission. This has given her a sense of responsibility and made her feel a part of decision making.” (Practitioner and parent)*

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Likewise, interviews with practitioners highlighted the importance of including modern payment methods, such as apps and prepaid cards, in activities so that the programme reflects the current spending habits of parents/carers and which children are more likely to use as they grow up.

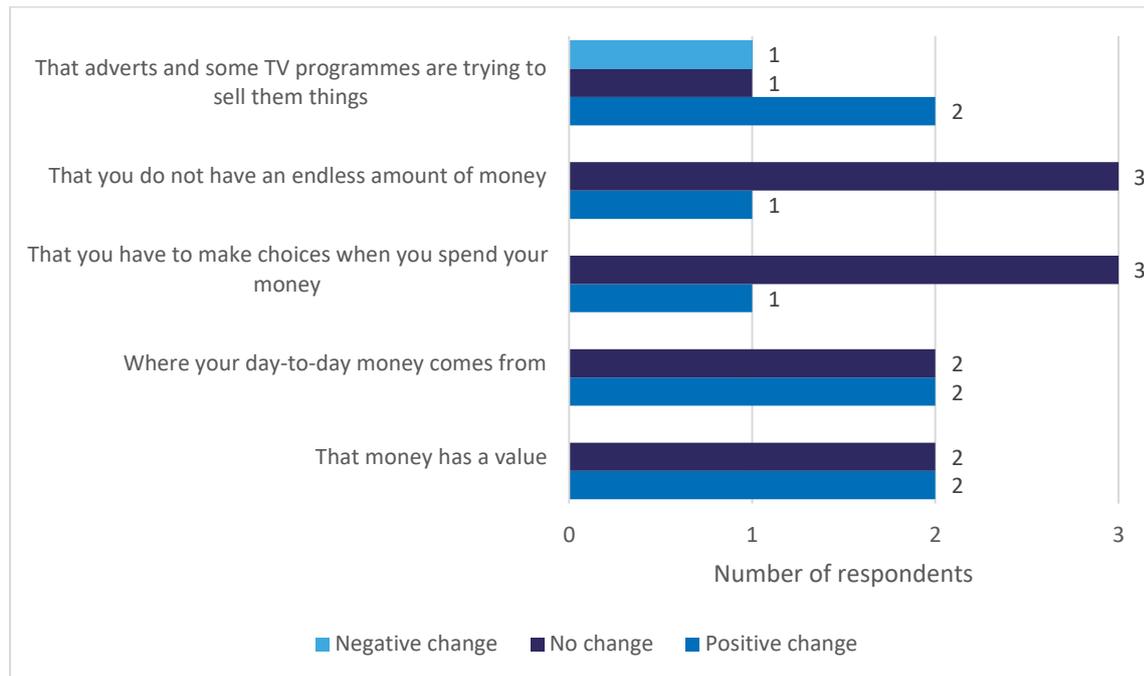
The pre and post surveys asked parents on a four-point scale how often their child closest in age to five years pesters them to buy things. At both stages, two respondents reported that this happened sometimes, one said it happened often and the other said it never happened, meaning no change was observed. As outlined in the ToC, this is anticipated to be a medium-term outcome for children so it may be that the timescales of the pilot have not been sufficient to see evidence of behaviour change.

The pre and post survey also asked parents/carers to rate, on a four-point scale from not at all well to very well, how well their child closest in age to five years understood a range of concepts relating to money. In Figure 3.14, positive change refers to an increased level of understanding of each concept. The findings (Figure 3.14) suggest that half the respondents reported a positive change in their child's understanding that adverts and some TV programmes are trying to sell them things; where your day-to-day money comes from; and that money has a value (two out of four).<sup>58</sup> However, as the chart (Figure 3.14) illustrates, no change tended to also be a common response, though the lack of negative change (aside from one person) regarding advertising, provides some very indicative evidence of a positive effect here.

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<sup>58</sup> One respondent reported a positive change in their child's understanding that they do not have an endless amount of money and that they must make choices when they spend their money.

Figure 3.14: Change in parent/carer views on their child's understanding of money after participating in LLAM



Source: Parents pre and post survey, Section D. Base 4 (matched responses)

A further theme from practitioner interviews was that children related well to the concept of 'needs and wants' and understanding that choices have to be made about what money is spent on.

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*"I do see a change in my own children. They are more aware and sort of realising if they want something, it's got to be saved up for sometimes."*  
 (Practitioner and parent)

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### 3.4 Unexpected impacts

While the pilot was focused on children under seven years, the project team highlighted in interviews that LLAM can support whole family intervention and encourage positive effects at this scale. For example, they described feedback from parents/carers, which suggested that LLAM had encouraged them to think about how they talk about money with their teenage children, as well as with their young child. In addition, the project team felt that changing parents' behaviour in relation to money management had the potential to affect the whole family through a knock-on effect.

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*"It made her think about money in the whole family. Not just with her, not just with her little one, but as a whole family. How they approached money and how they thought about money and how they weren't discussing money at that point, and how really they should."* (Delivery lead)

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Improved communication was also indicated as a wider outcome for the whole family, as practitioner interviews suggested that as parents/carers feel more comfortable having conversations about money, they are likely to feel more comfortable having conversations about other sensitive topics.

As discussed in Section 3.1.2, a minor theme from practitioner interviews that could be an unexpected impact was that practitioners who were used to working solely with adults, increased their knowledge and experience in incorporating children into family learning sessions.

### 3.5 Assessment of causality

This section describes the extent to which the changes observed in practitioners, parents and children were directly related to their experience participating in LLAM. The evidence reviewed, relating principally to short term outcomes, and the fact much of this was gathered soon after delivery, further indicates that the outcomes reported can reasonably be assumed to be largely, or wholly, because of the delivery of the pilot. The evidence suggests the pilot had a clearer effect on confidence than knowledge and attitudes. For example, practitioners with low levels of confidence in delivering family financial capability programmes reported feeling **more confident after delivering LLAM**, whereas evidence on changes in knowledge and mindset was more mixed. Furthermore, the fact that children were older at the follow-up survey stage should be considered, as parents/carers may have started discussing money with their children differently both since participating in the pilot, and in response to their children getting older.

Survey respondents had varied levels of prior knowledge and experience relating to financial education<sup>59</sup>, but interviews suggested that practitioners were not delivering other financial education programmes at the same time so, again, it is likely that the changes observed were linked to the delivery of LLAM. Indeed, some practitioners said they normally worked solely with adults, so the pilot provided an opportunity to develop their knowledge and skills in engaging children and delivering whole family programmes. Practitioners recognised a clear need for a child friendly, family focused intervention that could introduce parents/carers to the key concepts of financial capability, which LLAM provided.

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*“It’s a good resource for a much-needed topic. Managing money is something that people need help with, particularly some of our more vulnerable learners. There’s nothing else out there that I know of that does this in a child friendly way.” (Practitioner)*

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Overall, the nature of the pilot, and the specificity of these intended outcomes mean that **it is likely that pilot activity contributed to the outcomes observed**. While a full impact evaluation with a control group was not conducted, the mixed method approach with triangulated data sources offers some confidence that the pilot was closely associated with the outcomes as described above.

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<sup>59</sup> When comparing the responses of the matched and unmatched response groups there were some key differences. The proportion of respondents with prior experience of delivering support around money was higher in the matched group as was the proportion of respondents who had previously participated in training, development or professional learning for delivering support around money matters. Therefore, it would appear the matched group of respondents were more engaged with financial education, and not representative of the wider population.

## 4.0 Conclusions and implications

Based on the evidence available and the strength of evidence, this section provides conclusions about the pilot, considers sustainability and scalability/transferability, and discusses implications arising from the findings.

### 4.1 Key conclusions – reflections on overall pilot implementation and outcomes

The **engagement target for practitioner training was met**, and the pilot outputs were further developed and digitised as planned. However, the target number of parents/carers reached was not met due to delivery delays stemming from the COVID-19 pandemic, and the reluctance among some practitioners and parents to take-up digital options, preferring to wait until face-to-face delivery could be resumed. The parent/carer sessions therefore happened but at a smaller scale. Some aspects of implementation, such as the initial parent/carer consultation workshops did not take place owing to the pandemic restrictions, however the pilot sought parent/carer input via practitioner feedback from parents they had engaged.

The pilot succeeded in terms of the planned output of developing and digitising new resources. The **flexibility and quality of these resources** emerged as a key theme, with practitioners appreciating their utility across different settings along with the one-stop-shop approach to their hosting. The resources were also positively viewed by parents/carers, albeit some required additional support to use the resources at home with their children. The findings also highlighted the **advantages of blending physical and digital delivery**, which offered flexibility for face-to-face and online delivery.

In terms of short-term outcomes for practitioners, the pilot can also be said, on balance, to have **increased practitioners' awareness of the importance of financial capability for the whole family, and confidence to deliver** effective family financial capability programmes. However, it is interesting to note that the importance of making financial education fun and interactive and providing practical learning experiences was widely accepted by practitioners before the pilot. It is therefore not surprising that changes in mindset, knowledge and confidence amongst practitioners were fairly limited. Where changes could be observed they were positive in the main, although a small number of practitioners reported a negative change. However, the small sample size, in terms of cohorts able to be matched across survey points, limited the role of the pre-/post-/follow-up surveys in evidencing changes in mindset, knowledge and confidence. Accepting this, the qualitative interviews undertaken tended to confirm this judgement. Furthermore, it should be noted that the matched group were more experienced in delivering financial education and were more likely to have participated in financial education training, development, or professional learning and to have shared approaches to delivering money management with colleagues. Therefore, the matched group of respondents appeared more engaged with financial education, and not representative of the wider population. In addition, the small sample size of the matched sample made it difficult more generally to compare between these two cohorts. These findings suggest the programme could potentially do more to target practitioners with limited experience of delivering financial education and using fun and interactive materials.

It is also worth noting that the common pattern of limited change across the cohort surveyed can be ascribed to the practitioners **starting from a relatively high degree of confidence, alongside pre-existing recognition of the**

**importance of financial education for young people and families.** This meant there was limited scope for change, with the depth interviews similarly indicating high levels of knowledge and a positive mindset towards financial education and its role among those supported. A partial exception to this picture concerned confidence to deliver support online; while practitioners largely felt confident in delivering support in general before and after engagement, some practitioners felt less confident delivering online support. Additional support provided by CfL who delivered sessions with practitioners observing, and in some cases delivered on their behalf, helped mitigate this issue in the pilot context.

While there was limited evidence of short-term changes from parental/carer engagement and sample sizes were small, the survey results were promising. The pilot appeared to have a **positive effect on parents' views of the importance of financial education.**

The pilot also generated helpful learning about what works to **increase children's understanding and awareness of key concepts relating to money,** such as using **informal, fun resources and approaches which helped to reduce stigma around talking about money,** for both parents and practitioners. The focus on parents/carers learning with and through their children also enhanced this aspect and highlights the **potential to expand children's involvement through family-based sessions.**

Overall, the evidence suggests intermediate outcomes such as **reinforcing practitioners positive attitudes towards financial education for children** and providing new, fun ways to engage families can be achieved, with the right support, including an accessible training programme and flexible resources. This support **can build the confidence of practitioners with low levels of confidence in delivering family financial capability programmes.**

## 4.2 Discussion of sustainability and potential scalability / transferability

While aspects of the pilot have the potential to be sustained, further funding would be required to cover the staff time needed to continue. In the short-term, costs are being covered by the charity, providing some initial sustainability but longer term the future is uncertain.

CfL are keen to promote the programme to their existing practitioner networks and beyond. **Sustainability plans include providing a resource bank for member organisations. The digital only model is relatively low cost and therefore could provide a virtual learning centre which will increase accessibility to the resources** and reduce the need for travel to attend training. Funding options for these activities are currently being explored.

At the individual partner organisation/network level, the evidence indicated that **some practitioners were planning to start delivery of / continue to deliver LLAM,** again indicating some sustainability in the near term. Interviews suggested that practitioners have plans to use the resources in a variety of contexts, including adult learning and family literacy programmes, school-led family engagement work, and social prescribing.

**CfL are also currently exploring the potential to adapt the LLAM resources to support different curriculum areas,** particularly helping children manage their emotions and mental health. This aspect of being able to continue to use, and further develop / widen use of the resources produced under the pilot, does add weight to the likely sustainability of at least some of its elements. CfL also recognise the value of **ongoing practitioner peer support** in helping to reinforce learning, and encouraging the sharing of best practice, and what works well in different settings and contexts. To support this, CfL is building a new National Centre for Family Learning (planned to be launched November 2022), to provide ongoing CPD and support, including networking opportunities for practitioners to encourage peer support.

The pilot indicates that the LLAM programme can be scaled up, with a route to scale across practitioner networks. The evaluation findings indicate that the digital resources developed are likely to be important tools that are easily shared and so would support scaling up, with CfL stakeholders keen to promote them to providers via an online platform. The LLAM pilot delivered its practitioner training via Padlet, although CfL plan to scale up the model by creating blended online practitioner training courses for delivery on other platforms such as Thinktific<sup>60</sup>, which could be supplemented by independent learning via the platform. CfL are also keen to certificate the training to enable it to become a formalised aspect of practitioner CPD, which could also lend itself to continued refinement and updating of the resources based on practitioner feedback.

Stakeholders also highlighted **the potential to transfer the delivery model to different settings**. For example, the core team were keen to explore links with Homestart, a community network of trained volunteers and family support experts, who support families with young children.<sup>61</sup> This could also provide opportunities for peer support, with parents delivering to each other, as the model does not necessarily require delivery by a trained practitioner. Furthermore, **the flexibility offered by LLAM to 'mix and match' core and optional elements increases its transferability to complement different programmes**. This could enable practitioners to select modules according to their families' needs. The widespread acceptance amongst practitioners of the importance of making financial education fun and interactive, and providing practical learning experiences, suggests the model should be well placed for promoting to other community settings, where children may particularly benefit from practical learning approaches.

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*“The model of this programme, the flexibility of it, the structure of it, is so successful that what we’re doing now is thinking about what else we need to develop in different curriculum areas. The obvious one is about helping children manage their emotions and mental health. So that’s something we’re looking at getting funding from somewhere else to develop because there’s just such a need”. (Project team)*

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CfL are also keen to **develop strategic partnerships with Citizens Advice<sup>62</sup> and the new Family Hubs<sup>63</sup>, to create a network of delivery partners**. For example, LLAM could provide additional resources for Citizens Advice to support families seeking money advice. Family Hubs could also incorporate the LLAM resources into their early intervention services for families with children and young people aged 0-19 to strengthen relationships, and improve children’s wellbeing, educational attainment, and life chances. CfL also plan to explore links with nurseries and day-care. Initial feedback through the pilot from a day-care provider suggests this would need careful planning to offer sessions at times convenient to parents around their working commitments.

The CfL core team are also keen to generate additional capacity by **building parental peer support into future programmes**. The accessibility of the LLAM resources through fun, practical activities could potentially be used by parents as part of a peer support programme and provide a progression route onto more in-depth parenting

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<sup>60</sup> Thinktific <https://www.thinktific.com/start-now/>

<sup>61</sup> Homestart <https://www.home-start.org.uk/>

<sup>62</sup> Citizens Advice <https://www.citizensadvice.org.uk/>

<sup>63</sup> Family Hubs Network supports families with children under 19 to build stronger relationship through integrated family services <https://familyhubnetwork.com/hubs/introducing-family-hubs/>

programmes. Practitioner interviews also suggested that the content relating to ‘needs and wants’ could help parents more generally with behaviour management, as it introduces the idea of managing a child’s expectations and not feeling pressured to oblige with “children asking for stuff all the time”.

In the longer term, as part of their three-year strategy, the CfL arm of NCFE is becoming a member-based network for financial literacy providers, offering a range of free and chargeable training. While the member-based model may provide part of a route to sustainability, this will depend on the success of this approach. This member-based network will also require initial funding for staff time, to provide a sustainability route for the LLAM resources.

### 4.3 Outstanding gaps

The pilot sought to develop a scalable proof-of-concept model to improve the financial capabilities of children under seven years. The evaluation was focused on assessing the process of delivering the pilot in diverse settings across Wales, England, and Scotland. The findings have highlighted interesting wider learning which could be explored in future. In particular, **longer-term follow-up research could focus on whether and how financial education becomes more embedded in delivery organisations** as a result, for example through family engagement practitioners in community settings such as schools acting as champions/ambassadors or the introduction of financial education strategies. It would also be useful to further explore changes in practitioners’ outcomes following the delivery of LLAM.

The pilot experienced delays owing to the COVID-19 pandemic, reducing opportunities to engage parents and children in the programme and evaluation. While the evaluation provides initial evidence that some parents have supported their child’s learning, for example by using the LLAM resources together and having conversations about spending money, further research is needed to determine the prevalence, scale and effects of this. A long-term outcome for the programme is to develop strategies to further engage parents and carers and evaluate the **impact of LLAM on parents’ and children’s knowledge, confidence, skills and behaviours, and the extent to which the resources have been used in the Home Learning Environment**. Access to children during the delivery period was limited and evaluation feedback came through practitioners and parents, rather than the children themselves. Again, future evaluation could focus more directly on the self-reported experiences of children who have taken part in LLAM. Further research could explore **the extent to which the programme supports children with their wider curriculum learning**, and to what extent changes would have occurred without the intervention.

Finally, any future programme roll out could also generate further learning on how to engage a range of families with children under seven years in financial education; for example, the project team reported that LLAM resources were being incorporated into settings ranging from social prescribing to adult learning environments, potentially enabling more detailed exploration of differential outcomes and effects in different contexts.

### 4.4 Implications

The findings and lessons learned from pilot delivery highlight implications for consideration when further designing and developing future family-based interventions. Key implications that can be drawn include:

- ▶ Stakeholders interviewed suggested **that a six-month design and development phase would ideally be required to allow sufficient time for consultation, development, review, and refinement**. This would allow for greater involvement from delivery partners and parents/carers in content design.

- ▶ Practitioner feedback indicated it may be worth including **additional practical support** into the delivery of related programme in different settings. This **could be an addition to an initial training workshop**, ensuring that practitioners can view resources in advance and see demonstrations of different programme elements, such as the home learning activities. **Ongoing peer support** may also help to reinforce learning, encourage the sharing of best practice, and help practitioners identify what works well in different settings and contexts.
- ▶ Additional support could also include **a training component specifically around digital resources**, enabling practitioners to practise with these and determine how best to use and integrate digital resources into delivery. CfL, for example, have plans to introduce 30-minute introductory training sessions on online delivery to introduce video conferencing software, the use of virtual breakout rooms and tips on how to engage participants. This will be available to practitioners across all their programmes, including LLAM and could potentially help maximise the benefits of any further roll-out of this pilot.
- ▶ **A blend of well-designed physical and digital resources can be highly effective** in engaging parents/carers and children and helping to maintain and enhance their attention and focus through varying the delivery media of financial education. Practitioners interviewed for this pilot were exploring ways to maximise the benefits of each, for example running introductory sessions face-to-face and later sessions digitally.
- ▶ **Activities involving physical and arts and crafts elements can be particularly valuable** in engaging parents/carers and children. Considering the identified barriers to digital delivery, it may be beneficial to consider how families can be provided with **'starter kits'** to ensure they are able to complete these activities.<sup>64</sup> Parent/carer budgets should also be considered given that practitioners reported that parents/carers are more likely to complete home learning activities when provided with the necessary supplies.
- ▶ **Introducing opportunities for parent/carer peer support can also help to build confidence and reinforce knowledge through sharing ideas** about what has worked well with their families; this insight can be used to inform the future roll-out of related interventions.
- ▶ Focusing on **flexibility in resource design and development**, explicitly seeking practitioner feedback to **ensure that resources can be adapted for use across settings and contexts**, can help broaden the utility of the approaches developed.
- ▶ The pilot largely worked directly with parents but findings around the benefits of parents/carers learning together with their children, for example in reducing stigma, suggest there is **potential for practitioners to expand their delivery through family-based sessions**. One suggestion was to split sessions into parent/carer only content and family-based activities which involve children. Again, this learning may be applicable to the development of related interventions.
- ▶ Alternative methods of increasing parent participation in evaluation could be considered, including the use of **financial incentives**.

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<sup>64</sup> Starter kits could include printouts of activities and games, and provide basic materials such as card, coloured pens, glue and stickers.

# Annex One: Supporting tables

## Practitioner pre survey (descriptives – unmatched i.e. all respondents)

Table 1.1 A5: Which sector is your organisation in? (Please select all that apply)

Sector	Number of respondents
Housing	1
Early Years	14
Family Learning	37
Family Support	13
Debt advice	3
Money matters	1
Crisis support	1
Other	19

Source: Practitioner pre survey (n=65)

Table 1.2 A7: How long have you been working with families? (Please select)

	Number of respondents
Less than three years	12
3-5 years	12
6-10 years	10
More than 10 years	31

Source: Practitioner pre survey (n=65)

Table 1.3 A8: Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	12
No	53

Source: Practitioner pre survey (n=65)

Table 1.4 A9a: Has your organisation been involved in delivering money matters before this pilot? (Please select)

	Number of respondents
Yes	16
No	25
Don't know	24

Source: Practitioner pre survey (n=65)

Table 1.5 A10: Have you been involved in delivering support around money matters before this pilot? (Please select)

	Number of respondents
Yes	18
No	46

Source: Practitioner pre survey (n=64)

Table 1.6 A10a: If yes, please specify how long for:

	Number of respondents
Less than three years	6
3-5 years	6
6-10 years	4
More than 10 years	2

Source: Practitioner pre survey (n=18)

Table 1.7 A11: Have you been involved in sharing approaches to delivering money management support with others in your organisation before this pilot?

	Number of respondents
Yes	16
No	48

Source: Practitioner pre survey (n=64)

Table 1.8 A12: Have you participated in any training/development/professional learning for delivering support around money matters previously? (Please select)

	Number of respondents
Yes	22
No	42

Source: Practitioner pre survey (n=64)

Table 1.9 A13: What are your motivations for engaging in this pilot? (please rank in order of importance)

	Number of respondents rating as 'number 1' importance	Number of respondents rating as 'number 2' importance	Number of respondents rating as 'number 3' importance	Number of respondents rating as 'number 4' importance
Supporting families with children under 7 to develop their financial capability	36	1	25	2
Developing my personal financial capability	21	2	35	6
Developing my professional practice (knowledge and confidence in teaching financial literacy and having conversations with families about money)	5	19	4	36
Supporting CPD more broadly	2	42	0	20

Source: Practitioner pre survey (n=64)

Table 1.10 B1: From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Talk about how money is used in the family e.g. paying for heating	20	19	14	3	3	0	1
Explain the difference between price and the value of things	12	24	17	6	0	0	1
Teach the importance of saving	19	23	14	2	1	0	1
Give them their own spending money / allowance	8	20	18	7	0	0	7
Involve them in basic family spending discussions e.g. the cost of days out	7	15	15	14	4	1	4
Involve them in basic family spending decisions e.g. food shopping	7	16	17	12	5	1	2
Let them manage their own day-to-day money without supervision	0	1	11	14	27	1	6
Give them responsibility for saving up for something they want	8	20	20	6	3	0	3
Encourage them to think about what to do with their money	15	16	17	7	2	0	3

Source: Practitioner pre survey (n=60)

Table 1.11 B2: To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood	31	15	2	0	0	0
I recognise that parents/carers are a valuable intermediary in delivering financial education to young people	32	15	1	0	0	0
I understand that financial education is composed of various themes each reflecting various subjects and circumstances	21	22	4	0	0	1
I am aware of how young people's financial capability can affect their future wellbeing (debt, income, tax payments etc)	27	18	3	0	0	0

Source: Practitioner pre survey (n=48)

Table 1.12 B2: [If parent] To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
How I manage my money now will influence how my child/ren manages their money in the future	6	2	1	0	0	0
I feel comfortable discussing money and spending with my child/ren	6	2	1	0	0	0

Source: Practitioner pre survey (n=9)

Table 1.13 B3: [If parent] How would you rate the following in terms of importance? (Select one answer per row)

	Helping my child/ren learn how to manage their money
Very important	10
Quite important	1
Not very important	1
Not important at all	0
Don't know	0

Source: Practitioner pre survey (n=12)

Table 1.14 C1: How would you rate the following in terms of importance? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities	46	12	0	0	1
Making financial education fun and interactive, and incorporating engaging exercises into activities	50	9	0	0	0

Source: Practitioner pre survey (n=59)

Table 1.15 C2a: Are you aware of resources awarded the Financial Education Quality Mark? (Please select)

	Number of respondents
Yes, and have used them	1
Yes, but haven't used them	6
No	52

Source: Practitioner pre survey (n=59)

Table 1.16 D1: How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Having conversations with parents/carers about money	6	20	16	2	3
Helping parents/carers teach their children about money	5	24	16	0	2
Having the ability to deliver engaging and effective financial education	4	20	18	1	4
Tailoring financial education learning activities to parents' characteristics and identified needs	3	18	21	0	5
Using resources to facilitate financial education	4	29	12	0	2
Using digital technology in financial education	4	18	21	0	4
Signposting parents/carers to sources of financial education advice/guidance	5	17	18	3	4
Sharing with colleagues my current knowledge to help parents/careers to speak to their children about money	4	24	15	1	3

Source: Practitioner pre survey (n=47)

Table 1.17 D1: [If parent] How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Demonstrating good money management skills to my child/ren	2	7	0	0	0
Supporting my child to learn how to manage their own money	2	7	0	0	0

Source: Practitioner pre survey (n=9)

## Practitioner post-survey (descriptives – unmatched)

Table 1.18 A5: Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	7
No	34

Source: Practitioner post survey (n=41)

Table 1.19 B1a: Did you take part in a practitioners' focus group to input to the content of the Financial Education programme?

	Number of respondents
Yes	12
No	29

Source: Practitioner post survey (n=41)

Table 1.20 B1b: Were you able to consult parents of children aged 3-7 years to inform your inputs to the practitioners' focus group (on the content of the Financial Education programme)?

	Number of respondents
Yes	3
No	9

Source: Practitioner post survey (n=12)

Table 1.21 B1c: If yes, on a scale of 1-5, how useful did you think the process of consulting parents on potential programmer content was? (Please select one answer)

	Number of respondents
Extremely useful	1
Very useful	1
Moderately useful	1
Not very useful	0
Not useful at all	0
Don't know	0

Source: Practitioner post survey (n=3)

Table 1.22 B1d: And on a scale of 1-5, how useful did you think the process of consulting practitioners on programme content was? (Please select one answer)

	Number of respondents
Extremely useful	4
Very useful	6
Moderately useful	2
Not very useful	0
Not useful at all	0
Don't know	0

Source: Practitioner post survey (n=12)

Table 1.23 B2a: Have you attended the practitioner training to prepare for delivering the Financial Education programme?

	Number of respondents
Yes	40
No	1

Source: Practitioner post survey (n=41)

Table 1.24 B2b: If yes, how would you rate each of the following aspects of the training?

	Very good	Good	Average	Poor	Very poor	Don't know
Information you received before the workshop	15	13	11	0	0	1
The way the workshop was facilitated	21	19	0	0	0	0
The content of the workshop	21	18	1	0	0	0
The resources for you to use	20	11	0	0	0	9

Source: Practitioner post survey (n=40)

Table 1.25 B2c: If yes, on a scale of 1-5, how useful did you find the practitioner training overall? (Please select one answer)

	Number of respondents
Extremely useful	14
Very useful	20
Moderately useful	6
Not very useful	0
Not useful at all	0
Don't know	0

Source: Practitioner post survey (n=40)

Table 1.26 B2d: If yes, on a scale of 1-5, how prepared do you feel for supporting families to develop their financial capability, following the training?

	Number of respondents
Extremely well prepared	1
Very prepared	22
Moderately prepared	16
Not very prepared	1
Not at all prepared	0

Source: Practitioner post survey (n=40)

Table 1.27 B3 Looking ahead, how do you plan to deliver the Financial Education programme? (Please select)

	Number of respondents
Facilitated, online delivery	13
Face-to-face delivery	4
A mix of online and face-to-face delivery	12
Not sure	12

Source: Practitioner post survey (n=41)

Table 1.28 C1a To what extent do you agree with the following statement?

	The training has increased my awareness of the importance of supporting parents/carers to talk to children about money from a young age
Strongly agree	15
Agree	21
Neither agree nor disagree	3
Disagree	0
Strongly disagree	0
Don't know	0

Source: Practitioner post survey (n=39)

Table 1.29 C1b: From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Talk about how money is used in the family e.g. paying for heating	15	15	7	1	1	0	0
Explain the difference between price and the value of things	16	15	6	1	1	0	0
Teach the importance of saving	20	13	5	0	1	0	0
Give them their own spending money / allowance	14	11	8	3	1	1	1
Involve them in basic family spending discussions e.g. the cost of days out	11	14	10	2	2	0	0
Involve them in basic family spending decisions e.g. food shopping	15	11	8	3	2	0	0
Let them manage their own day-to-day money without supervision	2	7	14	7	8	1	0
Give them responsibility for saving up for something they want	14	12	10	2	1	0	0
Encourage them to think about what to do with their money	14	15	6	3	1	0	0

Source: Practitioner post survey (n=39)

Table 1.30 C2: To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	I understand that financial education is composed of various themes each reflecting various subjects and circumstances
Strongly agree	16
Agree	21
Neither agree nor disagree	0
Disagree	0
Strongly disagree	0
Don't know	2

Source: Practitioner post survey (n=39)

Table 1.31 C2: [If parent] To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	I feel comfortable discussing money and spending with my child/ren
Strongly agree	4
Agree	2
Neither agree nor disagree	0
Disagree	1
Strongly disagree	0
Don't know	0

Source: Practitioner post survey (n=7)

Table 1.32 D1: How would you rate the following in terms of importance, after the training? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities	32	7	0	0	0
Making financial education fun and interactive, and incorporating engaging exercises into activities	38	1	0	0	0

Source: Practitioner post survey (n=39)

Table 1.33 D1: How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Having conversations with parents/carers about money	10	27	2	0	0
Helping parents/carers teach their children about money	10	27	1	1	0
Tailoring financial education learning activities to parents' characteristics and identified needs	7	28	1	0	3
Using resources to facilitate financial education	13	25	0	0	1
Using digital technology in financial education	5	29	4	0	1
Signposting parents/carers to sources of financial education advice/guidance	7	29	1	0	2

Source: Practitioner pre survey (n=39)

## Practitioner follow-up survey (descriptives – unmatched)

Table 1.34 A5: Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	6
No	17

Source: Practitioner follow-up survey (n=23)

Table 1.35 A6a: How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select all that apply)

	Number of respondents
I delivered the training online	6
I delivered the training in-person (face-to-face delivery)	3
I delivered the training using a mix of online and face-to-face delivery	0
Campaign for Learning delivered the training on our behalf	1
Campaign for Learning delivered the training online on our behalf, and I observed the session	1
Campaign for Learning and I co-delivered the training online	0
Other	1
I haven't delivered Campaign for Learning's Love Learning about Money Together programme yet	11

Source: Practitioner follow-up survey (n=23)

Table 1.36 A6b: [This question will only appear for respondents selecting 'I haven't delivered yet' to A6a] How likely are you to deliver the Campaign for Learning's Love Learning about Money Together programme to parents in the next 2-3 months (i.e. to the end of October 2021)?

	Number of respondents
Very likely	0
Quite likely	2
Less likely	2
Not at all likely	4
Don't know	3

Source: Practitioner follow-up survey (n=11)

Table 1.37 A6d: [Only ask respondents selecting 'very/quite/less likely' they intend to deliver the programme again to A6b.] How do you plan to deliver Campaign for Learning's Love Learning about Money Together programme? (Please select)

	Number of respondents
I will deliver the training online	2
I will deliver the training in-person (face-to-face delivery)	2
I will deliver the training using a mix of online and face-to-face delivery	0
Other	0
Not decided yet	0

Source: Practitioner follow-up survey (n=4)

Table 1.38 A6e: [Only ask respondents selecting 'not at all likely' to A6b.] Please indicate why you aren't planning to deliver Campaign for Learning's Love Learning about Money Together programme? (Please select all that apply)

	Number of respondents
Time limitations	0
Staff capacity	2
Lack of confidence	0
The materials don't seem relevant to the parents I work with	0
Difficulty recruiting parents	1
Other	1

Source: Practitioner follow-up survey (n=4)

Table 1.39 A7: [Only ask respondents selecting 'yes' they have delivered A6a.] How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select one option)

	Number of respondents
1 hour workshop once a week for 3-5 weeks	5
2 hour workshops, covering the programme over 2 weeks	0
One-off workshop	4
Other	2

Source: Practitioner follow-up survey (n=11)

Table 1.40 A8a: [Only ask respondents selecting 'yes' they have delivered A6a.] What type of setting did you deliver Campaign for Learning's Love Learning about Money Together programme in? (Please select one option)

	Number of respondents
School setting (term-time)	4
Summer school	0
Family and community setting	0
Family support	0
One-to-one support	0
Social prescribing	0
Other	7

Source: Practitioner follow-up survey (n=11)

Table 1.41 A8b: [Only ask respondents selecting 'yes' they have delivered A6a.] Do you think the Campaign for Learning's Love Learning about Money Together programme is well suited to delivery in the setting you chose?

	Number of respondents
Yes	9
No	0
Don't know	1

Source: Practitioner follow-up survey (n=10)

Table 1.42 A6b: [This question will only appear for respondents selecting 'I haven't delivered yet' to A6a] How likely are you to deliver the Campaign for Learning's Love Learning about Money Together programme to parents in the next 2-3 months (i.e.. to the end of October 2021)?

	Number of respondents
Very likely	2
Quite likely	4
Less likely	0
Not at all likely	0
Don't know	4

Source: Practitioner follow-up survey (n=10)

Table 1.43 A10: [Only ask respondents selecting 'yes' they have delivered A6a.] Which sessions did you incorporate into delivery? (Please select all that apply)

	Number of respondents
Session 1: Wish money would grow on trees	10
Session 2: Time is free but priceless	10
Session 3: Play is our brain's favourite way of learning	9
Session 4: Planning for sunny and rainy days	8
Session 5: The greatest wealth is health	6

Source: Practitioner follow-up survey (n=10)

Table 1.44 A11a: [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use or signpost to any of the Home Learning Extension Activities or Information Signposts, in addition to the 'core' content activities? (Please select all that apply)

	Number of respondents
Yes, I modelled some Home Learning Extension Activities	7
Yes, I passed on information to parents/carers	7
No	0

Source: Practitioner follow-up survey (n=11)

Table 1.45 A12a: [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use the home learning 'make' activities?

	Number of respondents
Yes	5
No	5

Source: Practitioner follow-up survey (n=10)

Table 1.46 A13: [Only ask respondents selecting 'yes' they have delivered A6a.] Did you add any additional content in the programme?

	Number of respondents
Yes	2
No	8

Source: Practitioner follow-up survey (n=10)

Table 1.47 How well prepared did you feel for the following aspects of delivery? (Select one answer per row)

	Very prepared	Prepared	Unprepared	Very unprepared	Don't know
Finding and accessing resources on the padlet	5	4	0	0	1
Adapting sessions to meet the needs of parents/carers	5	4	0	0	1

Source: Practitioner follow-up survey (n=10)

Table 1.48 B1: From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Talk about how money is used in the family e.g. paying for heating	9	5	5	0	0	1	0
Explain the difference between price and the value of things	6	8	4	2	0	0	0
Teach the importance of saving	8	7	5	0	0	0	0
Give them their own spending money / allowance	5	7	6	2	0	0	0
Involve them in basic family spending discussions e.g. the cost of days out	4	7	6	3	0	0	0
Involve them in basic family spending decisions e.g. food shopping	5	5	8	2	0	0	0
Let them manage their own day-to-day money without supervision	1	2	2	10	5	0	0
Give them responsibility for saving up for something they want	5	6	7	2	0	0	0
Encourage them to think about what to do with their money	8	6	4	2	0	0	0

Source: Practitioner follow-up survey (n=20)

Table 1.49 B2: To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood	14	5	0	0	0	0
I recognise that parents/carers are a valuable intermediary in delivering financial education to young people	15	4	0	0	0	0
I understand that financial education is composed of various themes each reflecting various subjects and circumstances	14	5	0	0	0	0
I am aware of how young people's financial capability can affect their future wellbeing (debt, income, tax payments etc)	13	6	0	0	0	0

Source: Practitioner follow-up survey (n=19)

Table 1.50 B2: [If parent] To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
How I manage my money now will influence how my (grand) child/ren manages their money in the future	4	1	0	0	0	0
I feel comfortable discussing money and spending with my (grand) child/ren	4	1	0	0	0	0

Source: Practitioner follow-up survey (n=5)

Table 1.51 B3: [If parent / carer] How would you rate the following in terms of importance? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Helping my (grand) child/ren learn how to manage their money	5	0	0	0	0

Source: Practitioner follow-up survey (n=5)

Table 1.52 C1: How would you rate the following in terms of importance? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities	16	3	0	0	0
Making financial education fun and interactive, and incorporating engaging exercises into activities	18	1	0	0	0

Source: Practitioner pre survey (n=19)

Table 1.53 D1: How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Having conversations with parents/carers about money	5	13	1	0	0
Helping parents/carers teach their children about money	6	13	0	0	0
Having the ability to deliver engaging and effective financial education	6	12	1	0	0
Tailoring financial education learning activities to parents' characteristics and identified needs	3	13	3	0	0
Using resources to facilitate financial education	6	12	1	0	0
Using digital technology in financial education	4	13	1	0	1
Signposting parents/carers to sources of financial education advice/guidance	4	13	2	0	0
Sharing my current knowledge to help parents/carers teach their children about money	5	13	1	0	0

Source: Practitioner follow-up survey (n=19)

Table 1.54 D1: [If parent/carer] How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Demonstrating good money management skills to my child/grandchild	3	2	0	0	0
Supporting my child/grandchild to learn how to manage their own money	3	2	0	0	0

Source: Practitioner follow-up survey (n=5)

## Practitioner pre, post and follow-up survey (matched)

### Descriptive information about the matched sample

Table 1.55 Which sector is your organisation in? (Please select all that apply)

Sector	Number of respondents
Housing	0
Early Years	1
Family Learning	8
Family Support	1
Debt advice	0
Money matters	0
Crisis support	0
Other	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.56 How long have you been working with families? (Please select)

Duration	Number of respondents
Less than three years	2
3-5 years	3
6-10 years	1
More than 10 years	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.57 Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	2
No	9

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11)

Table 1.58 Has your organisation been involved in delivering money matters before this pilot? (Please select)

	Number of respondents
Yes	3
No	5
Don't know	3

Source: Matched responses from practitioner pre survey (n=11)

Table 1.59 Have you been involved in delivering support around money matters before this pilot? (Please select)

	Number of respondents
Yes	3
No	8

Source: Matched responses from practitioner pre survey (n=11)

Table 1.60 If yes, please specify how long for (Please select)?

Duration	Number of respondents
Less than three years	3
3-5 years	2

Source: Matched responses from practitioner pre survey (n=5)

Table 1.61 Have you been involved in sharing approaches to delivering money management support with others in your organisations before this pilot?

	Number of respondents
Yes	3
No	8

Source: Matched responses from practitioner pre survey (n=11)

Table 1.62 Have you been involved in delivering support around money matters before this pilot? (Please select)

	Number of respondents
Yes	3
No	8

Source: Matched responses from practitioner pre survey (n=11)

Table 1.63 Have you participated in any training/development/professional learning for delivering support around money matters previously? (Please select)

	Number of respondents
Yes	6
No	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.64 What are your motivations for engaging in this pilot? (please rank in order of importance)

	Number of respondents rating as 'number 1' importance	Number of respondents rating as 'number 2' importance	Number of respondents rating as 'number 3' importance	Number of respondents rating as 'number 4' importance
Supporting families with children under 7 to develop their financial capability	6	4	1	0
Developing my personal financial capability	0	0	5	6
Developing my professional practice (knowledge and confidence in teaching financial literacy and having conversations with families about money)	4	7	0	0
Supporting CPD more broadly	1	0	5	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.65 Are you aware of resources awarded the Financial Education Quality Mark? (Please select)

	Number of respondents
Yes, and have used them	0
Yes, but haven't used them	1
No	10

Source: Matched responses from practitioner pre survey (n=11)

Table 1.66 How would you rate your confidence in the following areas? (please select one answer per row)

	Demonstrating good money management skills to my child/ren
Very confident	0
Confident	2
Unconfident	0
Very unconfident	0

Source: Matched responses from practitioner pre survey (n=2)

Table 1.67 How would you rate your confidence in the following areas? (please select one answer per row)

	Supporting my child to learn how to manage their own money
Very confident	0
Confident	2
Unconfident	0
Very unconfident	0

Source: Matched responses from practitioner pre survey (n=2)

Table 1.68 How would you rate the following aspects of the training?

	Very good	Good	Average	Poor	Very poor	Don't know
Information you received before the workshop	4	5	2	0	0	0
The way the workshop was facilitated	9	2	0	0	0	0
The content of the workshop	8	3	0	0	0	0
The resources for you to use	8	2	0	0	0	1

Source: Matched responses from practitioner post survey (n=11)

Table 1.69 On a scale of 1-5, how useful did you find the practitioner training overall? (Please select one answer)

	Number of respondents
Extremely useful	6
Very useful	5
Moderately useful	0
Not very useful	0
Not at all useful	0

Source: Matched responses from practitioner post survey (n=11)

Table 1.70 On a scale of 1-5, how prepared do you feel for supporting families to develop their financial capability, following the training?

	Number of respondents
Extremely well prepared	1
Very prepared	5
Moderately prepared	5
Not very prepared	0
Not at all prepared	0

Source: Matched responses from practitioner post survey (n=11)

Table 1.71 Looking ahead, how do you plan to deliver the Financial Education programme? (Please select)

	Number of respondents
Facilitated, online delivery	4
Face-to-face delivery	1
A mix of online and face-to-face delivery	3
Not sure	3

Source: Matched responses from practitioner post survey (n=11)

Table 1.72 To what extent do you agree with the following statement?

	The training has increased my awareness of the importance of supporting parents/carers to talk to children about money from a young age
Strongly agree	7
Agree	2
Neither agree nor disagree	0
Disagree	0
Strongly disagree	0

Source: Matched responses from practitioner post survey (n=9)

Table 1.73 How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select all that apply)

	Number of respondents
Delivered training online	1
I delivered the training in-person (face-to-face delivery)	3
I delivered the training using a mix of online and face-to-face delivery	0
Campaign for Learning delivered the training online on our behalf	1
Campaign for Learning delivered the training online on our behalf, and I observed the session	1
Campaign for Learning and I co-delivered the training online	0
I haven't delivered Campaign for Learning's Love Learning about Money Together programme yet	5

Source: Matched responses from practitioner follow-up survey (n=11)

Table 1.74 [Only ask respondents selecting 'yes' they have delivered A6a.] How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select one option)

	Number of respondents
1 hour workshop once a week for 3-5 weeks	2
2 hour workshops, covering the programme over 2 weeks	0
One-off workshop	3
Other	1

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.75 [Only ask respondents selecting 'yes' they have delivered A6a.] What type of setting did you deliver Campaign for Learning's Love Learning about Money Together programme in? (Please select one option)

	Number of respondents
School setting (term-time)	3
Summer school	0
Family and community setting	0
Family support	0
One-to-one support	0
Social prescribing	0
Other	3

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.76 [Only ask respondents selecting 'yes' they have delivered A6a.] Do you think the Campaign for Learning's Love Learning about Money Together programme is well suited to delivery in the setting you chose?

	Number of respondents
Yes	5
No	0
Don't know	1

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.77 [Only ask respondents selecting 'yes' they have delivered A6a.] How likely are you to deliver the Campaign for Learning's Love Learning about Money Together programme to parents in the next 2-3 months (i.e. to the end of October 2021)?

	Number of respondents
Very likely	1
Quite likely	1
Less likely	0
Not at all likely	0
Don't know	4

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.78 [Only ask respondents selecting 'yes' they have delivered A6a.] Which sessions did you incorporate into delivery? (Please select all that apply)

	Number of respondents
Session 1: Wish money would grow on trees	6
Session 2: Time is free but priceless	6
Session 3: Play is our brain's favourite way of learning	5
Session 4: Planning for sunny and rainy days	4
Session 5: The greatest wealth is health	3

Source: Matched responses from practitioner post survey (n=6)

Table 1.79 [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use or signpost to any of the Home Learning Extension Activities or Information Signposts, in addition to the 'core' content activities? (Please select all that apply)

	Number of respondents
Yes, I modelled some Home Learning Extension Activities	3
Yes, I passed on information to parents/carers	5
No	0

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.80 [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use the home learning 'make' activities?

	Number of respondents
Yes	3
No	3

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.81 [Only ask respondents selecting 'yes' they have delivered A6a.] Did you add any additional content in the programme?

	Number of respondents
Yes	2
No	4

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.82 How well prepared did you feel for the following aspects of delivery? (Select one answer per row)

	Very prepared	Prepared	Unprepared	Very unprepared	Don't know
Finding and accessing resources on the padlet	3	2	0	0	1
Adapting sessions to meet the needs of parents/carers	2	3	0	0	1

Source: Matched responses from practitioner follow-up survey (n=6)

## Matched responses

Table 1.83 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Talk about how money is used in the family, e.g. paying for heating		
	Pre	Post	Follow-up
Ages 3-4	4	2	5
Ages 5-6	4	5	3
Ages 7-8	3	2	2
Ages 9-11	0	0	0
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	1

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.84 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Explain the difference between price and the value of things		
	Pre	Post	Follow-up
Ages 3-4	3	4	4
Ages 5-6	4	5	4
Ages 7-8	4	0	3
Ages 9-11	0	0	0
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.85 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Teach the importance of saving		
	Pre	Post	Follow-up
Ages 3-4	3	4	3
Ages 5-6	7	3	5
Ages 7-8	0	2	3
Ages 9-11	1	0	0
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.86 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Give them their own spending money / allowance		
	Pre	Post	Follow-up
Ages 3-4	2	3	3
Ages 5-6	5	2	4
Ages 7-8	2	3	3
Ages 9-11	2	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.87 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Involve them in basic family spending discussions e.g. the cost of days out		
	Pre	Post	Follow-up
Ages 3-4	0	3	2
Ages 5-6	4	4	4
Ages 7-8	3	2	3
Ages 9-11	4	0	2
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.88 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Involve them in basic family spending decisions e.g. food shopping		
	Pre	Post	Follow-up
Ages 3-4	0	3	3
Ages 5-6	3	2	3
Ages 7-8	5	3	4
Ages 9-11	2	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	1	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.89 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Let them manage their own day-to-day money without supervision		
	Pre	Post	Follow-up
Ages 3-4	0	1	0
Ages 5-6	0	2	2
Ages 7-8	1	2	1
Ages 9-11	4	4	7
Ages 12 and above	1	0	1
Parents/carers shouldn't do this	5	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.90 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Give them responsibility for saving up for something they want		
	Pre	Post	Follow-up
Ages 3-4	1	4	3
Ages 5-6	4	1	4
Ages 7-8	3	3	3
Ages 9-11	3	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.91 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Encourage them to think about what to do with their money		
	Pre	Post	Follow-up
Ages 3-4	1	4	4
Ages 5-6	5	3	3
Ages 7-8	3	1	3
Ages 9-11	2	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.92 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood	
	Pre	Follow-up
Strongly agree	8	9
Agree	3	2
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.93 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I recognise that parents/carers are a valuable intermediary in delivering financial education to young people	
	Pre	Follow-up
Strongly agree	9	9
Agree	2	2
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.94 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I understand that financial education is composed of various themes each reflecting various subjects and circumstances		
	Pre	Post	Follow-up
Strongly agree	7	5	9
Agree	1	4	2
Neither agree nor disagree	2	0	0
Disagree	0	0	0
Strongly disagree	0	0	0
Don't know	1	0	0

Source: Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.95 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I feel comfortable discussing money and spending with my child/ren		
	Pre	Post	Follow-up
Strongly agree	1	1	1
Agree	1	1	1
Neither agree nor disagree	0	0	0
Disagree	0	0	0
Strongly disagree	0	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=2)

Table 1.96 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I am aware of how young people's financial capability can affect their future wellbeing (debt, income, tax payments etc)	
	Pre	Follow-up
Strongly agree	8	8
Agree	3	3
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.97 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	How I manage my money now will influence how my child/ren manage their money in the future	
	Pre	Follow-up
Strongly agree	2	1
Agree	0	1
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=2)

Table 1.98 How would you rate the following in terms of importance? (Please select one answer per row)

	Helping my child/ren learn how to manage their money	
	Pre	Follow-up
Very important	11	2
Quite important	0	0
Not very important	0	0
Not important at all	0	0
Don't know	0	0

Source: Matched responses from practitioner pre (n=11) and follow-up (n=2) surveys

Table 1.99 How would you rate the following in terms of importance? (please select one answer per row)

	Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities		
	Pre	Post	Follow-up
Very important	11	11	9
Quite important	0	0	2
Not very important	0	0	0
Not important at all	0	0	0
Don't know	0	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11)

Table 1.100 How would you rate the following in terms of importance? (please select one answer per row)

	Making financial education fun and interactive, and incorporate engaging exercises into activities		
	Pre	Post	Follow-up
Very important	11	11	10
Quite important	0	0	1
Not very important	0	0	0
Not important at all	0	0	0
Don't know	0	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11)

Table 1.101 How would you rate your confidence in the following areas? (please select one answer per row)

	Having conversations with parents/carers about money		
	Pre	Post	Follow-up
Very confident	0	0	1
Confident	5	9	10
Unconfident	5	0	0
Very unconfident	1	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.102 How would you rate your confidence in the following areas? (please select one answer per row)

	Helping parents/carers teach their children about money		
	Pre	Post	Follow-up
Very confident	0	3	2
Confident	6	6	9
Unconfident	5	0	0
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.103 How would you rate your confidence in the following areas? (please select one answer per row)

	Having the ability to deliver engaging and effective financial education	
	Pre	Follow-up
Very confident	0	4
Confident	5	7
Unconfident	6	0
Very unconfident	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.104 How would you rate your confidence in the following areas? (please select one answer per row)

	Tailoring financial education learning activities to parents' characteristics and identified needs		
	Pre	Post	Follow-up
Very confident	0	1	1
Confident	5	8	9
Unconfident	6	0	1
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.105 How would you rate your confidence in the following areas? (please select one answer per row)

	Using resources to facilitate financial education		
	Pre	Post	Follow-up
Very confident	0	3	3
Confident	7	6	8
Unconfident	4	0	0
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.106 How would you rate your confidence in the following areas? (please select one answer per row)

	Using digital technology in financial education		
	Pre	Post	Follow-up
Very confident	1	3	2
Confident	5	5	8
Unconfident	5	1	0
Very unconfident	0	0	0
Don't know	0	0	1

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.107 How would you rate your confidence in the following areas? (please select one answer per row)

	Signposting parents/carers to sources of financial education advice/guidance		
	Pre	Post	Follow-up
Very confident	2	2	1
Confident	4	9	9
Unconfident	4	0	1
Very unconfident	1	0	0

Source: Matched responses from practitioner pre, post and follow-up (n=11) surveys

Table 1.108 How would you rate your confidence in the following areas? (please select one answer per row)

	Sharing with colleagues my current knowledge to help parents/careers to speak to their children about money	
	Pre	Follow-up
Very confident	1	2
Confident	5	9
Unconfident	4	0
Very unconfident	1	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

## Practitioner pre survey (descriptives – unmatched i.e. all respondents)

Table 2.109 A5: Which sector is your organisation in? (Please select all that apply)

Sector	Number of respondents
Housing	1
Early Years	14
Family Learning	37
Family Support	13
Debt advice	3
Money matters	1
Crisis support	1
Other	19

Source: Practitioner pre survey (n=65)

Table 1.110 A7: How long have you been working with families? (Please select)

	Number of respondents
Less than three years	12
3-5 years	12
6-10 years	10
More than 10 years	31

Source: Practitioner pre survey (n=65)

Table 1.111 A8: Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	12
No	53

Source: Practitioner pre survey (n=65)

Table 1.112 A9a: Has your organisation been involved in delivering money matters before this pilot? (Please select)

	Number of respondents
Yes	16
No	25
Don't know	24

Source: Practitioner pre survey (n=65)

Table 1.113 A10: Have you been involved in delivering support around money matters before this pilot? (Please select)

	Number of respondents
Yes	18
No	46

Source: Practitioner pre survey (n=64)

Table 1.114 A10a: If yes, please specify how long for:

	Number of respondents
Less than three years	6
3-5 years	6
6-10 years	4
More than 10 years	2

Source: Practitioner pre survey (n=18)

Table 1.115 A11: Have you been involved in sharing approaches to delivering money management support with others in your organisation before this pilot?

	Number of respondents
Yes	16
No	48

Source: Practitioner pre survey (n=64)

Table 1.116 A12: Have you participated in any training/development/professional learning for delivering support around money matters previously? (Please select)

	Number of respondents
Yes	22
No	42

Source: Practitioner pre survey (n=64)

Table 1.117 A13: What are your motivations for engaging in this pilot? (please rank in order of importance)

	Number of respondents rating as 'number 1' importance	Number of respondents rating as 'number 2' importance	Number of respondents rating as 'number 3' importance	Number of respondents rating as 'number 4' importance
Supporting families with children under 7 to develop their financial capability	36	1	25	2
Developing my personal financial capability	21	2	35	6
Developing my professional practice (knowledge and confidence in teaching financial literacy and having conversations with families about money)	5	19	4	36
Supporting CPD more broadly	2	42	0	20

Source: Practitioner pre survey (n=64)

Table 1.118 B1: From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Talk about how money is used in the family e.g. paying for heating	20	19	14	3	3	0	1
Explain the difference between price and the value of things	12	24	17	6	0	0	1
Teach the importance of saving	19	23	14	2	1	0	1
Give them their own spending money / allowance	8	20	18	7	0	0	7

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Involve them in basic family spending discussions e.g. the cost of days out	7	15	15	14	4	1	4
Involve them in basic family spending decisions e.g. food shopping	7	16	17	12	5	1	2
Let them manage their own day-to-day money without supervision	0	1	11	14	27	1	6
Give them responsibility for saving up for something they want	8	20	20	6	3	0	3
Encourage them to think about what to do with their money	15	16	17	7	2	0	3

Source: Practitioner pre survey (n=60)

Table 1.119 B2: To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood	31	15	2	0	0	0
I recognise that parents/carers are a valuable intermediary in delivering financial education to young people	32	15	1	0	0	0
I understand that financial education is composed of various themes each reflecting various subjects and circumstances	21	22	4	0	0	1
I am aware of how young people's financial capability can affect their future wellbeing (debt, income, tax payments etc)	27	18	3	0	0	0

Source: Practitioner pre survey (n=48)

Table 1.120 B2: [If parent] To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
How I manage my money now will influence how my child/ren manages their money in the future	6	2	1	0	0	0
I feel comfortable discussing money and spending with my child/ren	6	2	1	0	0	0

Source: Practitioner pre survey (n=9)

Table 1.121 B3: [If parent] How would you rate the following in terms of importance? (Select one answer per row)

	Helping my child/ren learn how to manage their money
Very important	10
Quite important	1
Not very important	1
Not important at all	0
Don't know	0

Source: Practitioner pre survey (n=12)

Table 1.122 C1: How would you rate the following in terms of importance? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities	46	12	0	0	1
Making financial education fun and interactive, and incorporating engaging exercises into activities	50	9	0	0	0

Source: Practitioner pre survey (n=59)

Table 1.123 C2a: Are you aware of resources awarded the Financial Education Quality Mark? (Please select)

	Number of respondents
Yes, and have used them	1
Yes, but haven't used them	6
No	52

Source: Practitioner pre survey (n=59)

Table 1.124 D1: How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Having conversations with parents/carers about money	6	20	16	2	3
Helping parents/carers teach their children about money	5	24	16	0	2
Having the ability to deliver engaging and effective financial education	4	20	18	1	4
Tailoring financial education learning activities to parents' characteristics and identified needs	3	18	21	0	5
Using resources to facilitate financial education	4	29	12	0	2
Using digital technology in financial education	4	18	21	0	4
Signposting parents/carers to sources of financial education advice/guidance	5	17	18	3	4
Sharing with colleagues my current knowledge to help parents/carers to speak to their children about money	4	24	15	1	3

Source: Practitioner pre survey (n=47)

Table 1.125 D1: [If parent] How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Demonstrating good money management skills to my child/ren	2	7	0	0	0
Supporting my child to learn how to manage their own money	2	7	0	0	0

Source: Practitioner pre survey (n=9)

## Practitioner post-survey (descriptives – unmatched)

Table 1.126 A5: Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	7
No	34

Source: Practitioner post survey (n=41)

Table 1.127 B1a: Did you take part in a practitioners' focus group to input to the content of the Financial Education programme?

	Number of respondents
Yes	12
No	29

Source: Practitioner post survey (n=41)

Table 1.128 B1b: Were you able to consult parents of children aged 3-7 years to inform your inputs to the practitioners' focus group (on the content of the Financial Education programme)?

	Number of respondents
Yes	3
No	9

Source: Practitioner post survey (n=12)

Table 1.129 B1c: If yes, on a scale of 1-5, how useful did you think the process of consulting parents on potential programme content was? (Please select one answer)

	Number of respondents
Extremely useful	1
Very useful	1
Moderately useful	1
Not very useful	0
Not useful at all	0
Don't know	0

Source: Practitioner post survey (n=3)

Table 1.130 B1d: And on a scale of 1-5, how useful did you think the process of consulting practitioners on programme content was? (Please select one answer)

	Number of respondents
Extremely useful	4
Very useful	6
Moderately useful	2
Not very useful	0
Not useful at all	0
Don't know	0

Source: Practitioner post survey (n=12)

Table 1.131 B2a: Have you attended the practitioner training to prepare for delivering the Financial Education programme?

	Number of respondents
Yes	40
No	1

Source: Practitioner post survey (n=41)

Table 1.132 B2b: If yes, how would you rate each of the following aspects of the training?

	Very good	Good	Average	Poor	Very poor	Don't know
Information you received before the workshop	15	13	11	0	0	1
The way the workshop was facilitated	21	19	0	0	0	0
The content of the workshop	21	18	1	0	0	0
The resources for you to use	20	11	0	0	0	9

Source: Practitioner post survey (n=40)

Table 1.133 B2c: If yes, on a scale of 1-5, how useful did you find the practitioner training overall? (Please select one answer)

	Number of respondents
Extremely useful	14
Very useful	20
Moderately useful	6
Not very useful	0
Not useful at all	0
Don't know	0

Source: Practitioner post survey (n=40)

Table 1.134 B2d: If yes, on a scale of 1-5, how prepared do you feel for supporting families to develop their financial capability, following the training?

	Number of respondents
Extremely well prepared	1
Very prepared	22
Moderately prepared	16
Not very prepared	1
Not at all prepared	0

Source: Practitioner post survey (n=40)

Table 1.135 B3 Looking ahead, how do you plan to deliver the Financial Education programme? (Please select)

	Number of respondents
Facilitated, online delivery	13
Face-to-face delivery	4
A mix of online and face-to-face delivery	12
Not sure	12

Source: Practitioner post survey (n=41)

Table 1.136 C1a To what extent do you agree with the following statement?

	The training has increased my awareness of the importance of supporting parents/carers to talk to children about money from a young age
Strongly agree	15
Agree	21
Neither agree nor disagree	3
Disagree	0
Strongly disagree	0
Don't know	0

Source: Practitioner post survey (n=39)

Table 1.137 C1b: From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Talk about how money is used in the family e.g. paying for heating	15	15	7	1	1	0	0
Explain the difference between price and the value of things	16	15	6	1	1	0	0
Teach the importance of saving	20	13	5	0	1	0	0
Give them their own spending money / allowance	14	11	8	3	1	1	1
Involve them in basic family spending discussions e.g. the cost of days out	11	14	10	2	2	0	0
Involve them in basic family spending decisions e.g. food shopping	15	11	8	3	2	0	0
Let them manage their own day-to-day money without supervision	2	7	14	7	8	1	0
Give them responsibility for saving up for something they want	14	12	10	2	1	0	0
Encourage them to think about what to do with their money	14	15	6	3	1	0	0

Source: Practitioner post survey (n=39)

Table 1.138 C2: To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	I understand that financial education is composed of various themes each reflecting various subjects and circumstances
Strongly agree	16
Agree	21
Neither agree nor disagree	0
Disagree	0
Strongly disagree	0
Don't know	2

Source: Practitioner post survey (n=39)

Table 1.139 C2: [If parent] To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	I feel comfortable discussing money and spending with my child/ren
Strongly agree	4
Agree	2
Neither agree nor disagree	0
Disagree	1
Strongly disagree	0
Don't know	0

Source: Practitioner post survey (n=7)

Table 1.140 D1: How would you rate the following in terms of importance, after the training? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities	32	7	0	0	0
Making financial education fun and interactive, and incorporating engaging exercises into activities	38	1	0	0	0

Source: Practitioner post survey (n=39)

Table 1.141 D1: How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Having conversations with parents/carers about money	10	27	2	0	0
Helping parents/carers teach their children about money	10	27	1	1	0

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Tailoring financial education learning activities to parents' characteristics and identified needs	7	28	1	0	3
Using resources to facilitate financial education	13	25	0	0	1
Using digital technology in financial education	5	29	4	0	1
Signposting parents/carers to sources of financial education advice/guidance	7	29	1	0	2

Source: Practitioner pre survey (n=39)

## Practitioner follow-up survey (descriptives – unmatched)

Table 1.142 A5: Are you a parent/carers of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	6
No	17

Source: Practitioner follow-up survey (n=23)

Table 1.143 A6a: How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select all that apply)

	Number of respondents
I delivered the training online	6
I delivered the training in-person (face-to-face delivery)	3
I delivered the training using a mix of online and face-to-face delivery	0
Campaign for Learning delivered the training on our behalf	1
Campaign for Learning delivered the training online on our behalf, and I observed the session	1
Campaign for Learning and I co-delivered the training online	0
Other	1
I haven't delivered Campaign for Learning's Love Learning about Money Together programme yet	11

Source: Practitioner follow-up survey (n=23)

Table 1.144 A6b: [This question will only appear for respondents selecting 'I haven't delivered yet' to A6a] How likely are you to deliver the Campaign for Learning's Love Learning about Money Together programme to parents in the next 2-3 months (i.e.. to the end of October 2021)?

	Number of respondents
Very likely	0
Quite likely	2
Less likely	2
Not at all likely	4
Don't know	3

Source: Practitioner follow-up survey (n=11)

Table 1.145 A6d: [Only ask respondents selecting 'very/quite/less likely' they intend to deliver the programme again to A6b.] How do you plan to deliver Campaign for Learning's Love Learning about Money Together programme? (Please select)

	Number of respondents
I will deliver the training online	2
I will deliver the training in-person (face-to-face delivery)	2
I will deliver the training using a mix of online and face-to-face delivery	0
Other	0
Not decided yet	0

Source: Practitioner follow-up survey (n=4)

Table 1.146 A6e: [Only ask respondents selecting 'not at all likely' to A6b.] Please indicate why you aren't planning to deliver Campaign for Learning's Love Learning about Money Together programme? (Please select all that apply)

	Number of respondents
Time limitations	0
Staff capacity	2
Lack of confidence	0
The materials don't seem relevant to the parents I work with	0
Difficulty recruiting parents	1
Other	1

Source: Practitioner follow-up survey (n=4)

Table 1.147 A7: [Only ask respondents selecting 'yes' they have delivered A6a.] How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select one option)

	Number of respondents
1 hour workshop once a week for 3-5 weeks	5
2 hour workshops, covering the programme over 2 weeks	0
One-off workshop	4
Other	2

Source: Practitioner follow-up survey (n=11)

Table 1.148 A8a: [Only ask respondents selecting 'yes' they have delivered A6a.] What type of setting did you deliver Campaign for Learning's Love Learning about Money Together programme in? (Please select one option)

	Number of respondents
School setting (term-time)	4
Summer school	0
Family and community setting	0
Family support	0
One-to-one support	0
Social prescribing	0
Other	7

Source: Practitioner follow-up survey (n=11)

Table 1.149 A8b: [Only ask respondents selecting 'yes' they have delivered A6a.] Do you think the Campaign for Learning's Love Learning about Money Together programme is well suited to delivery in the setting you chose?

	Number of respondents
Yes	9
No	0
Don't know	1

Source: Practitioner follow-up survey (n=10)

Table 1.150 A6b: [This question will only appear for respondents selecting 'I haven't delivered yet' to A6a] How likely are you to deliver the Campaign for Learning's Love Learning about Money Together programme to parents in the next 2-3 months (i.e.. to the end of October 2021)?

	Number of respondents
Very likely	2
Quite likely	4
Less likely	0
Not at all likely	0
Don't know	4

Source: Practitioner follow-up survey (n=10)

Table 1.151 A10: [Only ask respondents selecting 'yes' they have delivered A6a.] Which sessions did you incorporate into delivery? (Please select all that apply)

	Number of respondents
Session 1: Wish money would grow on trees	10
Session 2: Time is free but priceless	10
Session 3: Play is our brain's favourite way of learning	9
Session 4: Planning for sunny and rainy days	8
Session 5: The greatest wealth is health	6

Source: Practitioner follow-up survey (n=10)

Table 1.152 A11a: [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use or signpost to any of the Home Learning Extension Activities or Information Signposts, in addition to the 'core' content activities? (Please select all that apply)

	Number of respondents
Yes, I modelled some Home Learning Extension Activities	7
Yes, I passed on information to parents/carers	7
No	0

Source: Practitioner follow-up survey (n=11)

Table 1.153 A12a: [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use the home learning 'make' activities?

	Number of respondents
Yes	5
No	5

Source: Practitioner follow-up survey (n=10)

Table 1.154 A13: [Only ask respondents selecting 'yes' they have delivered A6a.] Did you add any additional content in the programme?

	Number of respondents
Yes	2
No	8

Source: Practitioner follow-up survey (n=10)

Table 1.155 How well prepared did you feel for the following aspects of delivery? (Select one answer per row)

	Very prepared	Prepared	Unprepared	Very unprepared	Don't know
Finding and accessing resources on the padlet	5	4	0	0	1
Adapting sessions to meet the needs of parents/carers	5	4	0	0	1

Source: Practitioner follow-up survey (n=10)

Table 1.156 B1: From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Ages 3-4	Ages 5-6	Ages 7-8	Ages 9-11	Ages 12 and above	Parents / carers shouldn't do this	Don't know
Talk about how money is used in the family e.g. paying for heating	9	5	5	0	0	1	0
Explain the difference between price and the value of things	6	8	4	2	0	0	0
Teach the importance of saving	8	7	5	0	0	0	0
Give them their own spending money / allowance	5	7	6	2	0	0	0
Involve them in basic family spending discussions e.g. the cost of days out	4	7	6	3	0	0	0
Involve them in basic family spending decisions e.g. food shopping	5	5	8	2	0	0	0
Let them manage their own day-to-day money without supervision	1	2	2	10	5	0	0
Give them responsibility for saving up for something they want	5	6	7	2	0	0	0
Encourage them to think about what to do with their money	8	6	4	2	0	0	0

Source: Practitioner follow-up survey (n=20)

Table 1.157 B2: To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood	14	5	0	0	0	0
I recognise that parents/carers are a valuable intermediary in delivering financial education to young people	15	4	0	0	0	0
I understand that financial education is composed of various themes each reflecting various subjects and circumstances	14	5	0	0	0	0
I am aware of how young people's financial capability can affect their future wellbeing (debt, income, tax payments etc)	13	6	0	0	0	0

Source: Practitioner follow-up survey (n=19)

Table 1.158 B2: [If parent] To what extent do you agree or disagree with the following statements around the value of financial education for children and families? (Please select one answer per row)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
How I manage my money now will influence how my (grand) child/ren manages their money in the future	4	1	0	0	0	0
I feel comfortable discussing money and spending with my (grand) child/ren	4	1	0	0	0	0

Source: Practitioner follow-up survey (n=5)

Table 1.159 B3: [If parent / carer] How would you rate the following in terms of importance? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Helping my (grand) child/ren learn how to manage their money	5	0	0	0	0

Source: Practitioner follow-up survey (n=5)

Table 1.160 C1: How would you rate the following in terms of importance? (Select one answer per row)

	Very important	Quite important	Not very important	Not important at all	Don't know
Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities	16	3	0	0	0
Making financial education fun and interactive, and incorporating engaging exercises into activities	18	1	0	0	0

Source: Practitioner pre survey (n=19)

Table 1.161 D1: How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Having conversations with parents/carers about money	5	13	1	0	0
Helping parents/carers teach their children about money	6	13	0	0	0
Having the ability to deliver engaging and effective financial education	6	12	1	0	0
Tailoring financial education learning activities to parents' characteristics and identified needs	3	13	3	0	0
Using resources to facilitate financial education	6	12	1	0	0
Using digital technology in financial education	4	13	1	0	1
Signposting parents/carers to sources of financial education advice/guidance	4	13	2	0	0
Sharing my current knowledge to help parents/carers teach their children about money	5	13	1	0	0

Source: Practitioner follow-up survey (n=19)

Table 1.162 D1: [If parent/carer] How would you rate your confidence in the following areas? (Select one answer per row)

	Very confident	Confident	Unconfident	Very unconfident	Don't know
Demonstrating good money management skills to my child/grandchild	3	2	0	0	0
Supporting my child/grandchild to learn how to manage their own money	3	2	0	0	0

Source: Practitioner follow-up survey (n=5)

## Practitioner pre, post and follow-up survey (matched)

### Descriptive information about the matched sample

Table 1.163 Which sector is your organisation in? (Please select all that apply)

Sector	Number of respondents
Housing	0
Early Years	1
Family Learning	8
Family Support	1
Debt advice	0
Money matters	0
Crisis support	0
Other	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.164 How long have you been working with families? (Please select)

Duration	Number of respondents
Less than three years	2
3-5 years	3
6-10 years	1
More than 10 years	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.165 Are you a parent/carer of a child aged 3-7 years? (Please select)

	Number of respondents
Yes	2
No	9

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11)

Table 1.166 Has your organisation been involved in delivering money matters before this pilot? (Please select)

	Number of respondents
Yes	3
No	5
Don't know	3

Source: Matched responses from practitioner pre survey (n=11)

Table 1.167 Have you been involved in delivering support around money matters before this pilot? (Please select)

	Number of respondents
Yes	3
No	8

Source: Matched responses from practitioner pre survey (n=11)

Table 1.168 If yes, please specify how long for (Please select)?

Duration	Number of respondents
Less than three years	3
3-5 years	2

Source: Matched responses from practitioner pre survey (n=5)

Table 1.169 Have you been involved in sharing approaches to delivering money management support with others in your organisations before this pilot?

	Number of respondents
Yes	3
No	8

Source: Matched responses from practitioner pre survey (n=11)

Table 1.170 Have you been involved in delivering support around money matters before this pilot? (Please select)

	Number of respondents
Yes	3
No	8

Source: Matched responses from practitioner pre survey (n=11)

Table 1.171 Have you participated in any training/development/professional learning for delivering support around money matters previously? (Please select)

	Number of respondents
Yes	6
No	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.172 What are your motivations for engaging in this pilot? (please rank in order of importance)

	Number of respondents rating as 'number 1' importance	Number of respondents rating as 'number 2' importance	Number of respondents rating as 'number 3' importance	Number of respondents rating as 'number 4' importance
Supporting families with children under 7 to develop their financial capability	6	4	1	0
Developing my personal financial capability	0	0	5	6
Developing my professional practice (knowledge and confidence in teaching financial literacy and having conversations with families about money)	4	7	0	0
Supporting CPD more broadly	1	0	5	5

Source: Matched responses from practitioner pre survey (n=11)

Table 1.173 Are you aware of resources awarded the Financial Education Quality Mark? (Please select)

	Number of respondents
Yes, and have used them	0
Yes, but haven't used them	1
No	10

Source: Matched responses from practitioner pre survey (n=11)

Table 1.174 How would you rate your confidence in the following areas? (please select one answer per row)

	Demonstrating good money management skills to my child/ren
Very confident	0
Confident	2
Unconfident	0
Very unconfident	0

Source: Matched responses from practitioner pre survey (n=2)

Table 1.175 How would you rate your confidence in the following areas? (please select one answer per row)

	Supporting my child to learn how to manage their own money
Very confident	0
Confident	2
Unconfident	0
Very unconfident	0

Source: Matched responses from practitioner pre survey (n=2)

Table 1.176 How would you rate the following aspects of the training?

	Very good	Good	Average	Poor	Very poor	Don't know
Information you received before the workshop	4	5	2	0	0	0
The way the workshop was facilitated	9	2	0	0	0	0
The content of the workshop	8	3	0	0	0	0
The resources for you to use	8	2	0	0	0	1

Source: Matched responses from practitioner post survey (n=11)

Table 1.177 On a scale of 1-5, how useful did you find the practitioner training overall? (Please select one answer)

	Number of respondents
Extremely useful	6
Very useful	5
Moderately useful	0
Not very useful	0
Not at all useful	0

Source: Matched responses from practitioner post survey (n=11)

Table 1.178 On a scale of 1-5, how prepared do you feel for supporting families to develop their financial capability, following the training?

	Number of respondents
Extremely well prepared	1
Very prepared	5
Moderately prepared	5
Not very prepared	0
Not at all prepared	0

Source: Matched responses from practitioner post survey (n=11)

Table 1.179 Looking ahead, how do you plan to deliver the Financial Education programme? (Please select)

	Number of respondents
Facilitated, online delivery	4
Face-to-face delivery	1
A mix of online and face-to-face delivery	3
Not sure	3

Source: Matched responses from practitioner post survey (n=11)

Table 1.180 To what extent do you agree with the following statement?

	The training has increased my awareness of the importance of supporting parents/carers to talk to children about money from a young age
Strongly agree	7
Agree	2
Neither agree nor disagree	0
Disagree	0
Strongly disagree	0

Source: Matched responses from practitioner post survey (n=9)

Table 1.181 How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select all that apply)

	Number of respondents
Delivered training online	1
I delivered the training in-person (face-to-face delivery)	3
I delivered the training using a mix of online and face-to-face delivery	0
Campaign for Learning delivered the training online on our behalf	1
Campaign for Learning delivered the training online on our behalf, and I observed the session	1
Campaign for Learning and I co-delivered the training online	0
I haven't delivered Campaign for Learning's Love Learning about Money Together programme yet	5

Source: Matched responses from practitioner follow-up survey (n=11)

Table 1.182 [Only ask respondents selecting 'yes' they have delivered A6a.] How did you deliver Campaign for Learning's Love Learning about Money Together programme? (Please select one option)

	Number of respondents
1 hour workshop once a week for 3-5 weeks	2
2 hour workshops, covering the programme over 2 weeks	0
One-off workshop	3
Other	1

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.183 [Only ask respondents selecting 'yes' they have delivered A6a.] What type of setting did you deliver Campaign for Learning's Love Learning about Money Together programme in? (Please select one option)

	Number of respondents
School setting (term-time)	3
Summer school	0
Family and community setting	0
Family support	0
One-to-one support	0
Social prescribing	0
Other	3

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.184 [Only ask respondents selecting 'yes' they have delivered A6a.] Do you think the Campaign for Learning's Love Learning about Money Together programme is well suited to delivery in the setting you chose?

	Number of respondents
Yes	5
No	0
Don't know	1

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.185 [Only ask respondents selecting 'yes' they have delivered A6a.] How likely are you to deliver the Campaign for Learning's Love Learning about Money Together programme to parents in the next 2-3 months (i.e. to the end of October 2021)?

	Number of respondents
Very likely	1
Quite likely	1
Less likely	0
Not at all likely	0
Don't know	4

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.186 [Only ask respondents selecting 'yes' they have delivered A6a.] Which sessions did you incorporate into delivery? (Please select all that apply)

	Number of respondents
Session 1: Wish money would grow on trees	6
Session 2: Time is free but priceless	6
Session 3: Play is our brain's favourite way of learning	5
Session 4: Planning for sunny and rainy days	4
Session 5: The greatest wealth is health	3

Source: Matched responses from practitioner post survey (n=6)

Table 1.187 [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use or signpost to any of the Home Learning Extension Activities or Information Signposts, in addition to the 'core' content activities? (Please select all that apply)

	Number of respondents
Yes, I modelled some Home Learning Extension Activities	3
Yes, I passed on information to parents/carers	5
No	0

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.188 [Only ask respondents selecting 'yes' they have delivered A6a.] Did you use the home learning 'make' activities?

	Number of respondents
Yes	3
No	3

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.189 [Only ask respondents selecting 'yes' they have delivered A6a.] Did you add any additional content in the programme?

	Number of respondents
Yes	2
No	4

Source: Matched responses from practitioner follow-up survey (n=6)

Table 1.190 How well prepared did you feel for the following aspects of delivery? (Select one answer per row)

	Very prepared	Prepared	Unprepared	Very unprepared	Don't know
Finding and accessing resources on the padlet	3	2	0	0	1
Adapting sessions to meet the needs of parents/carers	2	3	0	0	1

Source: Matched responses from practitioner follow-up survey (n=6)

## Matched responses

Table 1.191 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Talk about how money is used in the family, e.g. paying for heating		
	Pre	Post	Follow-up
Ages 3-4	4	2	5
Ages 5-6	4	5	3
Ages 7-8	3	2	2
Ages 9-11	0	0	0
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	1

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.192 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Explain the difference between price and the value of things		
	Pre	Post	Follow-up
Ages 3-4	3	4	4
Ages 5-6	4	5	4
Ages 7-8	4	0	3
Ages 9-11	0	0	0
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.193 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Teach the importance of saving		
	Pre	Post	Follow-up
Ages 3-4	3	4	3
Ages 5-6	7	3	5
Ages 7-8	0	2	3
Ages 9-11	1	0	0
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.194 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Give them their own spending money / allowance		
	Pre	Post	Follow-up
Ages 3-4	2	3	3
Ages 5-6	5	2	4
Ages 7-8	2	3	3
Ages 9-11	2	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.195 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Involve them in basic family spending discussions e.g. the cost of days out		
	Pre	Post	Follow-up
Ages 3-4	0	3	2
Ages 5-6	4	4	4
Ages 7-8	3	2	3
Ages 9-11	4	0	2
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.196 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Involve them in basic family spending decisions e.g. food shopping		
	Pre	Post	Follow-up
Ages 3-4	0	3	3
Ages 5-6	3	2	3
Ages 7-8	5	3	4
Ages 9-11	2	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	1	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.197 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Let them manage their own day-to-day money without supervision		
	Pre	Post	Follow-up
Ages 3-4	0	1	0
Ages 5-6	0	2	2
Ages 7-8	1	2	1
Ages 9-11	4	4	7
Ages 12 and above	5	0	1
Parents/carers shouldn't do this	1	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.198 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Give them responsibility for saving up for something they want		
	Pre	Post	Follow-up
Ages 3-4	1	4	3
Ages 5-6	4	1	4
Ages 7-8	3	3	3
Ages 9-11	3	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.199 From what age do you think parents and carers should start doing the following with their children to help them become good with money when they grow up? (Please select one answer per row)

	Encourage them to think about what to do with their money		
	Pre	Post	Follow-up
Ages 3-4	1	4	4
Ages 5-6	5	3	3
Ages 7-8	3	1	3
Ages 9-11	2	1	1
Ages 12 and above	0	0	0
Parents/carers shouldn't do this	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up surveys (n=11)

Table 1.200 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	Children need to develop financial capabilities from a young age to ensure they can make informed money management decisions in adulthood	
	Pre	Follow-up
Strongly agree	8	9
Agree	3	2
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.201 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I recognise that parents/carers are a valuable intermediary in delivering financial education to young people	
	Pre	Follow-up
Strongly agree	9	9
Agree	2	2
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.202 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I understand that financial education is composed of various themes each reflecting various subjects and circumstances		
	Pre	Post	Follow-up
Strongly agree	7	5	9
Agree	1	4	2
Neither agree nor disagree	2	0	0
Disagree	0	0	0
Strongly disagree	0	0	0
Don't know	1	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11) Table 1.203 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I feel comfortable discussing money and spending with my child/ren		
	Pre	Post	Follow-up
Strongly agree	1	1	1
Agree	1	1	1
Neither agree nor disagree	0	0	0
Disagree	0	0	0
Strongly disagree	0	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=2)

Table 1.204 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	I am aware of how young people's financial capability can affect their future wellbeing (debt, income, tax payments etc)	
	Pre	Follow-up
Strongly agree	8	8
Agree	3	3
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.205 To what extent do you agree or disagree with the following statements? (Please select one answer per row)

	How I manage my money now will influence how my child/ren manage their money in the future	
	Pre	Follow-up
Strongly agree	2	1
Agree	0	1
Neither agree nor disagree	0	0
Disagree	0	0
Strongly disagree	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=2)

Table 1.206 How would you rate the following in terms of importance? (Please select one answer per row)

	Helping my child/ren learn how to manage their money	
	Pre	Follow-up
Very important	11	2
Quite important	0	0
Not very important	0	0
Not important at all	0	0
Don't know	0	0

Source: Matched responses from practitioner pre (n=11) and follow-up (n=2) surveys

Table 1.207 How would you rate the following in terms of importance? (please select one answer per row)

	Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities		
	Pre	Post	Follow-up
Very important	11	11	9
Quite important	0	0	2
Not very important	0	0	0
Not important at all	0	0	0
Don't know	0	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11)

Table 1.208 How would you rate the following in terms of importance? (please select one answer per row)

	Making financial education fun and interactive, and incorporate engaging exercises into activities		
	Pre	Post	Follow-up
Very important	11	11	10
Quite important	0	0	1
Not very important	0	0	0
Not important at all	0	0	0
Don't know	0	0	0

Source: Matched responses from practitioner pre, post and follow-up surveys (n=11)

Table 1.209 How would you rate your confidence in the following areas? (please select one answer per row)

	Having conversations with parents/carers about money		
	Pre	Post	Follow-up
Very confident	0	0	1
Confident	5	9	10
Unconfident	5	0	0
Very unconfident	1	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.210 How would you rate your confidence in the following areas? (please select one answer per row)

	Helping parents/carers teach their children about money		
	Pre	Post	Follow-up
Very confident	0	3	2
Confident	6	6	9
Unconfident	5	0	0
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.211 How would you rate your confidence in the following areas? (please select one answer per row)

	Having the ability to deliver engaging and effective financial education	
	Pre	Follow-up
Very confident	0	4
Confident	5	7
Unconfident	6	0
Very unconfident	0	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

Table 1.212 How would you rate your confidence in the following areas? (please select one answer per row)

	Tailoring financial education learning activities to parents' characteristics and identified needs		
	Pre	Post	Follow-up
Very confident	0	1	1
Confident	5	8	9
Unconfident	6	0	1
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.213 How would you rate your confidence in the following areas? (please select one answer per row)

	Using resources to facilitate financial education		
	Pre	Post	Follow-up
Very confident	0	3	3
Confident	7	6	8
Unconfident	4	0	0
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.214 How would you rate your confidence in the following areas? (please select one answer per row)

	Using digital technology in financial education		
	Pre	Post	Follow-up
Very confident	1	3	2
Confident	5	5	8
Unconfident	5	1	0
Very unconfident	0	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.216 How would you rate your confidence in the following areas? (please select one answer per row)

	Signposting parents/carers to sources of financial education advice/guidance		
	Pre	Post	Follow-up
Very confident	2	2	1
Confident	4	7	9
Unconfident	4	0	1
Very unconfident	1	0	0

Source: Matched responses from practitioner pre (n=11), post (n=9) and follow-up (n=11) surveys

Table 1.217 How would you rate your confidence in the following areas? (please select one answer per row)

	Sharing with colleagues my current knowledge to help parents/carers to speak to their children about money	
	Pre	Follow-up
Very confident	1	2
Confident	5	9
Unconfident	4	0
Very unconfident	1	0

Source: Matched responses from practitioner pre and follow-up surveys (n=11)

# Annex Two: Scoring system

Full details on scoring system for attitude, knowledge, and confidence statements used in pre-, post- and follow-up.

## Attitudes: 10 statements. Max score = 50

1. I understand that financial education is composed of various themes each reflecting various subjects and circumstances:
  - Strongly agree = 5, Agree = 4, Neither agree nor disagree = 3, Disagree = 2, Strongly disagree = 1, Don't know = 0.
2. Talk about how money is used in the family, e.g. paying for heating
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
3. Explain the difference between price and the value of things
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
4. Teach the importance of saving
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
5. Give them their own spending money / allowance
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
6. Involve them in basic family spending discussions e.g. the cost of days out
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
7. Involve them in basic family spending decisions e.g. food shopping
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
8. Let them manage their own day-to-day money without supervision
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
9. Give them responsibility for saving up for something they want
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0
10. Encourage them to think about what to do with their money
  - Ages 3-4 = 5, Ages 5-6 = 4, Ages 7-8 = 3, Ages 9-11 = 2, Ages 12 and above = 1, Parents/carers shouldn't do this = 0

## Knowledge: 2 statements: max score = 8

1. Making financial education fun and interactive, and incorporating engaging exercises into activities
  - Very important = 4, Quite important = 3, Not very important = 2, Not at all important = 1, Don't know = 0
2. Providing practical learning experiences based on day-to-day financial matters when it comes to developing children's financial capabilities
  - Very important = 4, Quite important = 3, Not very important = 2, Not at all important = 1, Don't know = 0

**Confidence: 6 statements: max score = 30**

1. Having conversations with parents/carers about money
  - Very confident = 4    Confident = 3    Unconfident = 2    Very unconfident = 1  
Don't know = 0
2. Helping parents/carers teach their children about money
  - Very confident = 4    Confident = 3    Unconfident = 2    Very unconfident = 1  
Don't know = 0
3. Using digital technology in financial education
  - Very confident = 4    Confident = 3    Unconfident = 2    Very unconfident = 1  
Don't know = 0
4. Using resources to facilitate financial education
  - Very confident = 4    Confident = 3    Unconfident = 2    Very unconfident = 1  
Don't know = 0
5. Tailoring financial education learning activities to parents' characteristics and identified needs
  - Very confident = 4    Confident = 3    Unconfident = 2    Very unconfident = 1  
Don't know = 0
6. Signposting parents/carers to sources of financial education advice/guidance
  - Very confident = 4    Confident = 3    Unconfident = 2    Very unconfident = 1  
Don't know = 0

# Annex Three: Sample resources

## Facilitator guide

### Session 1 Wish money would grow on trees



**Learning Outcomes:**

- LO1.1 Parents understand why we need to talk to kids about money
- LO1.2 Children understand the value of money
- LO1.3 Children experience handling money and recognise coins

This session helps parents think about what their children are learning about money. By using the alien, parents are able to have fun and not personalise it to their children or themselves. Children will start to think about the value of money, experience handling money and recognise coins through interactive games, activities and resources that can be used at home with their families. Extension activities are used as family learning opportunities.

● Core ● Extension ● Info signpost ● Make

Time	Stage/Focus	Activity	Resources	Notes
5 mins	Welcome and Introductions	<ul style="list-style-type: none"> <li>Facilitator welcomes parents to the session</li> <li>Parents introduce themselves – you can choose an icebreaker, for example:                             <ul style="list-style-type: none"> <li>“What was your favourite childhood memory”?</li> <li>- Thank parents for their contributions</li> </ul> </li> </ul> <p><b>Explain:</b> The reason we ask this question is that for most people, the best memories they have are the things they <i>did</i> and not things they were <i>bought</i> in a shop. As parents, we are under pressure from children to buy things. One aim of this programme is to turn pester power into parent power!</p>	Virtual platform – no screen share so all participants can see each other	
10 mins (ends 15 mins into session)	Course information	<p><b>Start slide show presentation</b></p> <p><b>Explain:</b> This is a fantastic, fun programme with lots of great games and craft ideas that you can do with your kids. It's part of an innovation project, which means that your views are really valuable to us.</p> <p><b>Share the link to the survey with parents</b> (this can be done before the session if you prefer, or if parents require one-to-one support)</p> <p><b>Explain:</b> We would be really grateful if we could all spend the next 5 minutes or so doing a quick survey. <b>Any information that we collect for the research is completely confidential. This means that nobody apart from the researchers will know what you said</b></p>	<p><b>Slide 1</b> Title LLAM</p> <p>Survey link <a href="https://survey.alchemer.eu/s3/90333468/CFL-Parent-Pre">https://survey.alchemer.eu/s3/90333468/CFL-Parent-Pre</a></p>	

### Session 1 Wish money would grow on trees



Time	Stage/Focus	Activity	Resources	Notes
		<p><b>Share Instructions:</b> Talk through the instructions on making giant coins with parents and explain Money Musical Bumps game and Musical Hide 'n' Seek game as set out in the handouts</p> <p><b>Explain:</b> These activities can be extended dependent upon the age of the child and their ability</p>		
	Home learning 'make'	<p><b>Let's Make Money! (Make giant coins for games)</b></p> <ul style="list-style-type: none"> <li>Explain to parents this activity is to make giant coins at home with their child to use with Musical Money Bumps and Money Hide 'n' Seek</li> <li>Handout with instructions included in games handout</li> <li>They can print out the coin templates (practitioners could print out if this is an option)</li> <li>Alternatively parents can get creative and use recyclable items they may find in their homes such as cereal boxes, card, paper, etc. They could use a plate or bowl to draw around and they can make their own giant coins</li> <li>Children can get involved and help cut out templates and write the number of the coin (1p) (2p) (5p)</li> </ul>	<p><b>Slide 11</b> Let's Make Money Handout</p>	
	Home Learning Extension Activity	<p><b>Home learning extension activity – optional</b> You can choose to model this activity in the session</p> <p>Click on the hyper link and it will take you to the <b>Coin Cruncher game</b></p>	<p><b>Interactive game</b> <a href="https://natwest.mymoneysense.com/students/students-5-8/coin-cruncher/">https://natwest.mymoneysense.com/students/students-5-8/coin-cruncher/</a></p>	

## Home learning 'make' activity

# Money Hide 'n' Seek



This is a brilliant activity that will not only be fun and energetic but also teaches your children about coins and simple addition and subtraction!

### You will need:

- Giant coin templates (1p, 2p, 5p, 10p coins)
- Hiding spaces for the coins
- A little imagination

### How to make Giant coins:

You can print out the template that is included, you could also laminate if you choose to. Another great idea would be to make your own coins out of recyclable materials found in your house such as cardboard, cereal boxes, magazines and newspaper. You could use a plate or a bowl to draw around and cut out the coin shape, you could even get your kids to decorate them!

### How to play: (age 3-7)

Once you have made your giant coins, hide them around a room or more than one room or even the garden. Children have to find the coins and add up the coins as they go along. You could tell them the total of the amount of coins you have hidden and every time they find a coin they can subtract it from the total. For example: I have hidden 20p and when a five pence coin is found the child can work out that there is 15p left to find.

### Extension:

You can adapt this activity to meet the needs/age of your kids. You could even add a time limit to see how much money can be collected in 1 minute. If you have more than one child, they can compete to see who can find the most money.

## Needs and Wants activity

### Needs and Wants photocard



## Annex Four: Practitioner characteristics

Table 4.1: Delivery organisation sectors (select all that apply)

	Unmatched pre-survey respondents (n=64)	Matched pre-, post-, follow-up-survey respondents (n=11)
Family learning	37	8
Education	18	5
Early years	14	1
Family support	13	1
Debt advice	3	0
Housing	1	0
Money matters	1	0
Crisis support	1	0
Employment support	1	0

Source: Practitioners Pre Survey. Base: Unmatched (64), Matched (11).

Table 4.2: Practitioners' prior experience relating to financial education (please select one answer)

	Unmatched pre-survey respondents (n=64)		Matched pre-, post-, follow-up-survey respondents (n=11)	
	Yes	No	Yes	No
Experience of delivering support around money matters	18	46	5	6
Experience of participating in training, development or professional learning for delivering support around money matters	22	42	6	5
Experience of sharing approaches to delivering money management support with others in your organisation	16	48	3	8

Source: Practitioners Pre Survey. Base: Unmatched (64), Matched (11).