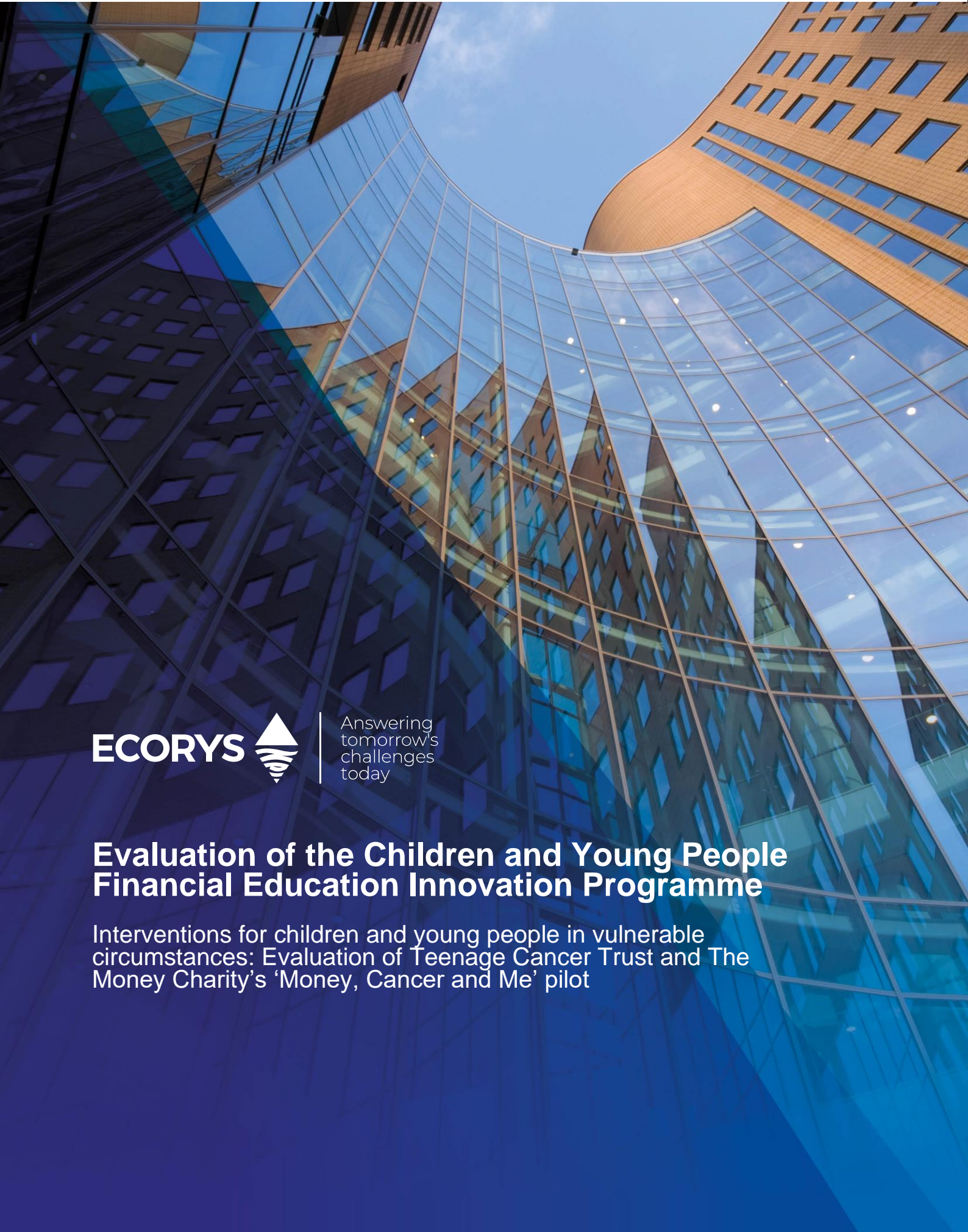




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Evaluation of the Children and Young People Financial Education Innovation Programme

Interventions for children and young people in vulnerable circumstances: Evaluation of Teenage Cancer Trust and The Money Charity's 'Money, Cancer and Me' pilot

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Executive summary

A summary of the evaluation of Teenage Cancer Trust and The Money Charity's 'Money, Cancer and Me' project.

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**.

Teenage Cancer Trust and The Money Charity's 'Money, Cancer and Me' project was one of seven pilot projects funded, and was one of two projects with a focus on providing financial education for children and young people in vulnerable circumstances. 'Money, Cancer and Me' provided financial education to young people with a cancer diagnosis or who had recently finished treatment. The pilot's aim was to support young people aged 13-19, with lived experience of cancer, **to better understand their finances, become confident to make informed decisions, and know where to go for information on managing their money**. Project activities included: developing a financial education module through consultation with professionals and young people; a pilot workshop with young people; training workshops with Youth Support Co-ordinators¹; eight, one-hour interactive workshops with young people aged 13-17; one hour-long interactive workshop with 18-19 year olds; and developing a pack of resources (e.g., factsheets, animated videos, and sheets signposting to further support) for young people to use in future.

The evaluation

Ecorys and the Personal Finance Research Centre were commissioned to undertake a project-level evaluation of each of the pilots, and produce a synthesis report summarising the findings from across the Children and Young People Financial Education Innovation and Evaluation Programme.

Ecorys conducted a development, process and outcomes project-level evaluation of 'Money, Cancer and Me', between February and August 2021. The evaluation aimed to assess:

- ▶ the effectiveness of the design, development and delivery of the sessions run within the project, and;
- ▶ what difference taking part in the pilot for made to young people, Youth Support Co-ordinators, The Money Charity and Teenage Cancer Trust.

The evaluation first involved developing a Theory of Change with the project team, to outline the anticipated activities, outputs and outcomes for the pilot. The mixed methods included: pre- and post-workshop surveys with young people who attended the workshop, a user feedback survey with Youth Support Co-ordinators, interviews with the project delivery team, Youth Support Co-ordinators and young people virtually via Microsoft Teams, and analysis of project management information.

¹ Youth Support Co-ordinators are frontline professionals who work with young people in TCT's specialist units within principal treatment centres (located across NHS hospitals across the UK)

Key findings

Pilot implementation

- ▶ Pilot development was supported by consultation with young people aged 13-19 with a cancer diagnosis and professionals, to help ensure content was tailored and relevant to the target audience. Partnership working across organisations coordinating the pilot was strong and enabled by open communications (such as weekly meetings; honest and transparent feedback; and, responsiveness and willingness to adapt during COVID-19).
- ▶ Online delivery models worked well for the context and allowed the pilot to deliver over a period of changing COVID-19 restrictions. However, the pilot team felt that that financial education workshops would be better embedded within its face-to-face events where possible, to facilitate greater engagement from young people who might not attend a standalone financial education workshop.
- ▶ The pilot reached 41 young people (out of a target of 120), delivering 10 workshops (out of 12 intended), and 23 Youth Support Co-ordinators (with 20 intended). Reasons for reaching fewer young people than intended included: the ongoing impacts of the COVID-19 pandemic on staff members' ability to give time to recruitment of young people; varying levels of interest among young people; staffing shortages; and, different approaches to recruitment depending on the staff available.
- ▶ Young people surveyed were generally very satisfied with the delivery of workshops. They liked that the content was tailored to their experience and relevant to them, the interactivity of workshops, and the workshops being online.
- ▶ Youth Support Coordinators found the training useful, as they thought it was relevant, covered the key topics, and was clearly explained and accessible. Similar to young people, Youth Support Co-ordinators liked the interactivity of the sessions, such as the use of polls.
- ▶ Project team stakeholders noted the need to find a balance between content that is relevant and tailored to young people's situations, without over-emphasising their condition and situation. While feedback on this was generally positive, the pilot team reflected that they would have liked to have spent more time getting this balance right.
- ▶ There remained an appetite for further financial education (such as specific topics like making money and employment), as well as more diversity in learning tools (e.g., using videos) among young people.
- ▶ Recruiting young people was the greatest challenge to delivering as planned, because of variations in the approach to recruitment among professionals, staff shortages, and ongoing challenges posed by the COVID-19 pandemic. There was a need to be sensitive to hospitals' wider pressures when developing the recruitment approach.

Pilot outcomes

In the short term based on the survey results and interviews, after the workshop:

- ▶ Young people became more aware of tools they could use to help them manage their money, and planned to use them in the future.
- ▶ The majority of young people developed more positive attitudes towards setting and sticking to a budget.
- ▶ Young people experienced an increase in self-confidence, and knowledge of, managing their finances. For almost all young people (n=16 out of 17) who completed a pre- and post-workshop survey, there was a positive, significant change in young people's confidence with managing their money.
- ▶ While young people generally felt more confident to seek support following the workshop, there were variations in whom they felt confident to seek support from. There was some positive change in young

people's confidence in speaking with their Youth Support Co-Ordinator, family or friends, but over half reported no change or a negative change. This may have been because young people already felt confident speaking to these different groups (for example, at baseline, most of the young people already felt confident speaking to their family), or may have felt less confident talking to certain individuals after learning more about money matters.

- ▶ Research indicated that, after the workshop, Youth Support Co-ordinators felt better equipped to have conversations about money with young people and their families, were more confident to talk about money sensitively, and were aware of the importance of starting conversations about money earlier. Their approach to talking about money became more preventative rather than reacting to difficult situations. In addition, Youth Support Co-ordinators became more aware of the potential financial vulnerability of young people with a cancer diagnosis, and associated safeguarding concerns they might experience.

Overall conclusions and implications

- ▶ The evaluation found that the pilot largely achieved what it set out to do, in terms of delivering bespoke financial education workshops and resources to young people with a cancer diagnosis, and a related set of training to Youth Support Co-ordinators. It confirmed a need for tailored and targeted financial education for young people with a cancer diagnosis, and financial education training for the professionals that support them.
- ▶ Recruitment was an ongoing challenge and fewer young people participated than were anticipated. This was due to the ongoing impacts of the COVID-19 pandemic on staff members' ability to give time to recruitment of young people; varying levels of interest among young people; staffing shortages; and, different approaches to recruitment depending on the staff available.
- ▶ However, for those who did take part – and who responded to the survey – the pilot appeared to contribute to an increased understanding of, and positive attitudes towards, budgeting and saving money, as well as an increase in self-confidence in managing their money.
- ▶ For Youth Support Co-ordinators, there was evidence of an increased understanding of the financial capability needs of the young people they support, and increased knowledge of where to signpost young people to if needed. The training also helped equip Youth Support Co-ordinators with skills to start conversations about money with young people and families in a sensitive and appropriate way.
- ▶ Consulting with experts and young people on how to tailor existing financial education materials to be context-specific (i.e., suitable for young people with a cancer diagnosis) was a key element in facilitating success. This approach could be emulated to help develop content for other groups with long-term health conditions.
- ▶ The evaluation found that there is a need to work flexibly with young people with a long-term health condition, recognising young people may not always be able to engage with workshops as intended. A rolling programme of support, that young people could join as and when needed, could be helpful for this cohort.
- ▶ The evidence suggests that the delivery model could also be transferred to other topic areas, or could be incorporated into workshops with a broader focus. In particular, young people indicated they were interested in learning about employment and making money, so future workshops could incorporate these themes into financial education.

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 Programme. The programme comprised seven pilot projects. This report focuses on one of these pilot projects, the Money, Cancer and Me pilot delivered by Teenage Cancer Trust and The Money Charity.

1.1 Overview of the CYP Financial Education Innovation Programme

MaPS designed the CYP Financial Education Innovation and Evaluation Programme to support delivery of the UK Strategy for Financial Wellbeing.² 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.³ 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 evaluating new, innovative, solutions or existing but untested interventions. The pilot projects included a range of financial education interventions focused on three priority areas: CYP under the age of seven years, CYP in vulnerable circumstances, and digital delivery.⁴ The Money and Pensions Service identified from previous research certain characteristics that have the strongest links to poor financial capability but for which there is no existing support or tested solutions. These include:

- ▶ Children displaying poor behaviour or low social-emotional skills;
- ▶ Children growing up in low-income and/or over-indebted households;
- ▶ Children with disabilities or those with a long-term illness;
- ▶ Children in care; and/or
- ▶ Young carers.

The 'Money, Cancer and Me' (MCM) pilot sat within the CYP in vulnerable circumstances financial education priority area. In line with the strong focus on learning lessons to improve financial education, each pilot was evaluated

² <https://moneyandpensionservice.org.uk/uk-strategy-for-financial-wellbeing/>

³ <https://moneyandpensionservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>, p.1

⁴ 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/>

individually, as well as the findings across all pilots being combined to produce a programme-level synthesis report.⁵

1.2 Overview of the Money, Cancer and Me pilot

Teenage Cancer Trust (TCT) and The Money Charity (TMC) developed a partnership to deliver the Money, Cancer and Me (MCM) pilot to address a gap in financial education provision for young people with cancer diagnoses, and to help increase the understanding of providing financial education to young people with longstanding illnesses. The aim was to help young people with a cancer diagnosis – or those recovering from cancer – to overcome challenges in their personal and familial financial situation that arise for several reasons:

- ▶ They are likely to miss the financial education they would have received in school because of cancer-related school absence
- ▶ They have fewer opportunities to get practical experience of managing their money (for example, having a part time job, managing their budget) because they often lose their independence and are more reliant on their parents or carers
- ▶ They have specific financial educational needs because of their cancer diagnosis (for example, increased cost of living while in treatment like increased travel, increased heating use/cost)

Research has found that families of young people with a cancer diagnosis are around £600 worse off each month and so financial education is important to equip these young people with the skills they will need in later life.⁶ The MCM virtual financial education module and resources sought to support young people aged 13-19, with lived experience of cancer, to better understand their finances, become confident to make informed decisions, and know where to go for information on managing their money. The need for such content to be tailored and relevant has been highlighted in previous research; a synthesis of the evidence generated through the Money Advice Service's What Works Fund for Financial Capability highlighted the need for financial capability training, content, and materials to be specific to young people's lives.⁷

The delivery model included:

- ▶ Financial education module design with young people, via consultative surveys (November 2020 – January 2021)
- ▶ A pilot workshop to test the workshop design with young people aged 13-17 (February 2021)
- ▶ Workshops with Youth Support Coordinators (YSC), run as an informal training session, using YSC interaction and peer-to-peer discussion to learn about their experiences and the experiences of the young people and families they support (March 2021 – April 2021)
- ▶ Eight one-hour interactive workshops with 13-17 year-olds,⁸ covering: budgeting (purpose and how to budget); income and outgoings considerations; how cancer can effect young people's and their families' finances and what they can do about it; insurance (including the implications of a cancer diagnosis for insurance); getting paid and understanding payslips; and what to do about money worries (March 2021 – July 2021)

⁵ <https://moneyandpensionsservice.org.uk/2022/03/01/children-and-young-people-innovation-programme-evaluation>

⁶ CLIC Sargent. 2017. Cancer Costs: the financial impact of treatment on young cancer patients and their families.

⁷ The Money Advice Service, Ipsos MORI Public Affairs, The Personal Finance Research Centre and Ecorys. *Findings in your hands: Evidence from our What Works Fund to improve the nation's financial capability*. Available from: <https://www.fincap.org.uk/en/articles/what-works-fund>

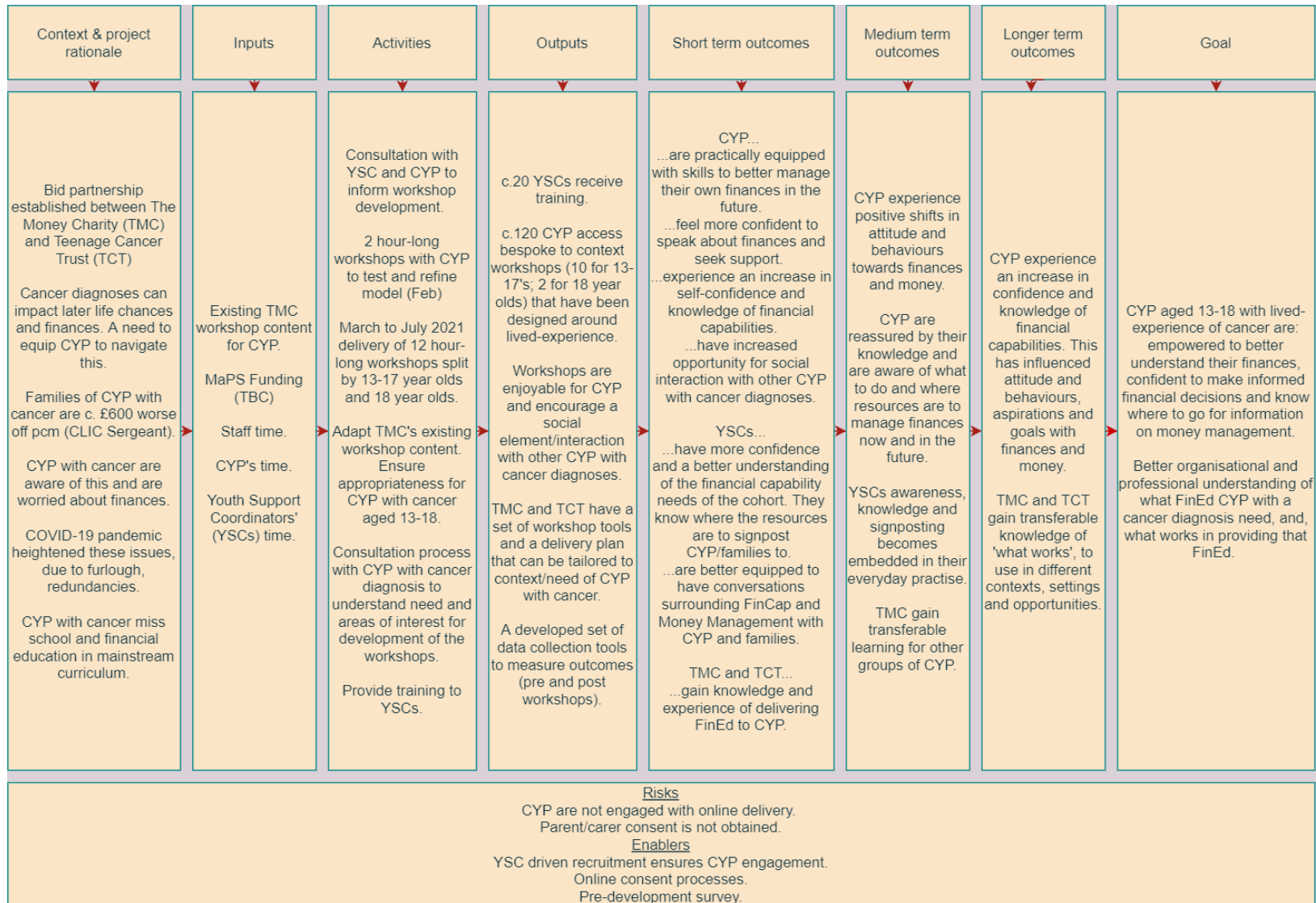
⁸ Overall, nine workshops (including the pilot) were delivered to 13-17 year olds

- ▶ One hour long interactive workshop with 18-19 year-olds, covering: setting goals and identifying the financial considerations needed to help reach these skills; how cancer can affect young people's and their families' finances and what they can do about it; the cost of living independently (including income and outgoings); and what to do about money worries (June 2021).

As part of the pilot, TMC and TCT also developed a set of resources (e.g., animations on student finance, money worries that young people with a cancer diagnosis might experience, and travel insurance; a budgeting activity sheet; and an insurance fact sheet; and a sheet with signposts to different organisations/support) for young people to use. These were made available via TCT's bespoke 'Connect' platform (an online platform with dedicated information and resources for young people supported by TCT). These resources were launched beyond the timescales of evaluation and therefore are out of scope for the evaluation.

Figure 1 below provides an overview of the Theory of Change (ToC) for the MCM pilot.

Figure 1.1: 'Money Cancer and Me' pilot Theory of Change



1.3 Evaluation approach, methodology and limitations

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

- ▶ Understand how they have worked and, if possible, their impact on CYP financial education outcomes
- ▶ Identify common learning from across the interventions, such as approaches to engaging CYP, partnerships, intended outcomes etc.
- ▶ 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 for each type was flexed to reflect this.

The evaluation of MCM covered the development, delivery and outcomes achieved by the pilot. It aimed to assess the effectiveness of the design, development and delivery of the sessions run within the project, and what difference taking part in the pilot for made to young people, YSCs, TMC and TCT.

An initial evaluation scoping period, lasting from November 2020 to January 2021, included a document review, initial project lead consultation, and workshop to develop and refine a pilot ToC. The workshop involved stakeholders from TMC, TCT, 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. This activity formed the basis of an Evaluation and Learning Plan, which the evaluation team developed to outline the evaluation aims, objectives, approach and methodology, and timescales.

The mixed-methods evaluation approach implemented included:

Method	Sample population	Timescales	Response Rates	Topics/ Coverage
Young people pre-workshop survey	Young people who signed up to the workshop	March – July 2021	47% response rate (26/56) – 13-17 year old cohort 50% response rate (1/2) – 18+ year old cohort	<ul style="list-style-type: none"> ▶ Feelings about managing money ▶ Levels of confidence in seeking support and talking to others about money ▶ Knowledge of managing money
Young people post-workshop survey	Young people who attended the workshop	March – July 2021	59% response rate (22/41) – 13-17 year old cohort 50% response rate (1/2) – 18+ year old cohort	<ul style="list-style-type: none"> ▶ Thoughts about the workshop and its usefulness ▶ Feelings about managing money ▶ Levels of confidence in seeking support and talking to others about money ▶ Knowledge of managing money.

YSC User feedback survey administered following the training session	YSCs attending the training	(February-April 2021)	52% response rate (12/23)	<ul style="list-style-type: none"> ▶ Views on the training delivery mode and content ▶ Perceptions of the usefulness and enjoyment of the sessions ▶ Understanding of financial matters relevant to the young people supported ▶ Confidence in having conversations with other young people ▶ Understanding of where to signpost those engaged. ▶ What worked well, what could be improved, and most important learning
TCT Management Information	All young people and YSCs	(August 2021)	N/A	<ul style="list-style-type: none"> ▶ Number of attendees ▶ Geographic spread of workshops.
Interviews	Young people, YSCs and TCT and TMC project teams	(July-August 2021)	<p>Three young people</p> <p>Two YSCs</p> <p>Three members of the project delivery team</p>	<ul style="list-style-type: none"> ▶ Perceptions of the effectiveness of project delivery ▶ Views on outcomes achieved ▶ Contribution of MCM to these outcomes

Qualitative data was coded in relation to key thematic areas covering implementation processes (e.g., pilot development, reach and engagement, delivery), outcomes (e.g., for young people, YSCs, and professionals), and causality (e.g., contribution of the pilot to the outcomes). Qualitative and quantitative data was then triangulated, and analysed against the thematic areas outlined above, to further inform the findings presented in this report.

1.3.1 Limitations

There were several limitations to the evaluation:

- ▶ The timescale (November 2020 to August 2021) meant the focus was on capturing evidence to assess the progress of MCM against the activities, outputs and short-term outcomes listed in the ToC. It was not possible to explore medium- and longer-term outcomes through this evaluation.
- ▶ While the response rates to the surveys were relatively good for online surveys, numbers were too low to allow for sub-group analysis.
- ▶ Three young people completed the baseline survey following the workshop in error (rather than the post-workshop survey). It was still possible to assess outcomes but not data relating to the process evaluation. This means that while 22 young people responded to the post-workshop survey, for the process evaluation

questions the evaluation only had 19 responses (hence why the base number (n) is 19 for some data/tables or charts shown in this report).

- ▶ The low number of participants for the 18-19 year-old workshop (n=2) and subsequent response to the survey (n=1) means that it was not possible to explore the effectiveness of – and outcomes from – the workshops for the two cohorts separately.
- ▶ The YSC survey was follow-up only, meaning the evaluation could not measure pre- and post-training changes.
- ▶ A theory-based approach was used to qualitatively assess the contribution of the project to the outcomes (i.e., from the perspectives of CYP, YSCs, the project team), building on the survey findings. Assessments of causality were treated with caution because the hour-long workshops and training sessions were short, although triangulating data from multiple sources helped to provide evidence of impact.
- ▶ Due to the timescales of the evaluation, it was not possible to evaluate the effectiveness of the resources on supporting young people with managing their money.

2.0 Pilot implementation (process evaluation)

Pilot Implementation – Key Findings

- ▶ Pilot development was supported by consultation with young people aged 13-19 with a cancer diagnosis and professionals, to help ensure content was tailored and relevant to the target audience. Partnership working across organisations coordinating the pilot was strong and enabled by open communications (such as weekly meetings; honest and transparent feedback; and, responsiveness and willingness to adapt during COVID-19).
- ▶ Online delivery models worked well for the context and allowed the pilot to deliver over a period of changing COVID-19 restrictions. However, the pilot team felt that financial education workshops could be better embedded within its existing face-to-face events where possible, to facilitate greater engagement from young people who might not attend a standalone financial education workshop.
- ▶ The pilot reached 41 young people (out of a target of 120) delivering 10 workshops (out of 12 intended), and 23 Youth Support Coordinators (with 20 intended). Reasons for reaching fewer young people than intended included: the ongoing impacts of the COVID-19 pandemic on staff members' ability to give time to recruitment of young people; varying levels of interest among young people; staffing shortages; and, different approaches to recruitment depending on the staff available.
- ▶ Young people surveyed were generally very satisfied with the delivery of the workshops. They liked that the content was tailored to their experience and relevant to them, the interactivity of workshops, and the workshops being online.
- ▶ Youth Support Coordinators found the training useful, as they thought it was relevant, covered the key topics, and was clearly explained and accessible. Similar to young people, Youth Support Coordinators liked the interactivity of the sessions, such as the use of polls.
- ▶ Project team stakeholders noted the need to find a balance between content that is relevant and tailored to young people's situations, without over-emphasising their condition and situation. While feedback on this was generally positive, the pilot team reflected that they would have liked to have spent more time getting this balance right.
- ▶ There remained an appetite for further financial education (such as specific topics like making money and employment), as well as more diversity in learning methods (e.g., using videos) among young people.
- ▶ Recruiting young people was the greatest challenge to delivering as planned, because of variations in approach to recruitment among professionals, staff shortages and ongoing challenges posed by the COVID-19 pandemic. There was a need to be sensitive to hospitals' wider pressures when developing the recruitment approach.

2.1 Pilot Development

To ensure the materials met young people's needs, TMC and TCT designed consultative surveys for young people supported by TCT, TCT's youth advisory group⁹ and the YSCs. Project team stakeholders reflected in interviews

⁹ The Youth Advisory Group is comprised of young people who have been affected by cancer and have had direct experience of TCT's services. They review TCT's activity and are generally involved in most of TCT's strategic decision-making. See for more information: <https://www.teenagecancertrust.org/about-us/our-story/our-people/young-advisers>

that the consultative survey process generally worked well, because the team received important feedback from young people on what topics they were interested in learning about. For example, 13-17 year-olds tended to be more interested in tax, payslips, budgeting, how cancer affects money, and planning for different goals. The 18 and 19 year-olds engaged were less interested in tax and pay slips, and more concerned with cost of living. However, one project team stakeholder highlighted that the overall consultation work was limited, mainly because they were trying to get feedback via an online survey rather than face-to-face due to COVID-19 restrictions. In addition, while the youth advisory group was consulted via survey, one of the stakeholders noted that they would have liked further feedback and involvement from the group. However, the group were very busy with lots of other requests at the time, which meant that they did not have much time to get involved with the development of the MCM pilot.

Based on the survey findings, TMC developed their existing workshop content aimed at young people, and tailored it so it was more relevant to the experience of having a cancer diagnosis as a young person. Key adaptations to the workshop slide-deck included:

- ▶ Adding examples to the budgeting content of additional costs/expenditure relating to cancer.
- ▶ Including case study examples of young people with a cancer diagnosis managing money, with prompts for the group to think about what the young people could do to overcome any money problems. For example, one case study explored what a young person – who was worried about how their family would afford the additional costs associated with cancer – could do, in terms of potentially accessing benefits or grants, creating a budget, or talking to someone about their worries.
- ▶ Including a section on insurance and the implications of a cancer diagnosis.

Project team stakeholders highlighted that the process of adapting existing learning materials worked well. Partnership working was a key success factor for supporting this. For example, the core TMC and TCT project team stakeholders highlighted how consultations with YSCs helped to ensure that the approach and final outputs were careful, sensitive, and minimised any worries about discussing money-related topics. Case studies were used to model example situations so that young people could reflect on what might happen in a circumstance without being directly questioned about their situation.

“It was about improving YSCs knowledge while trying to use them to help the whole project work.” - Pilot team member

Project team stakeholders also highlighted that piloting the workshop with a group of young people was important for refining the workshop approach. After adapting materials, TMC ran a pilot workshop with a group of young people aged 13–17. Upon testing the materials, they found that there was too much content, given the depth of discussion observed. A follow-up reflection session led to further revisions, mainly changes to the length and depth of certain topics.

Workshops were split by age group for safeguarding and practical reasons, as TCT’s specialist units within the principal treatment units and other NHS hospitals across the UK were for under 18s, or 18 years and older. Pilot coordinators were successful in their request to MaPS to include 19-year-olds in the workshops because the number of 18-year-olds was small, and they thought older young people would benefit (TCT work with those up to 25).

2.2 Partnership working and stakeholder engagement

All stakeholders interviewed were positive about the new partnership between TMC and TCT. Interviewees reported that working together was easy, all parties were responsive, and that the parties shared regular contact.

Honesty and transparency supported positive relationships and helped to overcome challenges and difficulties in recruiting young people (see Section 2.4). Weekly meetings helped to support relationships and build trust in the early stages of the pilot. Meetings were scheduled bi-weekly once relationships were more established.

“They are very easy to work with, lovely people to work with, very responsive... it's been an easy working relationship and one that I've really enjoyed.” - Pilot team member

TMC and TCT felt that MaPS were very supportive and had understood the complexities of delivery and working through the COVID-19 pandemic. Recruiting young people during the COVID-19 pandemic was reported as being challenging due to overuse of technology (Zoom fatigue) and young peoples' changing situations. Being open and honest with MaPS enabled Key Progress Indicators (KPIs) to be amended to lower target numbers.

“MaPS have been brilliant as well. They've been super understanding of all of the complexities and challenges that working through this time has presented, so that's been lovely because it's just eased any concerns around KPIs. They've provided that reassurance that the numbers aren't the be all and end all. It's more about, scoping out the mechanisms of delivery and evaluating those that's important.” - Pilot team member

2.3 Delivery models

The pilot delivery model included a series of one-hour training sessions for YSCs and one-hour online workshops for both the 13-17 year-old and 18-19 year-old cohorts.

The plan from the outset was to largely use virtual delivery mechanisms because of participants' personal situations, travel restrictions and safety related to the COVID-19 pandemic. One face-to-face event was planned, but later cancelled because of COVID-19 restrictions. Instead, the funding was reallocated to develop animations and worksheets that young people could access through TCT's internal 'Connect' platform. These covered student finance, what to do about money worries and considerations for travel insurance. Evaluating the take-up and effectiveness of these was resources was out of the scope of the evaluation due to timescales.

Delivering online was viewed as beneficial in terms of reducing the need for travel, which pilot coordinators, YSCs, and young people felt was unnecessary and undesirable for a one-hour workshop. TMC staff noted that they were used to delivering in-person but became rapidly familiar with online delivery.

“It isn't how we would normally want to do it, but we have evaluated our normal workshops that have been virtual, and we've had similar results to when they are face to face... the benefit is that you aren't having to travel as far.” – Pilot team member

Zoom was chosen as the preferred platform, as most young people had some knowledge of it, TMC had used it previously and YSCs were also familiar with the software. The break-out room functionality was also felt to be better and the interactive technology more easily embedded than on other platforms. Virtual workshops were

organised by geography, mainly because engaging and recruiting young people happened on a geographic basis via treatment centres (discussed below in section 2.6).

The post-workshop survey asked young people for their views on the delivery model. Most of the 19 respondents 'strongly' agreed (n= ten) or agreed (n= eight) that the workshop worked well over Zoom, although one young person commented that delivery would have been easier in 'real life' due to technical difficulties. However, respondents agreed that the delivery approach was the most appropriate given COVID-19 restrictions. Workshops were designed to be 'one off' and self-contained. However, the post-workshop survey findings suggested that many of the young people had an appetite for further sessions, with five of the 19 respondents 'strongly' agreeing and 12 'agreeing' that they would have liked to join additional workshops (see Table 2, Annex). YSCs responding to the YSC survey had similar reflections on the training delivery model, with most agreeing that the training worked well over Zoom (when scored from 1 meaning 'not at all' and 5 meaning 'completely'; the average score for this question on the YSC survey was 4.41 – see Table 11, Annex).

2.4 Reach and engagement

2.4.1 Youth support coordinator engagement and involvement

TCT has specialist units within principal treatment centres and other NHS hospitals across the UK, that are designed specifically for teenagers and young adults with a cancer diagnosis to access treatment and support by teenage cancer experts. YSCs are based in these specialist units. Therefore, to reach and engage young people living with cancer, pilot coordinators had to connect with YSCs who played a gatekeeping role and also attended the workshops. TCT staff stressed that they were sensitive in their communications with principal treatment centres to recruit young people and sought to be considerate of the significant demands being placed on hospitals, especially during the COVID-19 pandemic. Thoughtful consideration was also important for communications with YSCs who were accountable to their NHS employer, which meant TCT could not mandate the YSCs to take forward any actions. This was cited as challenging and as potentially affecting the degree to which YSCs fully focused on their role in the project to recruit young people.

“It meant that there was a slightly awkward relationship where TCT are asking YSCs nicely – ‘if you have time could you please have these conversations’ – rather than it coming from Head Office that they need to do something, which probably has an impact [on reach and engagement]”
– Pilot team member

Possibly reflecting this issue, three regions told the pilot staff that they did not have the capacity to engage because of staff absences or recruitment challenges, meaning that there was no one to communicate with.

Despite these challenges, the partnership delivered three training sessions to YSCs from March 2021 to April 2021 and trained 23 YSCs in total, which exceeded the initial target in the project ToC (20 YSCs). The pilot team reflected that YSC recruitment was successful given that it was an outside and specialist organisation offering training. The perception was that this helped YSCs feel “valued” while encouraging interest and curiosity concerning the training's content. YSCs liked that the workshop was not compulsory and that it was discursive. Pilot coordinators meanwhile linked the training's success to the novelty of the offer following a period when training may have been less of a focus because of the immediacy of COVID-19 pandemic related work.

“I was really pleasantly surprised by the response. The way we presented it to them was as a professional development offer... equipping and empowering them to have better conversations with young people and they all responded to that, and in the right way. It was an opportunity for them to come together as a group, so there was a little bit of peer support involved... It's something new and something different for them to get involved with, which at that point I'm sure was a big attraction and motivation.” – Pilot team member

2.4.2 Engaging young people

To reach and engage pilot participants, pilot team members at TCT identified principal treatment centres and spoke to them about the project to secure a date to share information. TCT designed an electronic flyer that could be amended with the details relevant for each area before sharing with young people. YSCs cascaded the information and the electronic flyer to young people they worked with. Some sent blanket emails to all young people on their caseload, while others shared with those they felt would most benefit or who were in an appropriate stage to access the opportunity.

“I would've had more young people attend but they were doing their GCSE assessments in school or having treatment. So it was difficult for them to join, but the three that did join got a lot out of it.” – Youth Support Coordinator

“I don't think they have had the opportunity in school to learn an awful lot about finance or money management and for some of them they haven't actually been able to go to school in the last year. So this was something to keep them in the headspace of learning as well, and was particularly tailored to their experiences.” – Youth Support Coordinator

Recruitment for the young person workshops was the most notable challenge the pilot faced for a number of reasons as described by pilot team stakeholders and YSCs:

- ▶ The pilot team stakeholders reflected that using YSCs as the main method of recruitment, while not being able to mandate them to push this (due to YSCs being employed by the NHS), allied to the need for them to be sensitive and approach engagement carefully, made recruitment challenging
- ▶ Some YSCs were working from home, or not from hospitals as often, which meant they had less time to build up relationships with young people in the same way that they might have otherwise been able to. This may also have impacted on the extent to which YSCs felt comfortable bringing up the MCM workshop, especially if they had not spoken to young people about money and finances before.
- ▶ Not all YSCs understood what topics the young people's workshops were covering, so found it difficult to articulate what the workshops were about. Sharing the content with them beforehand could have helped them to have a clearer understanding of the workshop content.
- ▶ Young people experienced fatigue with online modes due to the COVID-19 pandemic, with this being heightened by learning moving online as well as other events, groups or clubs.

- The cohort targeted by the pilot being vulnerable to their situation changing quickly, being busy with treatment, being busy with offers of other sessions and/or being in and out of education

TCT staff reported that they were familiar with these challenges from their wider work with young people:

“It’s not unusual, young people drop out at the last minute, they have other things that crop up school, lives, all kinds of things, so there’s always a percentage of natural drop out for all of the work. Even the big, big projects that we run. So that that wasn’t unusual, but this seemed to be settling in around the kind of 4-5 [participant] mark.” – Pilot team member

Overall, ten out of 12 planned MCM workshops were delivered to 41 young people (against a target of 120) from February 2021 to the end of July 2021.¹⁰ Three additional workshops were planned but were cancelled because no young people signed up (for two workshops) or did not attend (in one case). Nine workshops were for the 13-17 year-old cohort, and one was for the 18-19 year-old cohort. The table below shows the geographical spread of the workshops. Overall, most of the young people in the 13-17 year-old cohort were based in the North West (n=12) and in the North East and Yorkshire and Humber (n= nine).¹¹

Table 2.1: Location and attendance at different MCM workshops

Region	13-17 year-old cohort	18-19 year-old cohort
Scotland	5	
Northern Ireland	0	
North West	12	
North East and Yorkshire and the Humber	9	
Wales	3	
East Midlands	N/A	
West Midlands	5	
East	N/A	
South West	N/A	
South East	0	
London	2	
England-wide ¹²	3	2

Source: Teenage Cancer Trust Management Information. ‘N/A’ refers to regions where the partnership did not plan workshops. Regions with a ‘0’ mean that workshops were planned but there were no responses or no young people turned up to the session.

A £10 voucher incentive was introduced part-way through delivery to help increase take-up.¹³ Encouraging engagement through incentives was new for TCT and they were keen to understand any impact on take-up. Evidence from the post-workshop survey suggests that the incentive was not a key motivating factor. Of the young people who responded (n=14),¹⁴ most (n= ten) would have taken part regardless, three did not know, and only one young person would not have taken part without it (see Table 3, Annex). Attendance numbers did not change

¹⁰ The pilot workshop, was delivered in February 2021, the rest were from March 2021

¹¹ The North East and Yorkshire and the Humber regions were combined for this workshop.

¹² Some workshops were open to any young person regardless of where they lived.

¹³ Those who had already attended sessions at this point were retrospectively offered the incentive

¹⁴ This question was introduced after the survey launched so not all survey respondents had the opportunity to answer it

significantly after the incentive was introduced. Evidence from the interviews suggested mixed views on the value of incentives. It appeared that interest in topics and having the time to attend were equally or more important factors for the young people that attended. However, the evaluation did not explore the role of incentives for those invited to the workshop but who did not attend, and if a higher-value incentive may have had a greater impact on participation.

2.5 Provision of support

2.5.1 Young people

As outlined in the ToC, ensuring that the workshops would be enjoyable for young people was a key aim for TMC and TCT. Post-workshop survey findings suggested that young people were generally very satisfied with the workshop that they attended. All (n=19) participants enjoyed the workshop, 15 enjoyed it 'a lot' and four enjoyed it 'a bit' (see Table 4, Annex). Ten of the 19 young people found the workshop to be 'very useful', and nine found the workshop 'quite useful' (see Table 5, Annex).

Most young people 'strongly' agreed (n= ten) or agreed (n= seven) that the workshop topics were relevant to them (see Table 6, Annex) and all of them agreed (11 agreed 'strongly', and eight 'agreed') that the learning materials were helpful (see Table 7, Annex). The interviews with young people indicated that tailoring the content to their experience of having a cancer diagnosis was helpful because it was directly relevant to them. This was seen as beneficial because they felt different to their friends who did not have a cancer diagnosis, who were able to use and manage money differently, including through earning income from a part-time job.

“It was good because often we are not really in the same boat to our friends. So it was good to have that included and be able to ask questions that relate to that.” – Young person

One young person suggested that future sessions could be improved by adding in video content alongside the other learning materials.

Young people interviewed and surveyed generally thought the length of the workshop (one hour) was appropriate. Most of the survey respondents felt that the workshops were well-paced with most disagreeing (n=14) or 'strongly' disagreeing (n= four) that the workshop they attended felt rushed (see Table 8, Annex). However, two young people commented that they would have liked the workshops to have been a bit longer, covering more topics and providing more information.

In the interviews, young people said they enjoyed the interactive format of the session. The delivery was seen as engaging and interactive, and the inclusion of different types of activities was welcomed. Representatives from the core team similarly reflected that they felt the sessions were engaging and well-tailored.

“[TMC] have been really good. They have engaged the young people that have signed up to them. So, that’s worked really well. It’s testament to the guys at TMC that they know exactly how to interact with their age group.... We did ask some questions. There was a real-life budget building exercise. There were case studies around what you would do in certain circumstances. All of which enabled young people with opportunities to speak, to get involved, to interact, which was really nice rather than just being kind of spoken to for 45 minutes.” – Pilot team member

“It was good because it was interactive and also a good mix of other things, both information and what you need to do yourself.” – Young person

All young people who responded to the survey (n=19) felt comfortable interacting with the TMC workshop facilitator, with all agreeing (11 ‘strongly’) that they felt able to ask questions if they were unsure about anything (see Table 9, Annex). The interviews with young people found they were less interested in interacting with the other young people attending, mainly because of age differences.

All young people interviewed felt they had adequate access to technology to participate, although some joined using their phones or tablets whilst in hospitals. Young people reported that they enjoyed the online format because it was more accessible and appropriate for their situations in treatment, or while home-schooling. They did not think they would attend an in-person workshop because they felt the travel would be too much for a one-hour session. The late afternoon timing was convenient for those who attended, as it was between school (if they were in education) and their evening mealtime.

“I don’t really mind it being online, it means I don’t have to travel anywhere. And when I was diagnosed, I did some Zoom sessions in hospital so it made it easy.” – Young person

2.5.2 Youth support coordinator workshops

Overall, all 12 of the YSCs that responded to the survey found the training useful, four found it ‘quite’ useful and eight found it ‘very’ useful. Figure 2 overleaf shows that YSCs generally thought the topics were relevant to their role (where a score of ‘1’ was ‘not at all’, and ‘5’ was ‘completely’, the average score (mean) across the 12 YSCs was 4.3 – see Table 10, Annex). Qualitative responses to the survey likewise suggested that YSCs felt the topics were relevant. For one YSC, the ‘goal planning’ content was particularly useful.

“A broad range of topics [were covered] – just the right amount of introductory information about each subject” – Youth Support Coordinator

Pilot coordinators felt that the YSCs were engaged and keen to learn more. They suggested that prior to the training, it was difficult for YSCs to know how to approach money management conversations in the course of their work or where to signpost young people. Both YSCs and pilot coordinators discussed the need to build confidence in YSCs to have these conversations. One YSC indicated they were very interested in the topic to support their work with young people in terms of building their confidence, giving emotional support, and helping young people to advocate for themselves. Likewise, YSCs emphasised the need for money management support.

“For me, having the option to have a money or finance workshop is something I wanted for a while because I realised that our young people don’t always get that level of education if they’re in school or college unless they go to a life skills college course.” - Youth Support Coordinator

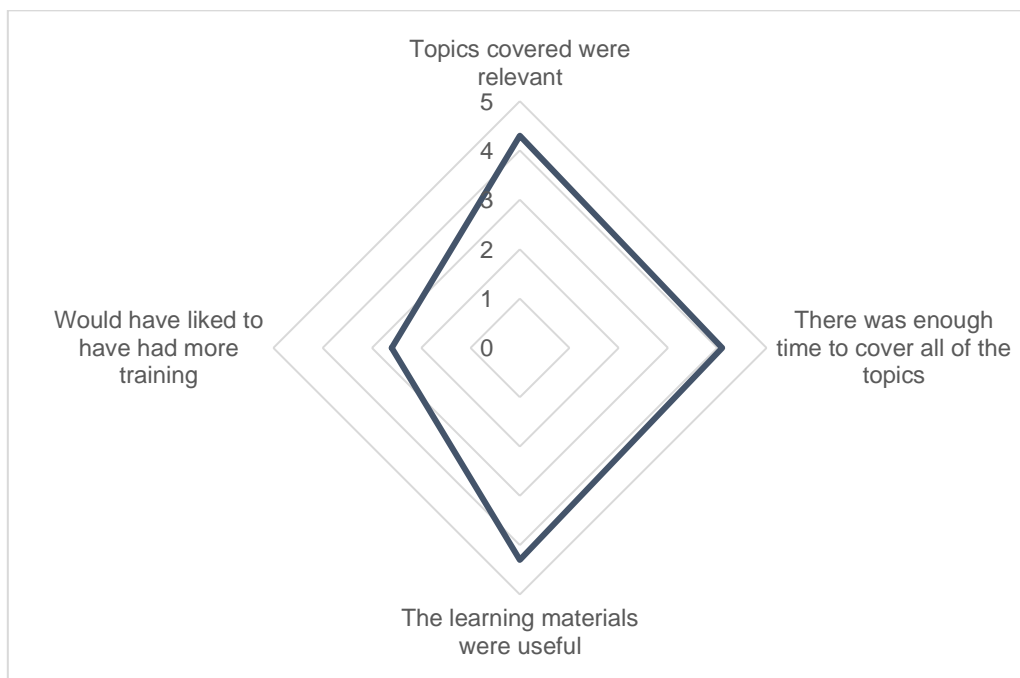
“Based on conversations I’ve had with [young people] previously, about money, budgeting, saving for a mortgage, credit cards, being in debt... it is something that is needed.” - Youth Support Coordinator

As Figure 2 below reflects, most YSCs agreed that the training allowed enough time to cover all the topics (average score of 4.1 – see Table 13, Annex). In the qualitative responses, several YSCs felt that the pacing was good, with the focus on short sessions and providing concise information being welcomed.

“The training was clear and well-paced, covering basics in an accessible, non-patronising way.” – Youth Support Coordinator

As Figure 2 below indicates, YSCs responding to the survey typically felt that the learning materials were useful (the average score was 4.3 – see Table 12, Annex). When reflecting on what worked well with the training, several highlighted the clarity of the presentations. An additional theme was the use of interactive elements such as polls, which several felt made the session more engaging. Some respondents also noted that they appreciated the signposts in the slides to further information.

Figure 2.1: Youth Support Coordinators' views on the training



Source: YSC Survey (n=12)

Few suggestions for improvement were shared. One survey respondent suggested having more in-depth tasks with break-out groups or using real-life case studies developed with YSCs. However, a common view was that no improvements were necessary. As reflected in Figure 2 above, most YSCs did not feel strongly about having further training sessions (the mean score was 2.6), suggesting the training from the one session was sufficient (see Table 14, Annex).

2.6 Challenges, barriers and enablers

2.6.1 Challenges and barriers

Although young people generally thought the length of sessions was appropriate, delivery staff felt that it was difficult to plan an hour's workshop as an hour could be filled with one topic alone. This meant delivery had to be quite concise. At the time of interviewing, delivery staff suggested that they would reflect and review to ensure the balance was right for any future delivery, though it is worth noting that young people themselves welcomed this concise nature of the sessions as discussed above.

Another balance delivery staff felt was challenging to get right concerned the need to ensure content was relevant while being understanding and sensitive to young people's situations. Staff felt it was important not to focus on cancer and the related difficulties and hardships for an hour. They reflected that they would have liked more time to review content to ensure that the impact of cancer was woven into discussions "more naturally" than perhaps it had been in the workshops.

Both YSCs and young people expressed some concerns over the range of the ages covered in terms of the two cohorts, as well as the upper limit on the age of attendees. One YSC reflected that some discussions for the 13-17 cohort may have been less relevant for younger people, as having treatment at a young age limited opportunities to build the independence associated with the early teenage years. However, pilot team stakeholders suggested that this makes it even more important, so even if independence is missed, young people can learn the skills associated with managing and spending money. While resources were relevant for the older target cohort (i.e., those aged 18-19), YSCs often expressed a wish that the offer had been available to all ages involved with TCT (up to 24 years old).

"We really do need a similar programme for our young people aged 19-24 years as the majority of conversations I have around the financial implications of cancer, how to save/budget, lack of financial education etc, happen with this age group." – Youth Support Coordinator

Young people commonly said they would have preferred the workshop age banding to be different as they felt that some of the content was suited to different aged young people. One young person, for instance, noted that they thought the budgeting tasks were better aimed at younger people, while another said they did not want to interact with the others in the group as they were much younger than them.

"Budgeting was a little bit more aimed for younger kids. I think one group should be for over 16s as the topics seemed quite childish. I knew a lot of the content already because at 16 you can earn money. If I joined the adult one I think there would be a few more things I didn't know. It should have been 16 and over." – Young person

Pilot coordinators and delivery staff had to be sensitive to the huge demands on hospitals (TCT principal treatment centres) and the health workforce because of the COVID-19 pandemic. While more of a need for sensitivity and less of a challenge per se, this required considerate communications and for the pilot to be highly flexible, resulting in no delivery in certain areas (largely because of staff recruitment challenges or because the region did not use YSCs in their working model).

The appetite to engage with the pilot varied amongst young people, and this was influenced further by the COVID-19 pandemic. YSCs said that many young people with a cancer diagnosis have had increasingly challenging situations, as they were classed as clinically vulnerable and had long periods of isolation, when they may already feel like their diagnosis made them 'different' to their friends. This has meant that opportunities to work or earn money have greatly diminished. On the other hand, YSCs said that some young people had been able to save much more than they would, as their spending opportunities were removed.

While a challenge, the need to deliver online during the pandemic provided learning on engaging young people and understanding about how they choose to contribute within an online space. For example, the pilot was seen as developing TMC's expertise in and understanding of virtual delivery. However, as noted, multiple factors influenced online delivery as regards engagement levels, such as Zoom fatigue, young people's confidence, clashes with other appointments, no shows, and delivery being during the summer months (in terms of the appeal of being outside in fairer weather).

2.6.2 Enablers

Delivery staff noted that smaller numbers in groups were, on reflection, better for discussion and engagement. In contrast, the view was that larger groups would have limited the opportunities for everyone to speak and sessions may have overrun. Delivery staff hoped that these smaller groups enabled young people to learn more and to have more space to contribute, as well as to feel more engaged and that the approach was more personable. Delivery staff felt that they could give more time and attention to everyone this way.

*“Although we might not have had the numbers that we would want, the smaller groups have made for better discussions and the young people have been able to take more from it. When I deliver to 30 students online, it's quite hard to make sure that everyone's engaged and get everyone to speak. And so, in some ways it has been a benefit to have small groups to have more open discussions and get people to feel comfortable sharing.” –
Pilot team member*

3.0 Pilot outcomes (outcomes evaluation)

Pilot Outcomes– Key Findings

In the short term based on the survey results and interviews after the workshop:

- ▶ Young people became more aware of tools they could use to help them manage their money, and planned to use them in the future.
- ▶ The majority of young people developed positive attitudes towards setting and sticking to a budget.
- ▶ Young people experienced an increase in self-confidence and knowledge of, managing their finances. For almost all young people (n=16 out of 17) who completed a pre- and post-workshop survey, there was a positive, significant change in young people's confidence with managing their money.
- ▶ While young people generally felt more confident to seek support following the workshop, there were variations in whom they felt confident to seek support from. There was some positive change in young people's confidence in speaking with their Youth Support Co-Ordinator, family or friends, but over half reported no change or a negative change. This may have been because young people already felt confident speaking to these different groups (for example, at baseline, most of the young people already felt confident speaking to their family), or may have felt less confident talking to certain individuals after learning more about money matters.
- ▶ Research indicated that, after the workshop, Youth Support Co-ordinators felt better equipped to have conversations about money with young people and their families, were more confident to talk about money sensitively, and were aware of the importance of starting conversations about money earlier. Their approach to talking about money became more preventative rather than reacting to difficult situations. In addition, Youth Support Co-ordinators became more aware of the potential financial vulnerability of young people with a cancer diagnosis, and associated safeguarding concerns they might experience.

The evaluation sought to measure change in short-term outcomes (i.e., between 0-3 months after the workshops were delivered) for CYP and YSCs, TMC and TCT. This section draws on data from the pre- and post- surveys with young people; the user feedback survey from YSCs; and from interviews with young people; YSCs; and TCT and TMC project team members.

3.1 Outcomes for children and young people

3.1.1 Ability to manage money

As the MCM sessions were only an hour long, project team stakeholders were realistic about how much young people could be expected to learn in that time. Stakeholders viewed the sessions as a starting point for young people to go and explore different aspects of money management in more detail.

“A big part of it is talking about money, thinking about money. We've only got an hour with them so it's not as though they're going to memorise

everything and all the facts... it's more getting the ball rolling, and then they can go from there." – Pilot staff member

One of the intended pilot ToC outcomes was that, in the short term, young people would be practically equipped with skills to better manage their own finances in the future. Overall, the evidence generated suggests that, through taking part in the MCM workshop, young people became more aware of tools they could use to help them manage their money and planned to use them in the future. This suggests the workshop helped young people on the trajectory towards becoming better able to manage their own finances in the future.

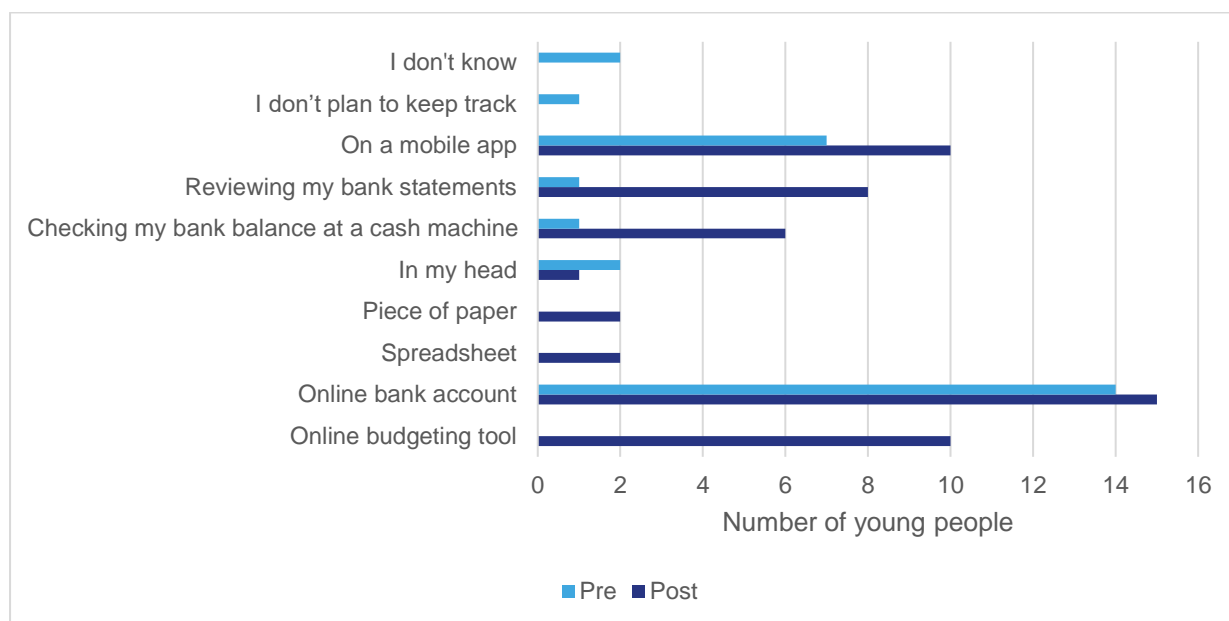
To explore young people's knowledge about, and attitudes towards, setting and sticking to a budget before and after the workshop, the baseline and post-workshop surveys asked young people how they intended to keep track of their money and the money they spent. They could choose from multiple scored options (a higher score indicated a better way of keeping track of money).¹⁵ Of the 17 young people who responded to the surveys before and after the workshop, there was either a positive change (n=13) or no change (n=4) in their score and knowledge of money management tools after the workshop (the average change in score was +8 points – see Table 15, Annex). The average (mean) score increased from 7.9 before the workshop to 16.1 after the workshop. Analysis showed that this was a statistically significant change.¹⁶ The findings indicated that young people were more likely to keep track of their money using more reliable tools such as via their online bank account, mobile app or using online budgeting tool (see Figure 3) after taking part.

Figure 3 shows that before the workshop, two young people did not know how they would keep track of their money, and one was not planning to. Young people who chose an option tended to pick 'online bank account' (n=14) or 'on a mobile app' (n=7). While these options remained the more popular at post-survey (with n=15 and n=10 young people choosing them respectively), Figure 3 shows that generally young people chose a wider range of different means of keeping track of their money following the workshop. A key finding was that all young people planned to keep track of their money following the workshop, often using multiple methods. Ten young people also selected the 'online budgeting tool' compared with none beforehand, which they likely learned about through TMC's [Budget Builder](#).

¹⁵ Adapted from the Financial Capability 'Children, young people and parents outcomes framework' (Available here: <https://www.fincap.org.uk/en/articles/children-young-people-and-parents-outcomes-framework>) The scoring was as follows: Online budgeting tool (6), Online bank account (6), Spreadsheet (5), Piece of Paper (5), In my head (1), Checking my bank balance at a cash machine (3), Reviewing my bank statements (3), On a mobile app (6), I don't plan to keep track (0) and Don't know (0).

¹⁶ A Related-Samples Wilcoxon Signed Rank Test was conducted as the assumptions of normality were not met. Z= 3.19, p = 0.001.

Figure 3.1: How young people planned to keep track of their money, pre- and post- workshop



Source: Survey (n=17)

There was some evidence to suggest that the workshop helped young people understand more about different financial concepts and products, although many young people already had a basic understanding. Reflecting on outcomes from the workshop, a project team stakeholder highlighted that young people seemed to be interested in the tax section because it was something that they had not learned about before, but had heard about from family members. The workshop seemed to provide more clarity on the purpose of – and difference between – income tax and National Insurance.

“Particularly about tax and National Insurance and understanding payslips, I think has resonated with a lot of the young people.” - Pilot staff member

The surveys indicated that most of the 17 young people who responded at baseline and after the workshop were aware of the definitions of different financial concepts (i.e., tax, bank balance, payslip, budget, and insurance) beforehand, so there was limited change afterwards (see Table 16, Annex). In the post-workshop survey, there was an increase in the number of young people who knew the definition of ‘tax’ (from 16 at baseline to 17 after the workshop), ‘payslip’ (from 13 to 17) and ‘budget’ (from 12 to 15).¹⁷ There was no change in the number of young people who knew the definition of ‘insurance’ (n=11) from pre- to post- workshop, and five young people answered incorrectly at both timepoints. This suggested that more time could be spent on covering the meaning of ‘insurance’. One YSC interviewee reflected on a conversation with a young person that they supported, who said that they gained useful insights around outgoings.

“When I spoke to one a bit after [the workshop] she was like ‘I just didn’t realise I had to pay for my own bills, water, council tax’. I think it made them have a lot more respect for their parents or whoever is paying the

¹⁷ It was not possible to conduct the McNemar test to examine if there was a statistically significant change between the proportion of people responding correctly and incorrectly before and after because the frequency count in some columns of the crosstab was too small (i.e. zero or one)

bills at the moment. I don't think they understood how much there was to consider or to factor into a monthly wage." – Youth Support Coordinator

Interviews with young people indicated that even if they did not learn many new things, the workshop provided a helpful recap of how to set a budget and manage money. For one young person, the workshop helped to motivate them to keep track of their spending.

"It definitely helped, anything I knew already it was good to go over again because it was a bit of a refresher. I'm just a little bit more careful, not going on spending sprees and thinking more about what I want. I feel a lot better about money." – Young person

However, for another, the workshop made little difference to their attitudes towards spending money because they already felt fine doing so.

"I'm not thinking differently about how to use money." – Young person

Like definitions of financial concepts, most young people who completed both baseline and post-workshop surveys already understood how to read a payslip before attending the workshop. At baseline, most young people (n=14) were able to identify the correct amount of National Insurance displayed on a fictitious payslip, increasing to 15 afterwards. Three young people answered correctly in the post-survey after answering incorrectly on the pre-survey, suggesting that the workshop may have helped them with how to interpret a payslip. However, two young people who answered correctly beforehand, answered incorrectly afterwards. Reasons for this change were unclear (see Table 17, Annex).

Part of the MCM workshop focused on the financial considerations for those with a cancer diagnosis. Evidence from the survey suggested that following the workshop, young people generally understood the potential impacts of a cancer diagnosis on insurance. All the young people who responded to the question (n=19)¹⁸ knew that health insurance could be more expensive if a person has or previously had cancer, 17 knew that insurance providers would ask about any pre-existing medical conditions, and 18 knew it was important to do research and understand the terms of insurance policies (see Table 18, Annex). As part of the discussions TMC spoke about benefits and grants available that are specific to young people with cancer, and how to find out which ones young people might be entitled to. However, the evaluation did not assess understanding in relation to this because it was not a core focus of the workshop.

3.1.2 Connection with and to financial products and channels

Facilitating 'connection' (i.e., the extent to which young people are exposed – and have access – to appropriate financial products and channels)¹⁹ is a key part of supporting young people and equipping them with the skills

¹⁸ This question was just included in the post-workshop survey, as the evaluation team did not want to concern or worry any young people about the statements included in the workshop without having the context to the question and understanding delivered through the workshop. 19 young people answered this question overall, including some young people who did not complete a 'pre' survey (hence the larger sample size).

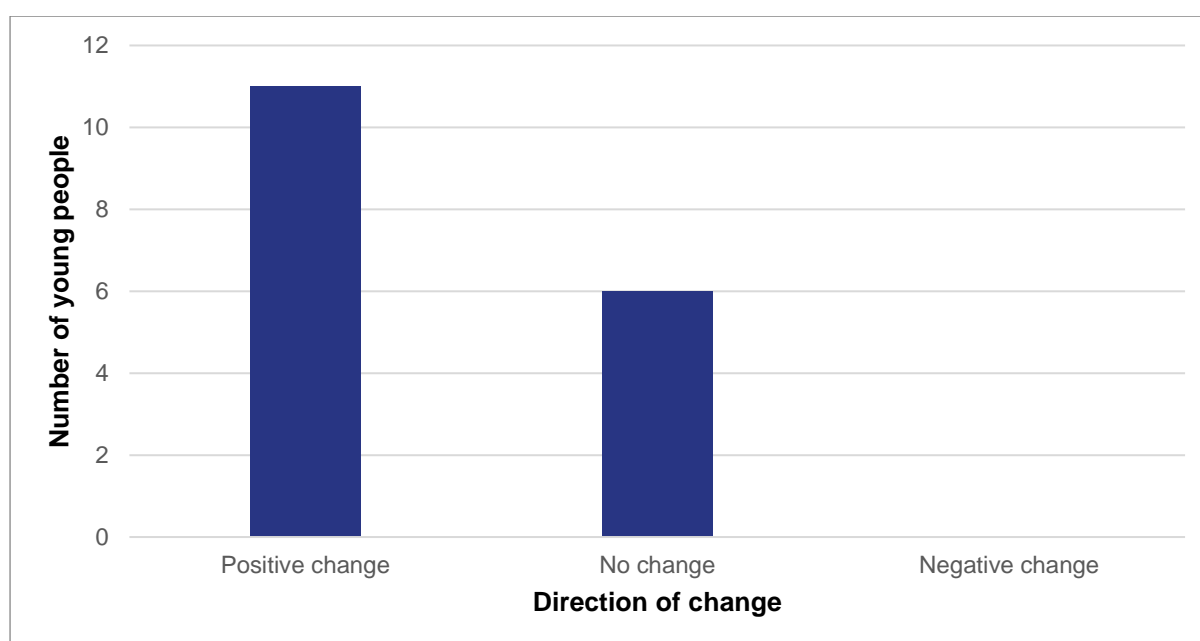
¹⁹ <https://www.fincap.org.uk/en/articles/children-young-people-and-parents-outcomes-framework>

needed to manage their money. Findings from the surveys and interviews with young people suggested that, in the short-term, the MCM workshop raised awareness of where young people could go if they had money worries.

Findings from the survey suggest that young people experienced an increase in self-confidence and knowledge in terms of managing their finances, after the workshop. There was a positive change from before to after the workshop for 15 of the 17 young people in terms of knowing what to do if they have money worries. There was no change for one person and a negative change for another (see Table 19, Annex).

The surveys also illustrated that, before the workshop, only five of the 17 young people knew where to go for help with managing their money. After the workshop, 16 knew where to go. Figure 3.2 shows that following the workshop, there was a positive change in 11 young people's understanding, with 'no change' for six young people (see Table 20, Annex). This positive finding suggests that the workshop was successful in helping young people to understand whom they could turn to for help if needed.

Figure 3.2: Change in young people's knowledge about where to get help with managing money



Source: Survey (n=17)

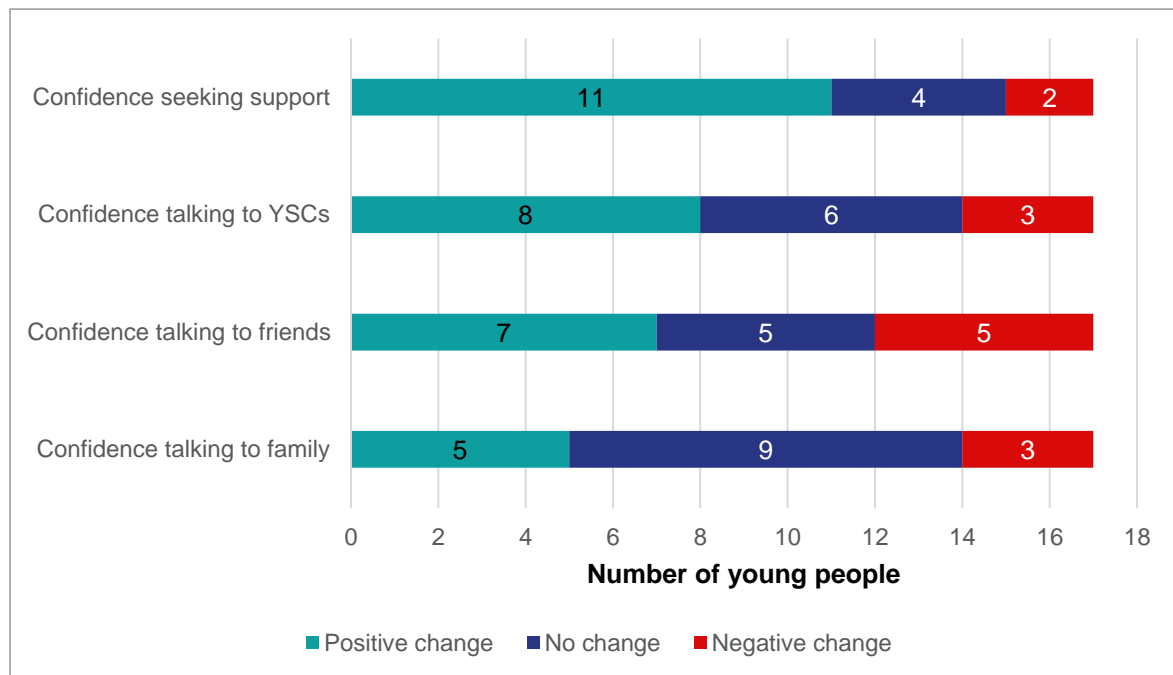
However, the three young people that were interviewed a few weeks after they attended the workshop appeared unsure where they would go or who they would ask about money management in the future. These young people had not yet accessed the resources that TMC/TCT developed as part of the project (one of which was a 'signposting' resource that provided details on different organisations, how they can help, what they can help with, and contact details). However, they said that they would use the resources if they covered topics that the young people concerned were personally interested in. They noted that they would prefer to access the resources through a website, with an email that linked to them for ease of access. Unfortunately, due to the timescales of the evaluation, it was not possible to assess the effectiveness of the resources.

3.1.3 Confidence in discussing money and accessing support

As outlined in the ToC, TMC and TCT hoped the pilot would **help CYP to feel more confident to speak about finances and seek support**. Post-workshop survey findings suggest that young people generally did feel more confident about learning, speaking about, and approaching money management after taking part in the workshop, although there were variations in levels of confidence in speaking to different types of people.

Figure 3.3 provides an overview of the survey findings for the 17 young people who completed baseline and post-workshop surveys. It shows a positive change in 11 young people's confidence in seeking support after the workshop. While there was some positive change in young people's confidence in speaking with their YSCs (n=8), friends (n=7) and family (n=5), views were unchanged or changed in a negative direction after the workshop for over half of respondents (see Table 21, Annex). This is not necessarily a negative finding because young people may have already felt confident speaking to their families/friends/YSCs before the workshop, so their views did not change. For example, at baseline, eight young people 'strongly agreed' and seven 'agreed' that they felt confident talking to their family about money. Where there was negative change, this may be because young people learned more about money and realised that there were some topics that they might not want to talk to friends, family members or YSCs about. The three young people that were interviewed said that, since the workshop, they had not spoken to anyone about money.

Figure 3.3: Change in young people's confidence in talking about - and seeking support for - money management



Source: Survey (n=17)

Survey findings suggest that, in almost all cases (n=16), there was a positive change in young people's confidence with managing their money straight after the workshop. Young people rated their confidence on a scale of '0' (not at all) to '10' (completely). The average score across the 17 young people changed from 5.8 to 8.1, suggesting a substantial increase in confidence following the workshop (see Table 22, Annex). Analysis showed that this change was statistically significant.²⁰

These feelings of increased confidence may not be maintained over time. A minor theme from the interviews with young people (that happened a few weeks after they joined the workshop) was that the workshop helped to improve their confidence to 'a small extent', as they were already feeling quite confident beforehand.

²⁰ A Related-Samples Wilcoxon Signed Rank Test was conducted as the assumptions of normality were not met. Z= 3.26, p = 0.001.

“I’d say I am fairly confident; I wasn’t confident before the workshop. It’s contributed a little” – Young person

3.1.4 Social interaction

As well as making the session enjoyable, the ToC shows that TMC and TCT also aimed to **increase opportunities for social interaction with other young people with cancer diagnoses**. Findings from the surveys suggested that young people found it useful to hear about the views, thoughts and questions of other young people in the group. Ten of the 19 respondents found it ‘very useful’ to hear others’ thoughts, and seven found it ‘quite useful’. The other two respondents were ‘not sure’ (see Table 23, Annex). One young person commented in the survey that the workshop could have been improved by having more people in the sessions. One project team member reflected on their observation of multiple sessions and felt that the young people who attended engaged with each other in the sessions well.

*“They haven’t sat there and been looking at their watches and [saying] this is dull. You can tell that they’re all engaged and have answered questions”
– Pilot staff member*

The young people that were interviewed did not feel that the social interaction was a key important element of the workshop, particularly because they were slightly older and did not feel they had much in common with other participants of the group.

3.2 Outcomes for professionals

As outlined in the ToC, one of the short-term intended outcomes for YSCs was that they would develop more confidence in discussing money, a better understanding of the financial capability needs of the cohort, and have improved knowledge of the resources to signpost young people to. Overall, evidence from the interviews and survey suggests that YSCs were more confident and knowledgeable after the training.

In the survey, YSCs generally stated that following the training, they had a good understanding about the financial issues facing young people with a cancer diagnosis (where a score of ‘1’ was ‘not at all’, and ‘5’ was ‘completely’). The average score (mean) across the 12 YSCs was 4.3 (see Table 24, Annex). Reflecting on what they felt was the most important thing learned, several YSCs who responded to the survey cited increased knowledge. One person noted that they had better ‘clarity’ on what to speak to young people about and how to better guide young people to identify taxes paid on a payslip, or check in on their finances whilst in or post-treatment. Another interviewee found the information about student finance was particularly helpful for their conversations with young people at university who had to put their education on hold whilst in treatment.

“Supporting young people in moving forward and making decisions and plans is something we do as part of our role. To be able to have knowledgeable discussions on finances and what support is out there for young people is really helpful.” – Youth Support Coordinator

In-depth interviews with YSCs and the project team highlighted that the YSC training was helpful because it provided a space for YSCs to share their experiences of the different types of financial matters that are important to the young people they support. Examples included things like saving up to purchase an item or for a holiday.

“They’ve had some opportunities to discuss financial matters as a group of professionals, so you know, we’ve heard through a couple of their meetings about – and I think this helped dictate some of the content as well about – the types of things that young people want to spend their money on.” – Pilot staff member

A strong theme emerging from the research was that YSCs became **better equipped to have conversations about money with young people and their families**. A key survey finding was that YSCs felt more confident to talk about money sensitively with those they worked with (the average (mean) score was 4.6 out of 5 – see Table 25, Annex). Project team stakeholders and YSCs interviewed felt that the training helped YSCs to realise or confirm the importance of starting the conversation about money with young people slightly earlier than they might have before. They noted that this ‘early intervention’ approach could be helpful for young people and families before money became a big issue.

“They [YSCs] finished it thinking they probably should be bringing it up more, and checking in, because at the moment it is more like if it comes up, it’ll be talked about... or it only comes up if it becomes a big issue for the family or the young person.” – Pilot staff member

YSCs explained that they covered lots of different topics with young people, and having the training helped to refresh their memories and refocus their minds on the importance of talking about money.

“It [money] doesn’t tend to be something that we would necessarily have a focus on. However, what this training did do is refocus that, because so many of our young people miss out on those key life skills because they’re not in their normal environments. That was a really, really positive thing for me, and I think under normal circumstances it’s not necessarily something that I would think about speaking to young people about.” – Youth Support Coordinator

Some YSCs responding to the survey cited that that learning how to have a conversation about finances in a sensitive manner was the most important thing that they learnt through the training. They highlighted that the training provided helpful guidance on how to structure an introductory conversation with a young person, as well as the best terminology to use.

“Previously I have not been overly confident talking to our patients about financial issues and had immediately signposted them to our CLIC social worker. The training has made me feel more confident about opening up

the conversation more, instead of signposting patients elsewhere straight away.” – Youth Support Coordinator

Project team stakeholders suggested that YSCs were becoming more comfortable in starting conversations with young people and were starting to **embed their awareness, knowledge and signposting in their everyday practice**. For example, stakeholders spoke about how the training provided an outline of how student finance works and signposted YSCs to common and trusted resources. This in turn gave YSCs more confidence to talk about it with young people. Team stakeholders also commented on their enjoyment of working with young people, who they found inspiring and motivating.

YSCs and project team stakeholders interviewed highlighted that the training sessions helped to raise awareness of some unexpected issues for project team members. Discussions between YSCs led to points being raised about the complexity of finances when living with a cancer diagnosis. YSCs discussed that young people were sometimes in a better financial position than before because their family received additional grants or caring benefits. However, when young people finished treatment these benefits/grants could come to an end, bringing a challenging adjustment period as families became accustomed to having less money.

“Actually, when they’re finishing treatment, they’re at really vulnerable point. Maybe there’s a lot of focus on ‘Do you have enough money now to pay for this illness?’ But afterwards, if you’ve got used to a certain lifestyle, or maybe the whole family has been relying on that for money, and now you’re not getting it anymore. That’s quite a big adjustment.” – Pilot staff member

The pilot also raised YSCs’ awareness about the potential financial vulnerability and associated safeguarding concerns that the young people they support might experience. For example, receiving money directly via grants etc. can potentially expose young people to a risk of financial abuse from other members of the family.

“A young person suddenly getting more benefits and grants and stuff... Sometimes older members of family can like take advantage of that and take try and get access to that money so there was a lot of like in one of the sessions in particular a lot of [YSCs] said ‘oh God, I hadn’t really thought about that’ so there was some awareness raising of this.” – Pilot staff member

3.3 Outcomes for organisations

An intended short-term outcome for TMC was that the organisation would gain **knowledge and experience of delivering financial education to young people with health conditions**. Project team members reflected that the pilot gave them a new opportunity to work with this cohort, which had been an “eye-opener” and enhanced their understanding of possible financial implications for young people with a cancer diagnosis. The MCM pilot has enabled TMC to practise tailoring their content, which gave them a tried and tested model that they can adapt, and refine with different audiences. This has important implications for the **potential transferability** of the pilot, as discussed further in Chapter 4.

TCT team members have started to **embed learning from the pilot into their wider work**. For example, they had begun to offer a range of day trips for young people, including going out for meals, events, and the 'Find Your Sense of Tumour' conference. After the YSC training sessions, they were discussing ways to bring financial education into the planning, preparation, and delivery of these trips (e.g., by getting young people to work out how much elements of activities would cost/how to budget for them).

For all project team members, being involved in the pilot has allowed new relationships to develop between organisations (TMC, TCT, MaPS and the evaluation team), which interviewees found beneficial. As discussed further in Section 4.2 for project team members there was appetite for TMC and TCT to collaborate in the future should the opportunity arise.

3.4 Assessment of causality

As outlined in Section 3.1, project stakeholders were cautious in the extent to which significant changes could be occasioned through the workshops, given that they were only an hour long. However, in terms of the specific short-term effects that the pilot sought to achieve, there was evidence of their presence following the workshop and training for young people and YSCs respectively. As surveys were completed straight after the workshop, the evaluation can be reasonably confident that any changes were due to the workshop, rather than due to other factors. The downside of this approach is that the evaluation has not been able to assess the longevity of these changes.

In the immediate term, the surveys found that young people generally had some existing knowledge of financial language and concepts, so the workshops were likely to be limited in the extent of any major impacts on these areas. However, the survey findings suggested that in the immediate term (i.e. straight after the workshop), young people had a clearer understanding of different tools they could use to budget, who they could turn to for help, and were more confident in speaking to people about money and in managing their money going forward. However, the timescales for the evaluation meant it was not possible to fully evaluate the impact of the resources that TMC and TCT developed for young people, which may have a further role in supporting young people with managing their money in the longer term.

Even though YSCs had gained some knowledge through their existing work, in the interviews and in the survey responses, YSCs often highlighted how the training had directly improved their understanding of the financial capability needs of the cohort and had provided them with resources and organisations that they could signpost young people and families to. Despite the strength of conviction by the YSCs that the workshops had been the cause of these improvements, a baseline survey or control group could help to strengthen the ability to attribute outcomes to the pilot further.

Without the workshop, project stakeholders were sure that young people would not have received financial education tailored to their experience of having a cancer diagnosis. Project stakeholders also noted that without the project, professionals may not have been made aware of some of the financial matters that were important to the young people that they supported.

“Well, it's quite simply they wouldn't have had access to any [provision]. Nobody else is delivering that with that work that I'm aware of. Certainly not to the young people that we were working with. So yeah, they just wouldn't have had it. And perhaps we wouldn't have known how big an issue it was for many of them, and how helpful it's been to our funded staff to have a bit more information about it as well. So yeah, I think it would have left a considerable gap, we hadn't been able to utilise that funding from MaPS to deliver something.” – Pilot staff member

Allied to the other immediate effects of the training and workshops highlighted, the nature of the pilot and the specificity of these intended outcomes mean that there can be some confidence in linking the observed outcomes to the pilot activity.

3.5 Unexpected impacts

Based on the evidence from the evaluation, there were no specific unexpected impacts from the Money, Cancer and Me pilot. The outcomes observed aligned well with the short-term outcomes noted in the pilot's ToC. However, the timeframes of the evaluation, and small sample size may have limited the ability to detect any unexpected impacts.

4.0 Conclusions and implications

4.1 Key conclusions – reflections on overall pilot implementation and outcomes

Overall, the MCM pilot delivered by TMC and TCT has largely achieved what it set out to do, in terms of delivering bespoke financial education workshops and resources to young people with a cancer diagnosis, and a related set of training to YSCs. It has confirmed a need for tailored and targeted financial education for young people with a cancer diagnosis, and financial education training for the professionals that support them. MCM also helped to fill a gap in provision for young people with a cancer diagnosis: before the MaPS-funded pilot, neither TMC nor TCT provided any dedicated financial education provision to this group, and they were not aware of any related work. The pilot, albeit in a relatively small-scale way initially, has therefore contributed to filling a gap and developing the support infrastructure for this specific group.

While the pilot exceeded targets for the number of YSCs accessing training, the pilot did not achieve its intended overall reach and engaged one third of the target number of young people (reaching 41 young people rather than the expected 120). Multiple factors contributed to this, including the ongoing impacts of the COVID-19 pandemic on staff members' ability to give time to recruitment of young people, varying levels of interest among young people, staffing shortages and different approaches to recruitment depending on the staff available. Despite recruitment challenges, overall experiences of the workshops and the training were very positive. Young people and YSCs respectively found the workshops and training enjoyable. They found the sessions ran smoothly, were interactive and engaging, and delivered in an appropriate and thoughtful way. Feedback from young people suggested that the age range of the two cohorts could have been changed, with a group for those aged 16 and over (rather than a 13-17 year old group), reflecting the different attitudes of, and experiences towards, money matters for those entering young adulthood.

Overall, the evaluation has highlighted that the pilot contributed to most of the intended short-term outcomes outlined in the ToC. While there seemed to be little change in young people's level of knowledge about basic financial terms and concepts from before to after the workshops, in the very short-term young people appeared to have developed a better understanding of the money management tools available to them. Young people generally felt more confident about managing their money following the workshop although this feeling may erode over time, and the evaluation was not able to track this.

For YSCs, there was evidence of an increased understanding of the financial capability needs of the young people they support, and increased knowledge of where to signpost young people to if needed. The training also helped equip YSCs with skills to start conversations about money with young people and families in a sensitive and appropriate way. Encouragingly, interviews with YSCs indicated that they were starting to embed what they had learned into their everyday work. TCT and TMC learned more about delivering financial education to young people and had a better understanding of some of the challenges that they faced.

4.2 Sustainability and potential scalability and transferability

The interviews found that both TMC and TCT are not able to continue delivering the YSC training or the workshop content to young people without the financial resource in place to sustain the work. However, several elements of the MCM pilot can be sustained going ahead: YSC's knowledge, resources, and the inter-organisational relationships and connections.

For those YSCs that responded to the survey, the training has provided the majority with increased awareness and knowledge of the financial capability needs of the young people that they support, as well as understanding about where they can signpost young people for further advice. One project team member reflected that,

provided YSCs stay in post, they would be able to continue to share this knowledge with young people and their families.

“They've [YSCs have] learned more about financial capability and financial education that they can share ad infinitum with any other young people that come through their service” – Pilot staff member

A key legacy output of the project is the set of resources that TMC were able to develop as a result of some underspend on the project due to the contextual delivery challenges outlined. These resources, including the budgeting tool, information about organisations that can help young people with a cancer diagnosis with money matters, and a travel insurance fact sheet explaining the basics of travel insurance and how cancer can affect it, are hosted on TCT's bespoke 'Connect' platform, which all young people supported by TCT – and their YSCs – can access. As discussed further at 4.3 the effectiveness of these resources is a key gap in understanding, as the evaluation was not able to measure this in the timescales.

Project team members were also optimistic about the sustainability of the delivery partnership developed through the pilot between TCT and TMC. One project team stakeholder highlighted the potential for the organisations to collaborate again in the future, both online and at face-to-face events.

There is appetite for – and intention from – TMC to scale delivery now that it has been piloted and tested, potentially working with TCT (for example via face-to-face events as mentioned above), or with other charities working with young people with a cancer diagnosis. There is also potential for TCT to scale the provision through offering it as a session through its 'Find Your Sense of Tumour' events (which are offered to two cohorts: under-18s and over-18s).

Whether there is potential to scale the workshops further via online delivery is less clear. As the findings in Chapter 2 highlighted, far fewer young people signed up for the workshops than originally intended, thus putting into question the extent to which there is appetite from young people to join these workshops. The extent to which the model can be scaled is also dependent on the willingness of YSCs to be involved in the project, as well as accessing further funding.

A key intended outcome of the pilot was to explore whether the model could be transferred to different contexts. The project delivery team from TMC felt that there would be potential to use the same model of delivery for groups of young people with other types of long-term health conditions. For the project team, the MCM pilot model of consulting with the experts (including young people) first about what is needed, and then tailoring the learning materials, could be applied in different contexts. For TCT, the delivery model could be applied to different topic areas that they feel are not well embedded in the school curriculum, and ones which young people miss if they are not in school/college due to being in treatment. Examples include different considerations about physical and emotional health, such as sex education or intimacy.

4.3 Outstanding gaps

Due to the timescales of this evaluation, it was not possible to explore many of the intended medium or longer-term outcomes for young people following the workshop, that were captured in the ToC. Future evaluation could explore whether and how young people experience shifts in attitudes and behaviours towards finances over time, young people's level of awareness and knowledge of the resources available to help them manage their money, and longer-term outcomes in relation to aspirations and goals with money. It could also explore whether the increase in confidence that many of the young people experienced was sustained in the medium or longer term. In addition, future evaluation could explore the effectiveness of the resources developed through the project in

supporting young people with (or who have had) a cancer diagnosis to identify other services and manage their money.

4.4 Implications of the findings

The process of developing and delivering the pilot generated learning about what worked well and less well with engagement and delivery. Some key potential improvements to the model are outlined below:

- ▶ There was appetite from young people to attend more sessions and/or learn about different topics; these could be explored in any future iteration of the model.
- ▶ Some young people highlighted in the survey that they would have liked to have seen different types of learning materials. They suggested using a mixture of learning materials e.g., video case studies, as part of the suite of learning materials. This may serve to maintain young people's attention and engagement within sessions.
- ▶ Feedback from young people and YSCs questioned the cohort age bandings and suggested that they could be changed to better reflect the different topics covered in each workshop. Considering whether it is possible to extend to older age groups in the future, and thinking carefully about the composition of age cohorts (reducing their range) may be beneficial.
- ▶ Recruitment processes might be adjusted to better ensure messages reach all young people, so as to enable them to make their own decisions about whether they want to attend. For example, the pilot project team could ask YSCs to take a standard approach to initial contact (e.g., sending an email to all young people on their caseload), before following up either in-person or further email contact. One YSC suggested that in future, YSCs could be invited to attend the pilot or taster workshop so that they could "have a better idea of what [they] were selling" to young people.
- ▶ Continuing to explore the potential to embed sessions within TCT's other events as a breakout session may be helpful (e.g., young people are already there and engaged), such as at the Find Your Sense of Tumour²¹ events. As these events look at life after treatment and moving forwards, a session on money management could fit in well. In addition, incorporating the workshop into a wider event may be a way of engaging young people who might not have been interested enough to attend a stand-alone online session.

At the time of reporting, TMC and TCT's delivery of MCM workshops to young people and training to YSCs had ended. However, the learning from pilot implementation and delivery highlights some key implications for policy and practice:

- ▶ Financial education could be incorporated into workshops (using the same model) on other, related themes and topics: young people who took part in the evaluation generally said that they would attend a similar workshop again, but they were interested in other topics such as employment. This indicates that the model could be transferable to other areas of interest for young people, or that the financial education provision could be included as part of these other workshops.
- ▶ Consulting with experts may be a helpful approach to inform the design of provision for young people with long-term health conditions: the approach of consulting with experts and subsequent tailoring of existing learning materials to the cohort worked well. This suggests that the model could be transferred to other cohorts, for example to young people with other long-term health conditions.
- ▶ Frontline professionals can help inform decisions about how and when workshops should be delivered: the evaluation found that involving YSCs closely in engagement was important because they provided important

²¹ The Find Your Sense of Tumour events are events that TCT runs for young people aged 13-24 and include a series of talks, workshops, social activities and therapies.

insights for the design of the pilot, such as when the best time to engage a young person is, often depending on the type of cancer that they have. Involving frontline professionals in the design of other projects for young people with long-term health conditions could also be useful for ensuring that delivery is appropriate and accessible for the target audience.

- ▶ Recruitment via the professionals who know young people best works well but where frontline professionals are external to the project delivery team, engaging their employers early on in the design process could help with developing a consistent approach to recruitment. The COVID-19 context made this challenging for the MCM pilot but in future this approach could be considered.
- ▶ Flexibility is important for young people with long-term health conditions, so a rolling programme of support may be helpful rather than one-off sessions: YSCs suggested that the workshops could be an ongoing offer, so that young people could access them after treatment and perhaps when they are more ready to hear the advice (i.e., they are at a place in their lives where they are ready to think about managing money going ahead).

Annex: Supporting tables

Process evaluation

Table 1: Young people's views on whether the workshop worked well over Zoom

The workshop worked well over Zoom	Number of young people
Strongly agree	10
Agree	8
Neutral	1
Disagree	0
Strongly disagree	0
Don't know	0

Source: Post-workshop survey (n=19)

Table 2: Young people's views on whether they would have liked to have more workshops

Would have liked to have more workshops	Number of young people
Strongly agree	5
Agree	12
Neutral	2
Disagree	0
Strongly disagree	0
Don't know	0

Source: Post-workshop survey (n=19)

Table 3: Young people's views on the £10 engagement incentive

If they would have taken part if the £10 voucher was not available	Number of young people
Yes	10
No	1
Don't know	0

Source: Post-workshop survey (n=19)

Table 4: Young people's overall enjoyment of the workshop

Overall enjoyment of workshop	Number of young people
I did not enjoy it at all	0
I enjoyed it a bit	4
I enjoyed it a lot	15
Don't know	0

Source: Post-workshop survey (n=19)

Table 5: Young people's views on the usefulness of the workshop

Usefulness of workshop	Number of young people
Not useful at all	0
Quite useful	9
Very useful	10
Don't know	0

Source: Post-workshop survey (n=19)

Table 6: Young people's views on the relevance of the workshop topics

The workshop topics were relevant	Number of young people
Strongly agree	10
Agree	7
Neutral	1
Disagree	1
Strongly disagree	0
Don't know	0

Source: Post-workshop survey (n=19)

Table 7: Young people's views on the helpfulness of the learning materials

The learning materials were helpful	Number of young people
Strongly agree	11
Agree	8
Neutral	0
Disagree	0
Strongly disagree	0
Don't know	0

Source: Post-workshop survey (n=19)

Table 8: Young people's views on the whether the workshop felt rushed

The workshop felt rushed	Number of young people
Strongly agree	1
Agree	0
Neutral	0
Disagree	14
Strongly disagree	4
Don't know	0

Source: Post-workshop survey (n=19)

Table 9: Young people's views on whether they felt able to ask questions if they were unsure on anything

Felt able to ask questions if they were unsure on anything	Number of young people
Strongly agree	11
Agree	8
Neutral	0
Disagree	0
Strongly disagree	0
Don't know	0

Source: Post-workshop survey (n=19)

Table 10: YSCs' views on whether the topics were relevant to their role

The topics were relevant to role	Number of YSCs
1	0
2	0
3	0
4	7
5	5
Don't know	0
Average (mean) score	4.3

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Table 11: YSCs' views on whether the training worked well over Zoom

The training worked well over Zoom	Number of YSCs
1	0
2	0
3	1
4	5
5	6
Don't know	0
Average (mean) score	4.4

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Table 12: YSCs' views on the helpfulness of the learning materials

The learning materials (e.g., slides or worksheets) were helpful	Number of YSCs
1	0
2	0
3	1
4	6
5	5
Don't know	0
Average (mean) score	4.1

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Table 13: YSCs' views on whether there was enough time to cover all of the topics

There was enough time to cover all of the topics	Number of YSCs
1	0
2	1
3	1
4	5
5	5
Don't know	0
Average (mean) score	4.1

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Table 14: The number of YSCs that would have liked to have had more training

Would have liked to have had more training	Number of YSCs
1	1
2	3
3	6
4	1
5	0
Don't know	1
Average (mean) score	4.1

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Outcomes evaluation

Table 15 Young people's views on how they intend to keep track of their money

	Number of young people	
	Pre	Post
Online budgeting tool	0	10
Online bank account	14	15
Spreadsheet	0	2
Piece of paper	0	2
In my head	2	1
Checking my bank balance at a cash machine	1	6
Reviewing my bank statements	1	8
On a mobile app	7	10
I don't plan to keep track	1	0
I don't know	2	0
Average score*	7.88	16.05

Source: Young people's survey, pre and post (n=17)

* This is based on the scoring approach outlined in the Question Bank. A higher score signals use of 'better' ways of keeping track of money.

Table 16: Young people's understanding of different financial terms

Statement	Number of young people answering correctly	
	Pre	Post
The money people pay to the government	16	17
A spending forecast to help you plan your spending	12	15
When you pay a company a small fee to cover a big expense if needed	11	11
The amount of money you have in your bank account	15	14
When you work, it's a summary of your payment in a month including deductions, tax code and pay	13	17

Source: Young people's survey, pre and post (n=17)

Table 17: Number of young people interpreting a payslip correctly

	Number of young people answering correctly	
	Pre	Post
Correct response	14	15

Source: Young people's survey, pre and post (n=17)

Table 18: Number of young people responding correct or incorrectly (or 'don't know') about statements relating to cancer and insurance

	Number of young people	
	Correct response	Incorrect response or 'don't know'
Health related insurance can be more expensive if you have/have had cancer	19	0
Insurance providers do not ask you if you have any pre-existing medical conditions	17	2
It is important to do research and understand the terms of insurance policies	18	1

Source: Young people's survey, post (n=19)

Table 19: Direction of change in young people's knowledge of what to do if they have money worries, from pre- to post- workshop

	Number of young people
Positive change	15
No change	1
Negative change	1

Source: Young people's survey, pre and post (n=17)

Table 20: Direction of change in young people's knowledge of where to go for help with managing their money, from pre- to post- workshop

	Number of young people
Positive change	11
No change	6
Negative change	0

Source: Young people's survey, pre and post (n=17)

Table 21: Direction of change in young people's confidence in seeking supporting and speaking to different people, from pre- to post- workshop

	Confidence seeking support	Confidence talking to family	Confidence talking to friends	Confidence talking to YSCs
Positive change	11	5	7	8
No change	4	9	5	6
Negative change	2	3	5	3

Source: Young people's survey, pre and post (n=17)

Table 22: Young people's direction of change in their confidence with managing money, from pre- to post-workshop

	Number of young people
Positive change	16
No change	0
Negative change	1

Source: Young people's survey, pre and post (n=17)

Table 23: Young people's views on the usefulness of hearing about the views, thoughts and questions from other people in the group

Usefulness of hearing about views, thoughts and questions of the other people in the group	Number of young people
Not useful at all	0
Quite useful	7
Very useful	10
Not sure	2

Source: Post-workshop survey (n=19)

Table 24: Extent to which YSCs understand about the financial issues facing young people with cancer diagnoses

	Number of YSCs
1	0
2	0
3	1
4	6
5	5
Don't know	0
Average (mean) score	4.3

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Table 25: Extent to which YSCs feel confident to talk to the young people they work with about money sensitively

	Number of YSCs
1	0
2	0
3	0
4	5
5	7
Don't know	0
Average (mean) score	4.6

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'

Table 26: Extent to which YSCs know where to signpost young people to if they have a question about, or issue with, money

	Number of YSCs
1	0
2	0
3	0
4	4
5	8
Don't know	0
Average (mean) score	4.7

Source: YSC user feedback survey (n=12). Scaled scoring, where a score of '1' signifies 'not at all' and a score of '5' signifies 'completely'