



Money
Ready



24-25 Impact Report

Make money make sense

Contents

Chair & CEO's welcome	3
Who we are	4
Building habits:	
Our delivery	5
Programme impact	6
Expanding reach:	
Our work across the UK	8
Increasing accessibility:	
Developing our education offer	10
Tackling inequality:	
Driving systemic change	11
Press highlights	12
Supporters going above and beyond	13
Planning for the future	14



Chair & CEO's welcome



At Money Ready, we believe that money is a language for life. Over the 24/25 year, we have continued to put that belief into action, reaching over 58,000 learners across all four nations of the UK.

This was the first year of our new strategy, "Money: A Language for Life", and we are proud of the progress made. We have helped more people build healthy money habits, expanded our audiences and reach, and made our programmes more accessible through innovative initiatives such as The Big Money Ready Lesson. Alongside this, our campaigns, public affairs and policy work has continued to challenge inequality and keep financial education and inclusion firmly on the national agenda.

It has also been a year of transformation within our organisation. In June 2025, we reached a major milestone as we officially became Money Ready and launched our bold, modern and accessible new brand – setting the stage for the next chapter of our journey.

As we move into our 20th year of impact, we do so with renewed ambition and exciting news: a merger with RedSTART Educate. Together, we will extend our reach from ages 4 - 40, ensuring even more people can access the skills, knowledge and confidence to manage their money with confidence at every stage of life.

We want to take this opportunity to thank all our partners and supporters for joining us on this journey and for their unwavering support as we continue our work to build a financially fluent population.

Sincerely,

A handwritten signature in black ink, appearing to read "D. SARKAR".
Asesh Sarkar, Chair

A handwritten signature in black ink, appearing to read "LEON WARD".
Leon Ward, CEO

Who we are

Money Ready is a charity dedicated to creating a financially fluent population. We deliver expert-designed, high-impact programmes through schools and communities across the UK that make money make sense. From early money habits to lifelong financial resilience, we bring the language of money to life.

Our mission

We bring the language of finance to life so that everyone can navigate their money with confidence, no matter where they start.

Our vision

A financially fluent population.

Our values

- Young at heart, serious in intent.
- Stories are the best means of education.
- We live in the real world.

Money: A Language for Life Strategy

Scan the QR code to find out more about our latest strategy.



Becoming Money Ready – New identity, same mission

After almost two decades delivering impactful financial education as MyBnk, we were proud to introduce our new name and identity in June 2025: Money Ready.

This change represents more than just a rebrand. It reflects our aim to ensure that people from all backgrounds are prepared to understand, manage, and take control of their finances. In short, we help people become money ready.

The new identity includes a logo and colour palette inspired by everyday money, such as UK banknotes, the 50p coin and contactless symbol, while retaining subtle links to MyBnk's original maroon and blue. Designed to convey clarity, trust, and progress, it also introduces a flexible visual element called "the path," symbolising the diverse financial journeys people take throughout their lives.

Building habits: Our delivery

58,867

learners supported through our financial education programmes in 2024/25 (1% increase from 2023/24).



The need

- Over 17 million people in the UK suffer from daily financial anxiety (CAP, Jan 2025)
- Only 2/5 of young adults are financially literate (Money Ready and Compare the Market, 2023).
- 74% of young people said they had not received any financial education in school (Santander UK, Jan 2025)

Building habits: Programme impact



"Chris was an excellent teacher - he explained things in a way that was easy to understand, and the space was welcoming!"

- Delivery Partner, St Basils in Birmingham



"This course has helped me so much with my money. I've got so many new ideas on how to budget my money, ideas on different savings accounts and bank accounts, and it's just helped me in general feel confident"

- Riley, age 18

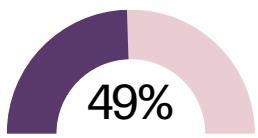


"I will now put savings into a piggy bank and give it to Mum or Dad to look after, so I'm not tempted to spend some. When it's full I will ask my parents to help me set up a savings account which would then lead to more money being earned through interest."

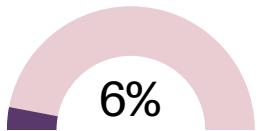
- Oliver, age 11



The financial education gap



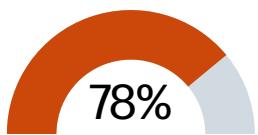
49% of learners had never received financial education before.



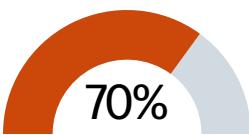
Only 6% recalled previous school-based provision.



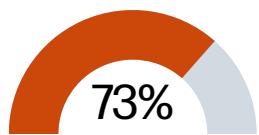
Positive outcomes and behaviour change



improved their financial knowledge

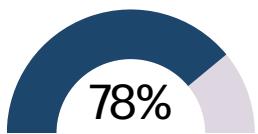


had greater confidence in managing money



intend to manage their money differently

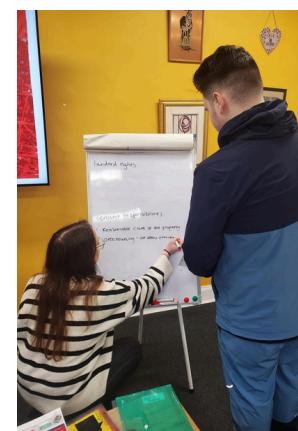
Highly recommended



78% of learners would recommend Money Ready.



100% of host organisations would recommend Money Ready.

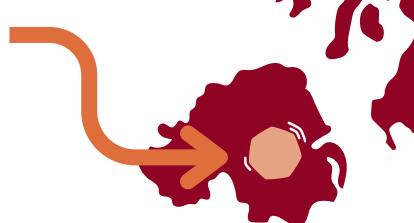


Expanding reach: Our work across the UK



In Northern Ireland, our offer expanded to Derry/Londonderry and Strabane. The team has also invested in building capacity, with internal media training delivered to boost staff confidence and communication skills.

Northern Ireland hub



South hub



The South team extended delivery across Hampshire, Dorset, Somerset, West Sussex and the Isle of Wight, also reaching Bristol for the first time. The focus shifted to post-16 learners, ensuring more young adults receive targeted financial education.



Our North team now delivers from the west to east coast, covering Lancashire, Cheshire, North Wales, Yorkshire, Durham and Teesside. The team is leading on innovation with a new 'Plickers' evaluation tool, while developing partnerships to expand sessions on pensions and investments.

North England hub



24-25 marked our first full year of operations in Wales, celebrated with a formal launch during Global Money Week. We continued to build a profile across the nation, piloted delivery in prisons, and secured £1m to expand bilingual programmes nationwide.



Wales hub



Expanding reach: Our work across the UK



Our Scotland hub, spanning Glasgow to Aberdeen, deepened key partnerships and delivered its first corporate volunteering sessions. The team also contributed to a Scottish government consultation on the Care Leaver Payment and co-created tailored financial education with women at risk of harm, ensuring lived experience informs our work.

Scotland hub



We have been building strategic partnerships to embed financial education across the Midlands where it is most needed, including Birmingham Homeless Forum, St Basil's and Birmingham City Council to reach young people under financial strain.

Midlands hub



In London, we delivered with key partners, strengthening relationships and supporting financially vulnerable young people. Delivery also gained momentum in Essex, partnering with Nova and YMCA to reach care leavers and vulnerable young adults with tailored financial education programmes.

Increasing accessibility: Developing our education offer

By continually developing our education offer, Money Ready now provides a range of financial education programmes and resources for young people aged 4-40.

Supporting young people on their journey towards employment

With almost half of adults now starting or growing side hustles, we have updated our curriculum and support offer. Redeveloping our Young Adult programmes, we introduced new modules on self-employment and income sources. Seed funding from the Commercial Education Trust also allowed us to trial and scale 'Understanding Money and Work Days,' taking young adults into workplaces to develop work and money skills.



Continuing our digital journey

This year, we focused on creating new digital education content to reach more learners online. Our Money Ready Mondays and Big Money Lesson have significantly expanded our reach, with the latter engaging 1,500 young people who might not otherwise have participated. Building on this success, we plan to run two Big Money Lessons and monthly Money Ready Mondays in the coming year. We are exploring how best to utilise AI in our programmes to analyse data, gather sector insights, and support the design of innovative sessions.



Sign up for
the next Big
Money
Lesson here!



Tackling inequality: Driving systemic change

Campaigns

This year, we delivered powerful campaigns to highlight the value of financial education and literacy:

- **Care About Money (Oct 2024):** Animated film in partnership with the Berkeley Foundation, reaching 30,000+ online and gaining media coverage.
- **Talk Money Week (Nov 2024):** Shared practical money habits with support from partners and influencers, reaching 13,000 and engaging one MP.
- **Stop the Snowball (Dec 2024):** Festive campaign on smart spending, reaching 60,000+ through blogs and social media.
- **Global Money Week (March 2024):** Focused on scams and digital safety via an interactive quiz with Visa and a Wales launch panel, reaching 15,000, engaging one MP, and securing Welsh media coverage.
- **BBC Radio 4 Appeal (July 2024):** Presented by Bobby Seagull, reaching 1.4–1.6M listeners, 35,000 online, raising £4,000+ and amplifying Owen's story (scan the QR code below to listen!).

External relations

Alongside campaigns, we advocated nationally for stronger financial education and inclusion at a policy level:

- We submitted evidence to reviews and inquiries across the UK, calling for guaranteed teaching hours and better accountability in schools.
- Hosted a London roundtable on financial inclusion, attended the Financial Inclusion Commission Breakfast, and co-signed its call for a national strategy.



Tackling inequality: Press highlights



Money Ready and Aberdeen join calls to boost personal finance teaching in schools



Money Ready signs open letter to address the UK's low levels of financial education



Money Ready comments on housing benefit rules



Feature on Money Ready's Scottish programmes



Lowell and Money Ready talk about Christmas spending



MyBnk rebrands to Money Ready

Social media growth

In 2024-25, we invested in our digital team and put a refreshed focus on engaging, creative content, resulting in a 27% increase in followers, an 82% increase in reach, and a 95% increase in engagements compared to the previous business year.

FOLLOW



Total followers:
16,678

Reach:
349,282



Likes, shares,
comments: 28,811

Supporters going above and beyond

In 2024/25, thanks to our incredible partners and supporters across the UK, Money Ready reached new heights. From embedding our new brand and delivering the BBC Radio 4 Appeal to announcing our merger, we've raised our profile, built credibility, and unlocked fresh opportunities. None of this would have been possible without the backing of those who believe in our mission.

We are proud and energised by what we've achieved together, from major partnerships to individuals stepping up through challenges like Bnklt!, the London Landmarks Half Marathon, and Darren Collins' Iron Man success. Every effort has helped us take another step towards a financially fluent population.

Corporate volunteering is a vital part of our impact, bringing real-world expertise into the classroom and creating meaningful experiences for our learners. From financial education workshops and bursary panels to Money Ready Mini's and our Understanding Money & Work programme, the skills and commitment of our volunteers have made a lasting difference in the lives of people across the UK.



1,133

volunteer hours
delivered (up from
774.5 in 2023/24)



212

volunteers
engaged (up from
131 in 2023/24)



"Money Ready is doing incredible work to transform financial education across the UK. What always impresses me is not only the quality of the training but also the commitment to reaching young people who are so often overlooked or forgotten. The sessions give young people the knowledge and confidence they need to make informed choices about their money – skills that will stay with them for life. It's clear that Money Ready is closing a vital gap in our education system, and we at Aberdeen Group are delighted to have seen the impact first-hand through our partnership."

-Kirsty Brownlie, Aberdeen Group

Planning for the future

As we look ahead, Money Ready is poised to embark on an exciting chapter. Our 25/26 business plan marks the second year of our new strategic plan, driving forward our mission to deliver impactful financial education and create a financially fluent population. On 1st September 2025, we merged with RedSTART Educate, creating a refreshed, compelling offer of financial education provision for ages 4-40; helping us to meet people at more life stages. RedSTART Educate has formed a new Schools Programme and Delivery Directorate.

By joining forces, we're expanding our reach, enhancing our evidence base, and accelerating innovation across our programmes. This partnership allows us to deliver lifelong financial education – from early years to adulthood – in more communities than ever before.

The merger is supported by robust evidence. The long-term partnership with King's College London has produced some of the UK's most compelling research into early financial education. These insights will now inform and strengthen Money Ready's national impact framework, enabling us to better measure outcomes and evolve to meet learners' needs.

Sarah Marks, former RedSTART CEO and now Schools Programme and Delivery Director at Money Ready, said:

"At RedSTART, our mission has always been to give young people the tools and confidence to manage their money well. By joining forces with Money Ready, we can scale our impact and reach even more schools, families, and communities across the UK. Together, we will be stronger, more innovative, and better able to deliver lasting change in financial education."



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Do you want

Do you want to get money ready?



A huge thank you to all of our supporters!



Amber River, BNY, Building Society Trust, Cadent, City Bridge Trust, Commercial Education Trust, Eveson Charitable Trust, Experian, Fidelity, Foresters, Glasgow Life, GSR Foundation, Halbard Trust, Hampden Bank, Hyman's Robertson, Isio, John Lyon's, Kusuma, Man Group, NWYPDT, Pilkington Charitable Foundation, Rathbones, Safe Deposits Scotland, Skipton Building Society Charitable Foundation, St James's Place Foundation, Swire Charitable Foundation, Taylor Family Foundation, Texel Foundation, The Prokopenya Family Foundation, Wales & West Utilities, Waterloo Foundation, Wells Fargo.

A special thank you to all our individual donors.





Make money make sense

Money Ready is a charity dedicated to creating a financially fluent population. We deliver expert-led, high-impact financial education programmes across the UK.



Money
Ready



Money Ready (formerly MyBnk) is a registered charity in England and Wales (No. 1123791) and Scotland (SC050175) and a company limited by guarantee (No. 6215005)