



BOBBI'S IMPACT STORY

Young Adults Programme

Bobbi was generous but lacked financial boundaries

Bobbi attended a Money Ready session in 2025 through a programme focused on helping young people who aren't currently in education, employment or training.

Before taking part in the Money Ready training, Bobbi felt she had missed out on financial education at school, noting that she only learned "what currencies were" but wished she had learned about "daily living" topics like renting and savings.

Growing up, she received pocket money but described herself as "very generous." Her lack of confidence with money was linked to this generosity. She struggled to say "no" to others and would often spend her money buying gifts for friends rather than saving for herself.

Bobbi found the Money Ready programme to be highly engaging. She specifically praised the Money Ready trainer for her "good personality" and ability to bring humour and personal experience into the learning.

Bobbi feels she is now better at budgeting, shops around for deals and saves more.

Bobbi's new knowledge about utility providers and how they operate has helped her to understand her own energy consumption and contract – such as cost per kilowatt. She was able to shop around, which led her to switch supplier and get a better deal.

Bobbi also improved how she budgets her money – using Microsoft Excel to allocate percentages of her income toward bills, hobbies, and necessities. Her new approach led to a significant personal achievement when Bobbi was able to afford her first holiday.

The programme made a huge difference to Bobbi's understanding of money and how to budget, as well as managing the costs of her energy consumption. It's helped her be more confident, which is great to see.

Money Ready trainer