


Money Ready

# 25-26 Impact Report

Make money make sense

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# Chair & CEO's welcome





At Money Ready, we believe that the language of money is a language for life. Over the 25/26 year, we put that belief into action, reaching over 76,000 learners across all four nations of the UK.

This was the second year of our strategy, "Money: A Language for Life", which we have now extended to 2030.

The last year also marked the beginning of our 20th year of impact, celebrated at the House of Lords, and our first full year operating as Money Ready. Twenty years on from our founding, and with our new brand now settled in, we are helping more people than ever before to build healthy money habits.

Following our merger with RedSTART Educate in September 2025, we brought our teams and programme models together under a new Schools Programme and Delivery Directorate, extending our reach from age 4 to 40 and combining decades of expertise to deliver financial education at every life stage. Together, we have launched new programmes, continued our campaign for a good quality financial education curriculum and expanded our reach into communities across the UK. One of our values is 'We live in the real world,' and throughout 25/26 we were able to significantly expand our bursary offering with the growth of our 'Brummie Bursary' and the launch of our 'Wee Bursary' in Scotland and 'Pathway Bursary' in London.

None of this happens without our partners and supporters. We want to thank everyone who backed us this year, including those who joined us in new and renewed multi-year partnerships, for their continued belief in our mission as we work to build a financially fluent population.

Sincerely,



Rhodri Mason, Chair



Leon Ward, CEO

# Who we are

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

## 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 learn more about our latest strategy.

## Money Ready one year on

Last year, we introduced our new name and identity, Money Ready. Our visual identity, including a symbol we call “the path”, reflects that no two people take the same route learning about money, and that we support people at every life stage.

Behind the new name, work has continued - reviewing systems, rebranding resources, and introducing Money Ready to partners and communities who knew us as MyBnk for 20 years.

*"Two years ago, we asked ourselves whether our name truly reflected what we stood for. A year ago, we answered that question with our rebrand to Money Ready. Everything that's followed has confirmed we got it right. It's been an amazing first year of Money Ready, and we're only getting started."*

**Leon Ward**, CEO

# Building habits: Our delivery

## 76,466

learners supported through our financial education programmes in 25/26 (30% increase from 24/25).

**3,531**
programmes delivered - around 68 per week

**65,530**
learners in primary and secondary schools

**10,936**
young adult and adult learners

**1,128**
days of delivery

**122**
member schools in our Change the Game programme

**4,728**
money management accreditations awarded

*Figures on this page were updated on 05/11/2026 to reflect finalised programme data.

## The need

- Only 19% of young people could correctly answer basic financial literacy questions on interest, inflation and risk (London Foundation for Banking & Finance, Nov 2025)
- Just 21% of UK adults describe themselves as confident about their finances (Aegon, May 2026)
- 84% of UK children say they want more financial education at school, rating it as important as Maths, English or Science (GoHenry, Jul 2025)

# Building habits: Programme impact

## Adult

"Excellent course and tutor. It was very detailed and it was great interaction. After this course I am doing a monthly budget to enable me to address all of my bills. I will definitely be more cautious with my money and fraudsters."

**Roisin, Northern Ireland**

## Young adult

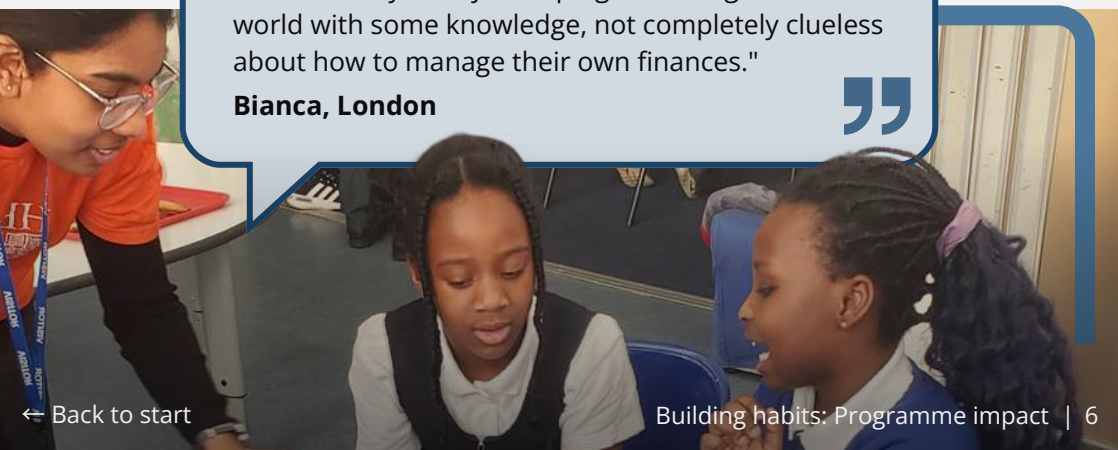
"I was expecting the equivalent of a lecture... What I got was so much better! My course was tons of fun, incredibly interactive and offered an inquisitive and entirely judgement-free environment... I left feeling so informed and confident about my own ability to navigate the finances of adult life."

**Aimee, Bristol**

## School age

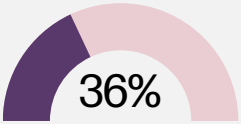
"I didn't know a lot about money before the session. In schools, you don't actually learn a lot about finances... the fact that we don't know a lot about this is sad. Money Ready is helping children go into the world with some knowledge, not completely clueless about how to manage their own finances."

**Bianca, London**

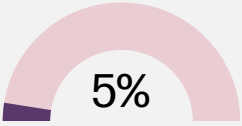


# 16+ programme impact

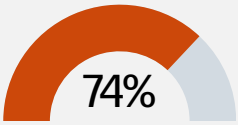
## Learners aged 16+



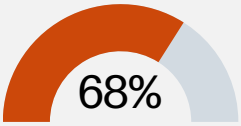

of learners had never received financial education before.



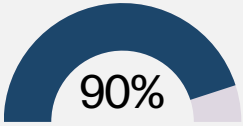

recalled previous school-based provision.



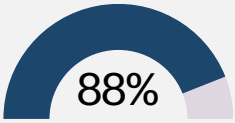

improved their financial knowledge




had greater confidence in managing money



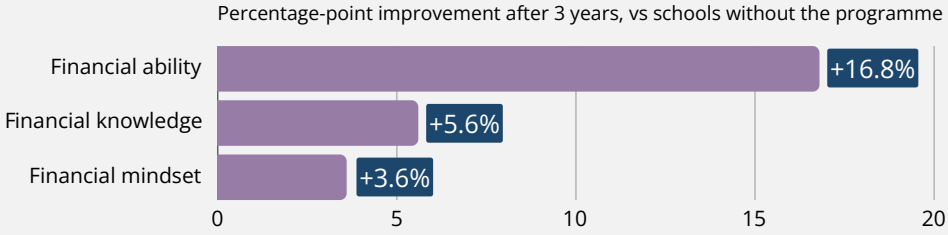

of host organisations would recommend Money Ready.




of learners would recommend Money Ready.

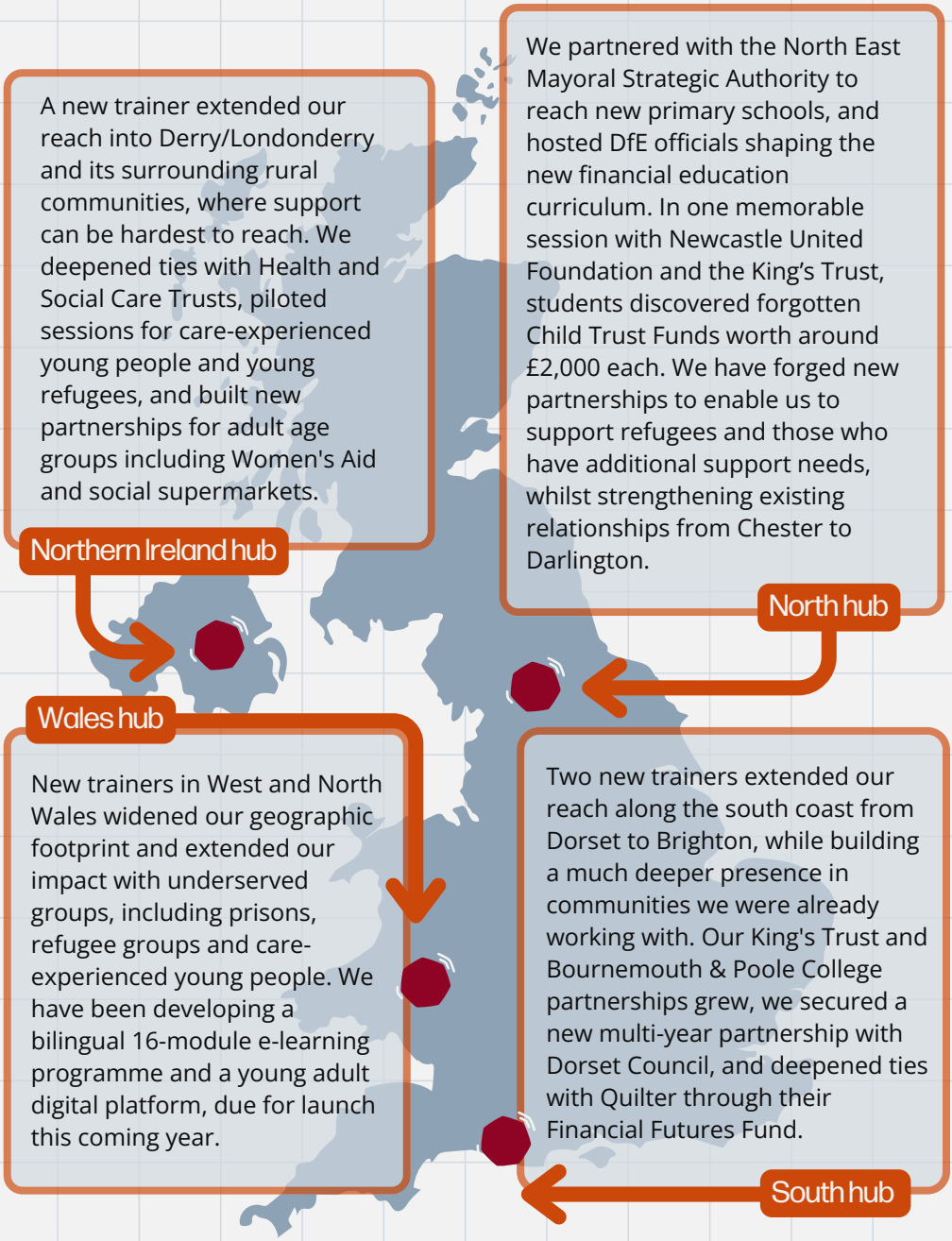
# Change the Game programme impact

The most recent evaluation of Change the Game in primary schools, published by the Policy Institute at King's College London in September 2025, highlights the results of the third year of a seven-year randomised controlled trial.




- **94%** of teachers said the programme was straightforward to deliver.
- **90%** of teachers said they enjoyed running the activities with their pupils.
- **100%** of teachers in schools delivering Change the Game, and 95% in schools that don't, agree that financial education in primary is important.

# Expanding reach: Our work across the UK



A new trainer extended our reach into Derry/Londonderry and its surrounding rural communities, where support can be hardest to reach. We deepened ties with Health and Social Care Trusts, piloted sessions for care-experienced young people and young refugees, and built new partnerships for adult age groups including Women's Aid and social supermarkets.

Northern Ireland hub

We partnered with the North East Mayoral Strategic Authority to reach new primary schools, and hosted DfE officials shaping the new financial education curriculum. In one memorable session with Newcastle United Foundation and the King's Trust, students discovered forgotten Child Trust Funds worth around £2,000 each. We have forged new partnerships to enable us to support refugees and those who have additional support needs, whilst strengthening existing relationships from Chester to Darlington.

North hub

Wales hub

New trainers in West and North Wales widened our geographic footprint and extended our impact with underserved groups, including prisons, refugee groups and care-experienced young people. We have been developing a bilingual 16-module e-learning programme and a young adult digital platform, due for launch this coming year.

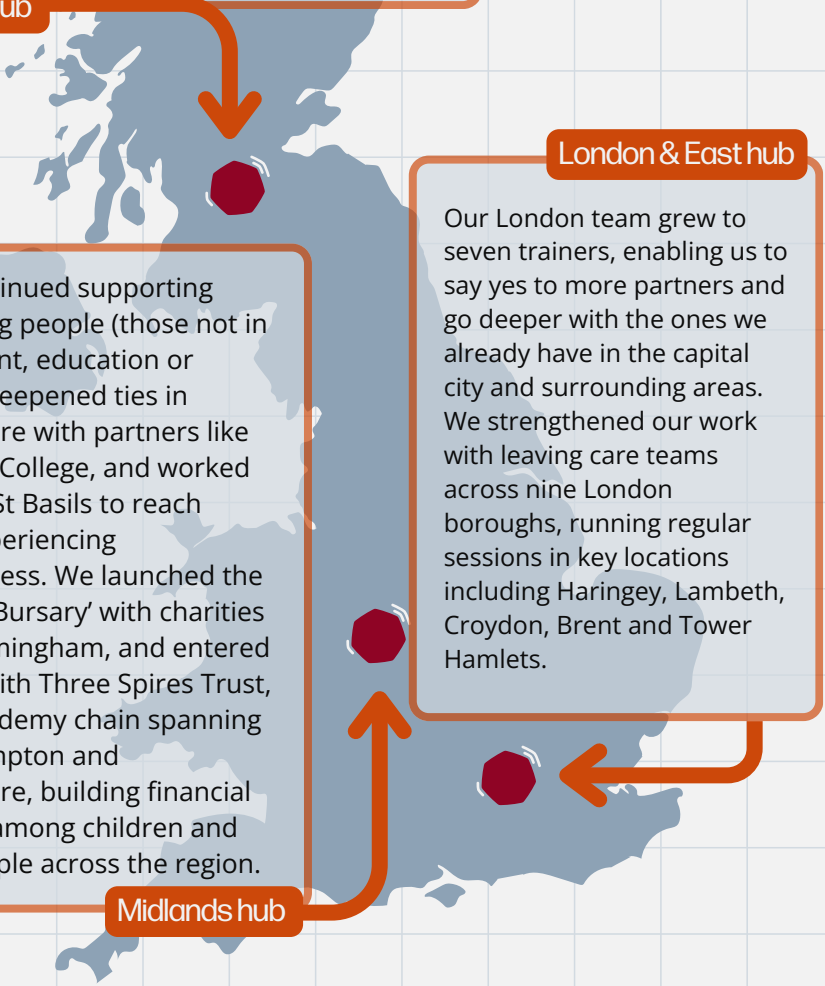
Two new trainers extended our reach along the south coast from Dorset to Brighton, while building a much deeper presence in communities we were already working with. Our King's Trust and Bournemouth & Poole College partnerships grew, we secured a new multi-year partnership with Dorset Council, and deepened ties with Quilter through their Financial Futures Fund.

South hub

# Expanding reach: Our work across the UK

New partnerships opened doors to learners we've not reached before, including adult workshops with SISU, sessions in prisons such as Polmont, and support for people re-entering the workplace with Enable and Impact Arts. We deepened our relationship with Heriot-Watt University and launched our Edinburgh 'Wee Bursary' in April 2026.

Scotland hub



London & East hub

Our London team grew to seven trainers, enabling us to say yes to more partners and go deeper with the ones we already have in the capital city and surrounding areas. We strengthened our work with leaving care teams across nine London boroughs, running regular sessions in key locations including Haringey, Lambeth, Croydon, Brent and Tower Hamlets.

We've continued supporting NEET young people (those not in employment, education or training), deepened ties in Staffordshire with partners like Newcastle College, and worked alongside St Basils to reach people experiencing homelessness. We launched the 'Brummie Bursary' with charities across Birmingham, and entered year two with Three Spires Trust, a large academy chain spanning Wolverhampton and Staffordshire, building financial resilience among children and young people across the region.

Midlands hub

# Increasing accessibility: Developing our education offer

## Opening doors into work

We launched Freddie's Programme this summer, a six-week paid work experience initiative created in memory of Freddie Ewer, co-founder of RedSTART Educate, built with Gallagher, Royal London Asset Management and Insight Investment.

Our first cohort, two students from a South London sixth form college, rotated across all three partners. Alongside the placements, they developed practical skills such as CV-writing and public speaking, with mentoring and pastoral support throughout. Bursaries covered travel and clothing so that cost isn't a barrier to opportunity.

More widely, our Understanding Work and Money days now run nationally, giving young adults access to workplaces that can often feel out of reach. Our new partnership with The Brilliant Club also supports those preparing for higher education.





← Back to start

## Removing the everyday barriers

Small costs can sometimes be the biggest barrier. That's where our bursary programmes come in, supporting young people with grants for essential needs.

Birmingham
**Brummie Bursary**
**£55,683**
awarded across close to 300 grants
Launched Nov 2025

Edinburgh
**Wee Bursary**
**£4,071**
awarded across 17 grants
Launched April 2026

London
**Pathway Bursary**
**NEW**
Will offer up to £2,500 per grant
Launched summer 2026



## Designing for every learner

Accessibility shapes what we build, not just how we deliver it. This year we piloted new modules on money and mental health, investments and pensions, content for visually impaired learners, prison radio segments, and an Aviva financial resilience module. Our Scotland Lived Experience Panel, made up of care-experienced young people aged 18-26 from justice, residential and kinship backgrounds, also now shapes how we design and deliver our work.

# Tackling inequality: Driving systemic change

This was a landmark year for our campaigns, advocacy and public affairs work, as we pushed to keep financial education and inclusion firmly on the national agenda.

## Our new flagship campaign: The Cost of Not Knowing

We had one simple question in 2025: can we put a number on the cost of not receiving financial education? In January 2026, we launched **The Cost of Not Knowing** to answer it, our first flagship national campaign with research to back it.

**£641**
average annual cost of delayed financial decisions

**131**
signatures on our open letter to government

**47**
members of the public who wrote to their MPs



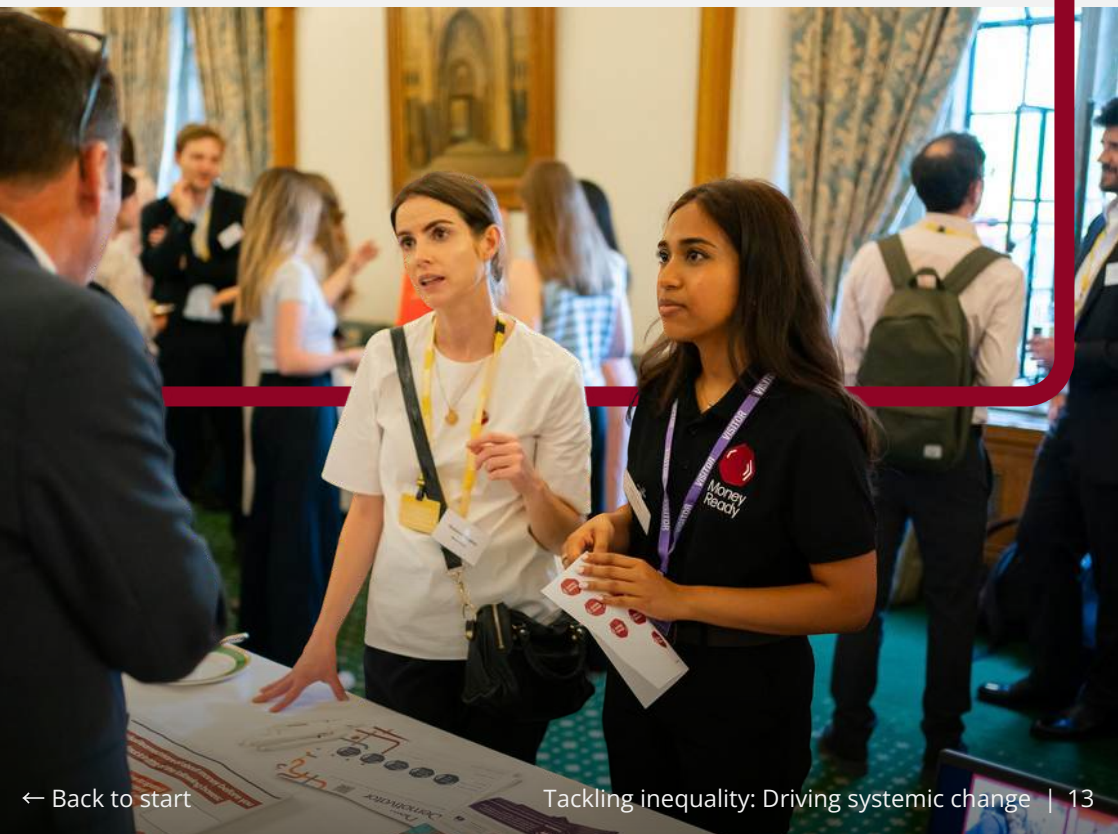
## External relations

This year, the **Curriculum and Assessment Review** in England recommended that financial education become statutory in primary schools for the first time. We welcome this step and remain involved as it develops.

We submitted evidence to **five further UK inquiries and consultations**:

- Treasury Committee's Financial Inclusion Strategy inquiry
- Education Committee's "Every Child Achieving and Thriving" inquiry
- Youth Select Committee's PSHE inquiry
- Fair4All Finance's Building Financial Capability consultation
- The National Lottery Community Fund's Dormant Assets consultation on financial support in Scotland.

In Parliament, we **welcomed 14 MPs to see our programmes**, hosted our 20 Years of Impact event at the House of Lords, and co-hosted a financial resilience event with Monzo at the House of Commons.





We **hosted three roundtables**: two on care-experienced young people, in Essex and Northern Ireland, shaping our new Care Pledge, and one in Manchester on embedding financial education into products and services.

We also joined roundtables hosted by the APPG on Financial Education for Young People, the FCA, the Startup Coalition, and the London Foundation for Banking & Finance, and presented at the summer Financial Education Forum.

Money Ready was the **official charity partner** for the Finance & Leasing Association (FLA) Annual Dinner 2026, raising over £10,000 for our work.

# Tackling inequality: Press highlights




Covering our Cost of Not Knowing research and headline findings




Money Ready research finding around financial education in schools




Announcement of the Money Ready & RedSTART Educate merger




Money Ready comments on The Curriculum and Assessment Review outcome




King's College London op-ed on gold-standard RCT of Change the Game




Leon Ward discusses young adults' changing money habits and pressures

## Social media growth

In 25/26, we built on last year's investment in our digital team, with new campaigns and a new paid ads strategy driving a significant jump in impressions and engagement. Compared to the previous business year, we saw a 13% increase in followers, a 165% increase in impressions, and a 116% increase in engagements.

**18,907**
**Total Followers**

**927,681**
**Impressions**

**62,254**
**Likes, shares, comments**

# Supporters going above and beyond

2025/26 has been a huge year for Money Ready thanks to our partners and supporters. We have fully embedded our merger, built recognition for our new brand, and seen the depth of our partnerships grow, sharpening our drive and ambition for change.

## Going the distance for financial education

**Ironman Copenhagen**

Ambassador **Darren Collins** took on the Ironman for Money Ready.

Swim 3.8km, cycle 180km, run a full marathon

**London Marathon**

**Liane Evans**, senior qualitative analyst at Barings, took on the 26.2 mile run.

**Royal Parks Half Marathon**

Runners from Saffron Building Society, Berkeley Group, Interactive Investor and Hampden Bank raised over **£4,000.**

**The Grand Challenge**

Over **£2,000** raised by teams, with Beyond Encryption taking the win.

Thank you to our other teams Hargreaves Lansdown and Digital Footprints.

2025/26 saw our corporate volunteering increase by up to 390%, and volunteer hours by 340%. The individuals behind these numbers are the ones to be recognised: their dedication has provided role models for young people and strengthened our systems, allowing us to put more into our delivery.

**4,990**
volunteer hours delivered
(up from 1,133 in 24/25)

**1,039**
volunteers engaged
(up from 212 in 24/25)

*"What makes Money Ready such a valuable partner is its ability to combine innovation with genuine impact. The team is deeply committed to understanding the needs of the people they serve and designing solutions that help build financial confidence where it is needed most... Money Ready's collaborative approach allows us to learn, innovate and achieve more together than we could alone."*

**Steven Levin**
Chair of the Quilter Foundation and CEO of Quilter



# Planning for the future

Our 26/27 business plan marks the third year of our strategy, "Money: A Language for Life", now extended to 2030. As part of this extension, we have refined our strategy from four pillars to three: Building Habits, Deepening Impact, and Tackling Inequality, bringing together what were previously Expanding Reach and Increasing Accessibility.

The integration of RedSTART Educate and their 'Change the Game' programme continues to take shape through our new Schools Programme and Delivery Directorate. This year, we fully combined our systems, including a major Salesforce project, and rebranded all resources under Money Ready. 26/27 will see 'Change the Game' become our main primary school offering, and we are expanding it into secondary schools for the first time.

Our research partnerships and thought leadership activity continues to deepen the evidence behind our work. The seven-year randomised controlled trial with King's College London evaluating Change the Game already shows promising early results in financial knowledge, ability and mindset. Alongside this, we have some exciting upcoming projects. Our partnership with the Berkeley Foundation is exploring the links between financial literacy, debt and housing insecurity; our Cost of Not Knowing campaign has been renewed for a second year; and we will explore young people's trust in financial services with IG Group. Across our hubs, from our Lived Experience Panel in Scotland to this research, real voices continue to shape not just what we deliver, but how.






This year also marks a leadership change. Leon Ward will step down as CEO in October 2026, after leading Money Ready through one of the most transformative chapters in our history: growth into all four nations, increasing our public affairs work, leading the rebrand and the merger with RedSTART Educate, and the expansion of our programme suite. We are committed to a smooth transition as we carry this work forward into its next phase.

"Leaving Money Ready after three and a half years is bittersweet. I'm incredibly proud of how the organisation has grown and evolved during that time – from becoming Money Ready and bringing two organisations together, to strengthening our partnerships and reaching even more people across the UK.

What I'm proudest of, though, is the team behind it all. I leave Money Ready with huge confidence in its people, its purpose and what comes next. It has been a real privilege to lead this organisation and to play a part in its story.

I'll continue championing financial inclusion in my new role at TaxAid, but I'll always be enormously proud of what we achieved together at Money Ready."

**Leon Ward,** outgoing CEO



# A huge thank you to all of our supporters!

29th May 1961 Charitable Trust, Aberdeen Group Charitable Trust, Albert Hunt Trust, The Alice Ellen Cooper Dean Charitable Foundation, Alta/Accenture, Amber River, Balcombe Trust, Berkeley Foundation, BNY, Cadent, Capco, CIC, City of Edinburgh, Community Foundation Northern Ireland, The Considered Ask, Dodge & Cox, The Essex Community Foundation, Eversheds, Eveson Charitable Trust, Experian, Fairbanking Foundation, Foresters Financial, Gallagher, Garfield Weston, The Grace Trust, Hampden Bank, Hargreaves Lansdown, Heart of England Community Foundation, The Hiscox Foundation, Hymans Robertson Foundation, IG, Insight Investment, Interactive Investor, St. James's Place Foundation, St. James's Place, Lazard, Legal & General, Man Charitable Trust, MFS, Mobius Life, Moondance Foundation, National Grid, National Leadership Network, Ninety One, OneFamily, Oodle Finance, PA Foundation, Pension Insurance Corporation, Pilkington Charitable Trust, PIMCO, Quilter Foundation, Rathbones, Richmond Project, Royal London, Russell Investments, Safe Deposits Scotland, Saffron Building Society, Saltus, Schroders, SGN, Smart Pension, Snap Finance, State Street, Swire Charitable Trust, Texel Foundation, UK Financial Literacy Foundation (previously CISI Future Foundation), Wales and West Utilities, Waterloo Foundation, WCIB, Wellington Asset Management, Wells Fargo, Wheatley Foundation

A special thank you to all our individual donors and event participants.

MoneyReady




Stay in the loop

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