



talk
money[®]
week

**Talk Money Scotland Annual Conference
& Exhibition 2018**

16 November 2018

Aberdeenshire Council Headquarters, Woodhill House,
Westburn Rd, Aberdeen AB16 5GB



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Introduction

The UK Financial Capability Strategy aims to improve financial capability across the UK. That means improving people's ability to manage money well, both day to day and through significant life events, and their ability to handle periods of financial difficulty. It will focus on developing people's financial skills and knowledge, and improving their attitudes and motivation. This, combined with an inclusive financial system, can help people achieve the best possible financial wellbeing.

The belief, and the consistent message from stakeholders, is that levels of financial capability must be improved from their current low levels, and that if everybody works together it is possible to rise to the challenge. The changing financial environment makes this more important than ever before.

The Money Advice Service has worked in partnership with the Improvement Service to create and coordinate the programme for today.

I hope that you find it worthwhile and that we can go on to deliver an annual conference each year and welcome your ideas on how we can build on this success.

Why are we having this event?

Talk Money Week is the annual celebration of the work thousands of organisations are doing to improve money management across the UK and this is the third year of celebrations.

This is the first **Talk Money Scotland Annual Conference** which will be delivered in partnership with members of the **Scotland Financial Capability Partnership**.

Aims of the conference

To bring key stakeholders together to learn, exchange knowledge and areas of good practice, create and build on the networks and opportunity for strengthening the partnership working across the sector.

- To raise awareness of the need to continue to improve financial capability interventions
- To showcase the work that some key stakeholder organisations are doing to deliver on the financial capability action plan
- To identify opportunities for improving the range of financial capability interventions across Scotland.



Allison Barnes

Allison Barnes is the Scotland Manager at the Money Advice Service. Allison joined the Financial Services Authority (FSA) in 2006 to lead financial capability work in Scotland and has been involved in many aspects of financial capability in the UK with the FSA, the Consumer Finance Education Body (CFEB) and now the Money Advice Service. Prior to this she worked in the Financial Services Sector for 20

years in several separate roles.

Allison is also a volunteer for the Edinburgh Children's Panel and was previously a volunteer advisor at Haddington Citizens Advice Bureaux.



General Information

Conference Staff

Improvement Service staff will be on hand to assist with any enquiries during the conference.



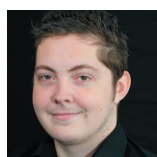
Sandra Sankey
Project Manager,
Money Advice
Outcomes Project



Johanna Eriksson
Facilitator



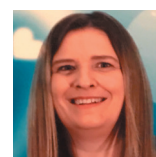
Heather Adams
Facilitator



Shaun Millar
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Kristoffer Boesen
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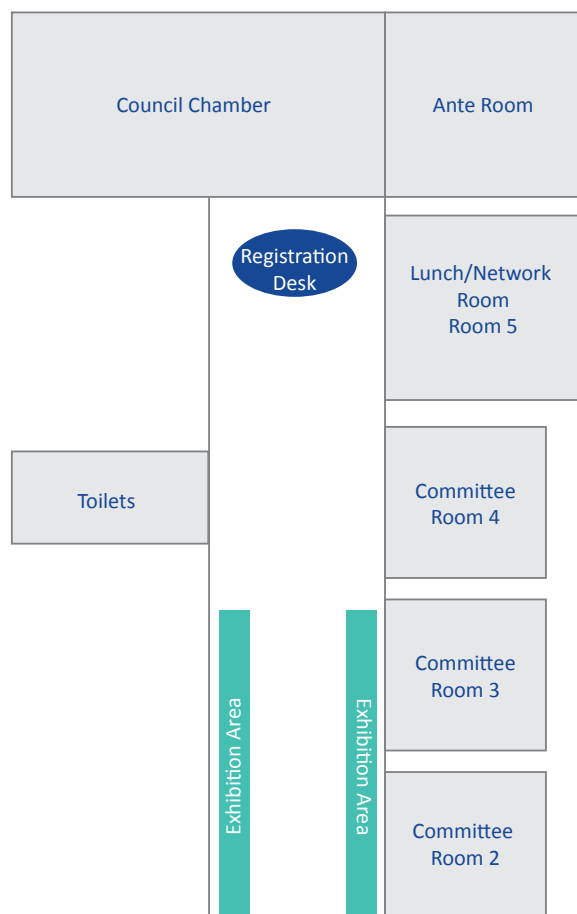
Haley Couzens
Interviewer
(Money Advice
Service)

Venue Information

Aberdeenshire Council Headquarters
Elected Members Building
Woodhill House
Westburn Rd
Aberdeen, AB16 5GB

T: 0345 608 1208

Map of Venue



Filming & Photography

Filming and photography will be taking place throughout the event and posted to social media, and the Improvement Service and Money Advice Service event web pages afterwards.

Delegates who do not wish to participate in any of this activity should make a member of the events team aware before the conference starts.

Arrival and Departure

Delegates can arrive at the venue from 9.30am and the event will end 3.10pm with exhibition space available from 9.30am until 2.00pm.

Aberdeen train station is located 8 minutes in a taxi from the venue. To book a taxi from the venue, call 01224 353535 or email bookings@comcab-aberdeen.co.uk.

Car parking is available free of charge all day at the venue. Details of your car registration should be made available at the council reception area.

Refreshments

Tea and coffee and pastries will be served in the Ante Room.

Lunch will be available in the Ante Room and delegates will be ushered into Room 5 to eat lunch and network.

Water cooling machines are available throughout the venue.



Programme

- 09.30 **Arrival (Registration, Tea, Coffee, Networking and Exhibitions)**
- 10.15 **Welcome from Convenor and Opening Remarks**
Yvonne MacDermid, Chair, Scottish Financial Capability Partnership
- 10.25 **Aberdeenshire Council**
Jim Savege, Chief Executive
- 10.40 **Money Advice Service**
Sarah Porretta, Director of Financial Capability
- 11.00 **The Young Money Blog**
Iona Bain
- 11.30 **Tea/Coffee**
- 11.50 **Breakout Sessions**
- 12.50 **Lunch**
- 13.40 **Breakout Sessions**
- 14.40 **Carnegie UK Trust**
Niall Alexander
- 15.05 **Closing Remarks**
Yvonne MacDermid, Chair, Scottish Financial Capability Partnership
- 15.10 **End**



Speakers



Yvonne MacDermid

Yvonne has been involved in credit and debt matters for 31 years. She has been Chief Executive of Money Advice Scotland since 1997 and is passionate about her work, both from a money advice perspective, and from a financial education point of view.

She is also committed to working with government, regulators, and all parts of the credit and debt collection industries.

A well respected author, Yvonne also broadcasts on national TV and radio. She is a regular speaker, and Conference Chair.

She is a non-Executive Board member of the Office of the Accountant in Bankruptcy, a Director of the Credit Services Association, and Director of the Money Advice Liaison Group. She

also sits as a Director on Advice Direct Scotland Board. Yvonne is involved in many different Working groups including the recently formed Tackling Problem Debt Working Group set up by Scottish Government. She is also a member of the Scottish Civil Justice Council, Costs and Funding Committee, and the Advisory Council on Sheriff Officers and Messengers-at-Arms.

In 2002, Yvonne received the OBE for services to disadvantaged communities, and at the Credit Today Awards in April 2013, was recognised with the Martin Williams Award for Contribution to the Credit Industry. In 2018, she was awarded the inaugural “Women in Credit” Lifetime Achievement Award.

In her spare time Yvonne loves opera, classical music, gardening (fair weather) and entertaining friends and family.



Jim Savege

Jim is the Chief Executive of Aberdeenshire Council, taking up the role in February 2015. Working with staff, councillors, communities and partner organisations, his focus is to ensure that the best corner of Scotland continues to flourish in all respects. He was part of the team who successfully secured the City Region Deal for Aberdeen and Aberdeenshire in late 2016 and continues to work closely with public and private sector partners ensuring sustained economic growth across Aberdeenshire, for example, through his membership of the ONE (Opportunity North East) Digital & Entrepreneurship Board. Complementing his responsibilities in

Aberdeenshire, Jim is the spokesperson for SOLACE Scotland on economic development, a member of Scotland’s Electoral Management Board and a SOLACE representative on the Scottish Resilience Partnership.

Jim has significant resilience and major events experience, having worked with communities in responding to flooding in Cumbria in 2009 and in Aberdeenshire in 2015.

Prior to his current role in Aberdeenshire, Jim worked in Local Government in Staffordshire and Cumbria for over a decade, with responsibility for a wide range of



services including HR, ICT, Highways and Libraries and major corporate programmes of service transformation and change. He started his career training as a teacher in Liverpool, subsequently working in management consultancy & training across a range

of sectors including utilities, defence, telecoms, oil & gas and FMCG.

A firm believer in balance and sustainability, when not at work, he will often be found skiing or running up and down mountains.



Sarah Porretta

Sarah Porretta is Director of UK Financial Capability at the Money Advice Service. Previously she was Head of Financial Inclusion and Education at Lloyds Banking Group, where she led their work on financial capability, and was already well known to the Money Advice Service for her

work on the award winning 'Money for Life' programme. Prior to her time at Lloyds, Sarah held senior positions at Cadbury as their Global Corporate Responsibility Manager and with BAA leading their community relationships during the construction of terminal 5.



Iona Bain

Iona Bain is the founder of the award-winning Young Money Blog and the UK's go-to voice on millennials and their finances. She regularly appears on TV and radio to discuss young people's financial issues, speaks at high-profile events and conferences throughout the year and published her first book —*Spare Change*—in 2016. She has written for most national newspapers and websites and is personal finance correspondent for the Herald. She is the youngest governor of the Pensions Policy Institute, a founding member of

the Next Generation Pensions group and was named Freelancer of the Year for 2018 by IPSE, the country's leading association for the self-employed. Her blog is independent and non-profit, giving invaluable financial news and information to thousands of young people in the UK every week. She also established the Young Money Agency with her father, former Herald personal finance editor Simon Bain, in 2017 to promote the need for more youth-friendly communications, services and products.





Niall Alexander

Niall is an Associate with Carnegie UK Trust where his role is to help develop and implement the recommendations in their Gateway to Affordable Credit report.

Niall worked in the Wester Hailes and Craigmillar communities for over a decade in housing, regeneration and community development. It was his role in Wester Hailes supporting the financial inclusion agenda that led to an approach from Bank of Scotland in 2002 to become their Director of Financial Inclusion, a post he held until

2004 before leaving to establish his own consultancy.

He has undertaken over 100 commissions researching, writing and speaking about the impact of a lack of access to financial products and services among low income households, particularly affordable credit. Niall had periods in between his consultancy working for Airdrie Savings Bank, EPIC 360 (a Glasgow financial capability project) and Moneyline-UK, the UK's largest personal lending community finance organisation.



Breakout Sessions

Breakout sessions have been carefully designed to give a variety of topics and learning and interaction throughout the day.

Delegates can attend two breakout sessions with the option of a lunchtime session. Learning materials from all the breakouts will be made available following the event and you will be sent a link to the email address you used when you registered for the event.

We have tried to accommodate your requests for breakouts and your confirmed sessions will be displayed on the back of your delegate badge and will also be highlighted to you at the registration desk on the day.

A list of the delegates attending each session will be on display in each of the breakout areas. Please approach a member of the event staff if you need advice on where to go to next.

Breakout places have been allocated to capacity. Please adhere to your allocation to avoid disruption.

SESSION 1

Stepping Forward with StepChange

Venue: Council Chamber

Time: 11.50 - 12.50

Get to hear from StepChange Scotland about the latest stats and trends for clients who contact the charity for help. You will also hear how the organisation intends to deliver on its new 4 year strategy responding to the needs and growing challenges that clients face.



SESSION HOST

Sharon Bell, StepChange Scotland

Sharon Bell was appointed Head of StepChange Debt Charity Scotland in January 2012. She is responsible for the strategic development of the charity as a key partner and influencer in the provision of free debt advice and solutions in Scotland. She previously worked at the Scottish Government, most recently as Head of Policy Development at the Accountant in Bankruptcy, where she was responsible for developing policy and reviewing

legislation personal and corporate insolvency in Scotland.

Prior to joining the Accountant in Bankruptcy in April 2004, Sharon worked on Student Support Policy for four years within the then Scottish Executive's Enterprise and Lifelong Learning Department. An MBA graduate, during her career she has worked in the Financial sector, Construction Industry and Retail Sector.



SESSION 2

Money Matters Maternity Matters SNIPS (Special Need in Pregnancy)

Venue: Committee Room 2

Time: 11.50 - 12.50

This session will give participants knowledge and insight into the background of Money Matters Maternity Matters SNIPS (Special Need in Pregnancy) Project. The Money Matters team will describe why they opted to make this project a Randomised Control Trial and share the lessons learned, changes to work practices and delivery methods to date highlighting the successful outcomes and impacts.

You will be taken through the Theory of Change and how engagement with midwives has helped the money matters advice team engage with the most vulnerable group of women who don't normally engage with services.



SESSION HOSTS

Geraldine Cotter, Money Matters Advice Service

Geraldine was formerly employed by Glasgow District Council, in housing benefit, when the opportunity presented via 'Urban Aid' funding to set up a fledgling advice agency. After being successful in obtaining the position she opened premises in Govan during February 1990, with three other staff under her wing, and 'Money Matters' was born. She has developed and grown the 'business' to a Charity (company limited by guarantee) that is governed by a committed Board of Trustees.

She holds the position of Chief Executive Officer and oversees a workforce of around forty. Under her charge, the agency has become an established force in the advice sector in Glasgow, the West of Scotland and beyond. The agency's excellent reputation is a direct correlation from her own personal standing in the sector.

She sits on various Steering Groups in and around Glasgow including "GAIN" (Glasgow advice and information network), 'McMillan Long Term Health Conditions', the Royal Hospital for Children Financial Inclusion Project, the Glasgow Association for Mental Health (GAMH) and the Healthy Wealthy Children Learning Network. She enjoys a close partnership working relationship with the NHS cultured over in excess of two decades of collaboration.

Ever forward thinking, she is constantly on the pulse of advice needs in the local Govan area and further afield in Scotland tailoring the work of 'Money Matters' accordingly. Geraldine was recently recognised for her work at Money Matters when winning Social Leader of the Year at the Scottish Women's Awards 2018.





Audrey Laing, Money Matters Advice Service

Audrey's background is the legal profession as a Solicitor before embarking on the quest for a more balanced family life with a small business venture in commercial embroidery and then a four-shop retail offering. Missing offering help and advice she came into the third sector helping set up a new Citizens Advice Bureau in her home town before joining Money Matters at the start of 2016.

As the Quality & Development Manager of Money Matters, she is part of the

management team – this entails auditing the quality of the advice output of our agency but she is also involved in the reporting functions to funders, retains certain HR functions and aids the CEO in developing the business with new streams of funding and contracts.

Further, for Maternity Matters, she is the Project Manager overseeing the day to day running of the project including supervising the project staff and liaising with stakeholders.

SESSION 3

Year of Young People (Talk Money Jam)

Venue: Committee Room 3

Time: 11.50 - 12.50 and 13.40 - 14.40

Hassan, Wiktoria and Mairead were part of a group of young people who came together as part of a co-design group to discuss young people and finance. The group are all passionate about young people's access to information and opportunities and believe that finance plays an important part in this.

Young people from across Scotland will be delivering a workshop where participants will have the opportunity to explore the financial barriers that young people in Scotland face today as well as considering the solutions.



SESSION HOSTS

Hassan Ahmad, Wiktoria Orlicka and Mairead Reid supported by Rachel Nixseaman, Young Scot

SESSION 4

Helping Employees to Look After Their Money

Venue: Committee Room 4

Time: 11.50 - 12.50 and 13.40 - 14.40

Neyber has carried out the largest survey of its kind lifting the lid on the state of the nation's financial wellbeing, asking 30,000 employees and almost 600 employers how financial worries impact their everyday lives and behaviour. Delegates will get to hear about this latest research and the work that is going on which may help address some of its findings.





SESSION HOST

Andrew Collings, Neyber

Andy has over 20 years' experience in driving sales of employee benefits and financial services across the private and public sectors, and experience

in senior management and various speaking assignments and running of workshops including speaking at central government meetings and trade events.

SESSION 5

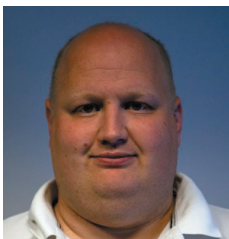
Prevention is Key to Eradicating the Money Lending Activity in Scotland

Venue: Council Chamber

Time: 13.40 - 14.40

Trading Standards Scotland will share the background as to why they are looking at making a concerted effort to focus on prevention as being the key to stopping the money lenders.

Delegates will get to hear about some of the recently funded prevention project work and plans for Scotland and have a chance to provide views and ideas on this work and to help shape the plans going forward.



SESSION HOST

John Pollock, Trading Standards Scotland

John has been involved in Financial Inclusion since 2002 when he joined the Supporting People team in East Renfrewshire Council. He has spent a number of years working across Mental Health Financial Inclusion in North Lanarkshire and supporting local advice organisations to achieve the National Standards in Information and Advice.

John joined the then Scottish Illegal Money Lending Unit in 2008 as

Financial Inclusion Officer and spent time as an investigator of suspected Loan Sharks. In 2014 the Scottish Illegal Money Lending Unit was brought under the remit of Trading Standards Scotland at which time he became Partnership and Support Officer working to prevent people needing to use illegal money lenders, to raise awareness of illegal money lending and supporting victims who have fallen foul of money lenders.



SESSION 6

Scotland's Debt Solutions - Are They Fit for Purpose/What Would Improve the Landscape?

Venue: Committee Room 2

Time: 13.40 - 14.40

Debt solutions delivered by the AiB are designed to help people in severe financial difficulty and give them a fresh start. Delegates will get to find out more about AiB's role and how these solutions support broader efforts to help people manage money and debt more effectively.



SESSION HOST

Alex Reid, Accountant in Bankruptcy

Alex joined Accountant in Bankruptcy in April 2012 as Head of Operational Policy and Compliance. He is currently Head of Policy Development.

Alex is responsible for leading the development and review of personal insolvency policy in Scotland and also the policies related to the devolved aspects of corporate insolvency.

Alex's previous roles in Scottish Government have included the policy lead for the development of marine renewable energy in Scotland and management of the primary grant schemes to support research and development activity in small businesses.

LUNCHTIME SESSION

Insight on the Scottish Financial Education Forum (SFEF)

Venue: Council Chamber

Time: 13.00 - 13.20

This special session will provide delegates with an up-date on the work of the Scottish Financial Education Forum. The Forum meets four times a year and aims to provide a strategic focus for the financial education of children, young people and young adults across the nation. Delegates will learn more about the Forum and its work, hear about its priorities for the year and find out how they can be involved.



SESSION HOST

Steve Stillwell, Money Advice Service

Steve Stillwell is a Financial Capability Manager with the Money Advice Service and currently chairs the Scottish Financial Education Forum. He has over 40 years' experience of working in education, starting off his professional

career as a teacher in a North London Comprehensive School. In 2001 and following periods of time working from a local authority and the University of Warwick, Steve joined the Financial Services Authority to lead their early



work in financial education for children and young people. Since then he has also worked for Barclays, the Personal Financed Education Group and Young Enterprise before joining the Money Advice Service in September 2016.

In his current role he is tasked with working with stakeholders to help improve the financial capability of children and young people, young adults and people in retirement.

LUNCHTIME SESSION

Child Poverty, Health and Wellbeing—Facing up to Child Poverty in Schools

Venue: Committee Room 2

Time: 13.00 - 13.20

It's unfair that more and more children are living under the grip of poverty in Scotland. Our Child Poverty Act (Scotland) 2017 sets ambitious targets to reduce child poverty by 2030 and places new duties on NHS Boards and local authorities across Scotland to report on what they are and will be doing to tackle child poverty. Collaborative efforts are key as no single sector can eradicate poverty alone.

Many schools and education services are working in partnership with health, money advice and welfare rights services and other local services to face up to child poverty in schools. Join this session to consider an examples of local action, such as income maximization in school settings. An opportunity to learn about and share ideas to help mitigate the impact of the inequality in health, wellbeing and learning outcomes being experienced by our children.



SESSION HOST

Ashleigh Jenkins, NHS Health Scotland

NHS Health Scotland is working to reduce health inequalities and improve health. Ashleigh works on a programme providing public health leadership and advocacy on the impact of child poverty on health and wellbeing and what action that can be taken to tackle it.

Most recently Ashleigh is championing work to consider the 'cost of school.' Ashleigh has also held previous roles at NHS Health Scotland in maternal health and early years and physical activity and health portfolios.



Exhibitors

Royal Bank of Scotland

For Royal Bank of Scotland supporting financial capability goes beyond delivering fair products and great service. It also means helping our customers to develop good money management skills and knowledge, so they are empowered to make better financial decisions. We believe that every young person deserves a solid financial education, and that we have a role to play in helping future generations to become financially confident consumers. So, we created MoneySense. MoneySense has been running for over 24 years, during which it has helped over 6 million young people learn about money. It is our flagship financial education programme for young people, delivering learning

to 5-18 year olds, both in the classroom and at home. MoneySense resources are used in 84% of secondary schools across the UK. During 2018, our employees helped over 50,000 young people learn about money through our MoneySense volunteer workshops. Our Financial Health Check service helps customers to organise their finances and prioritise and achieve their financial goals. From suggesting some easy ways to stay in control of day-to-day spending, to recommending simple ideas to build up savings, a free one-to-one Financial Health Check is designed to make money work smarter and help customers realise their goals and dreams.

HMRC – Help to Save Scheme

HMRC is a non-ministerial department of the UK Government responsible for the collection of taxes, the payment of some forms of state support and the administration of other regulatory regimes including the national minimum wage. HMRC vital purpose is to collect the money that pays for the UK's public services and help families and

individuals with targeted financial support. This is done by being impartial and increasingly effective and efficient in their administration. HMRC also are responsible for developing and implementing new government schemes to support financial resilience including Tax-Free Childcare and Help to Save.

StepChange

StepChange is the UK's largest debt charity, with 1,500 staff in offices throughout England, Scotland, Wales and Northern Ireland. For 25 years, StepChange have been helping those in debt get back on their feet, and by campaigning for policies that aim to prevent problem debt. StepChange's core objectives are to provide and create greater

awareness of free debt advice and solutions, champion the cause of people who are in, or at risk of, problem debt by influencing public and private policymakers campaigning for change and enhance people's financial understanding and capability so that they can better manage their money and debts and recover from problem debt.

Grampian Housing Association – The Smart Money Project

Smart Money Advice project is a partnership of Grampian, Langstane and Castlehill housing associations. Impartial and confidential money advice is offered to tenants who are facing financial difficulties across Aberdeen, Aberdeenshire and

Moray. This ranges from managing money, debt counselling, checking Welfare Benefit entitlement, applying for benefits and providing budgeting advice. Since SMART was set-up in 2004, a financial gain of £9 million has been achieved for over 4,000 clients.



Social Security Scotland

Over the next four years, the UK Government will transfer powers for the delivery of a number of benefits to the Scottish Government. These benefits are for people on low incomes, disabled people and carers. To administer these benefits, the Scottish Government is establishing a new social security system that will be delivered by Social Security Scotland. The DWP and local authorities will also

continue to deliver some benefits in Scotland such as Universal Credit.

Social Security Scotland is working with people with direct experience of the benefits system to put dignity, fairness and respect at the heart of everything it does. To find out more please come along to our stand or visit socialsecurity.gov.scot.

South West Aberdeen Citizens Advice Bureau (SWACAB)

SWACAB is an independent charity that provides advice and information on benefits, debt and money advice, consumer issues, work-related problems and housing. SWACAB is managed and used by people within the community and delivers services that meet the needs of local people. SWACAB provides practical advice, negotiates on behalf of clients and even represents them formally, such as at tribunal hearings. As well as helping people solve their problems, SWACAB provides anonymised statistics

and information to Citizens Advice Scotland so they can use it to identify things that cause people hardship and campaign for change. SWACAB, based in Westhill, also provides outreach services with premises in Banchory and Aboyne and also offers appointments in Alford, Ballater, Braemar, Tarland and Strathdon. SWACAB also gives talks in the community on various topics and is now engaged in financial education and consumer rights in schools as part of the PSE programme.

NHS Credit Union

The NHS Credit Union has been helping care for the financial wellbeing of health workers since 1998. It now offers affordable loans and a secure home for the savings of more than 17,000 members across Scotland and the North of England. As it prepares to celebrate its 20th birthday, the organisation continues to grow both its membership and range

of services. At the start of this financial year, the credit union had provided loans totalling more than £86.6million to its members and had assets in excess of £23m. It's also embarked on a multi-million-pound investment programme to transform the way members access services.

Young Scot

Young Scot is the national youth information and citizenship agency for Scotland, and currently has a membership of over 690,000 young people across Scotland. Young Scot provides all young people in Scotland aged 11-26 with information, ideas

and incentives to enable them to make informed decisions and choices, turn their ideas into action and take advantage of opportunities available throughout Scotland and Europe. Find out more about Young Scot at www.young.scot



Connect Service, Dundee

The Connect team is a new initiative which aims to address the key issues people face as a result of the Welfare Reforms. The Connect Service can help or advise people who are affected by benefit changes or who are in low paid work and unsure about their entitled benefits. The Connect Service

works in partnership with other services that provide adult learning, health and lifestyle support, benefit appeals, money advice for debts, carers, housing, credit union, support for those looking for work and many other local initiatives.

Action on Smoking and Health

Action on Smoking and Health (ASH) Scotland is the independent Scottish charity taking action to reduce the harm caused by tobacco. The Smoking and Money Advice Project aims to work in partnership with money advice organisations and anti-poverty groups to boost the knowledge and confidence of

staff raising the issue of smoking. Engagement with smokers around the costs of smoking and the free support available to quit can really help improve the lives of the 68% of smokers who say they would like to give up smoking.

Shelter

Shelter Scotland is a charity that works to alleviate the distress caused by homelessness and bad housing. Shelter have four local hubs that offer specialist advice on Housing, Money & Debt, and Welfare Benefits. Shelter Scotland helps over half a million people every year struggling with

bad housing or homelessness through advice, support and legal services. Furthermore, Shelter are campaigning for lasting political change to end the housing crisis for good and fighting for more investment, better laws and policies.

Improvement Service

The Improvement Service (IS) is the national improvement organisation for local government in Scotland. Since their incorporation in 2005 they have played an active role in setting the agenda, and providing support for public service reform. Their purpose is to help councils and their partners to improve the health, quality of life and opportunities of all people in Scotland through community leadership, strong local governance and the delivery of high quality, efficient local services.

The Improving Outcomes in Money Advice (MAO) project, which is funded by the Money Advice Service and Improvement Service, aims to improve the impact of Scotland's money advice services, offering support to local authorities and partners in this process. This includes promotion of the importance of financial capability via publication of good practice and coordinating events and promoting activity during #TalkMoneyWeek.





Acknowledgements

The warmest thanks and appreciation to those individuals and organisations that have so generously contributed time, expertise and financial assistance to help ensure the success of the conference.

Thanks also to:

All conference speakers for their contribution to the programme.

Exhibitors for their participation.

All staff at Aberdeenshire Council for hosting the event and their helpful assistance.





The Money Advice Service What Works Fund

Today we know more, so every penny invested can help people more.

From childhood to retirement, through our What Works Fund we now have three times more evaluation evidence on how to reach people in the UK and improve their financial capability. To quantity, add quality. Results include robust evaluations, accessible information and telling insights across the life stages.

Launched in 2016, the programme has to date funded 65 financial capability projects up and down the UK. Partner organisations have targeted all ages using a range of approaches. For the first time, we've gathered substantial evidence on what works, what doesn't, why, for whom and in what circumstances, filling gaps in knowledge by answering some key strategic questions.

Greater understanding is needed in this challenging and complex area. To help more people make the most of their money – including changing financial mindsets and behaviours – activities must be as effective as possible. Every intervention needs to be grounded in evidence. That's why every What Works Fund project was thoroughly evaluated

to a consistent benchmark, including several randomised control trials (RCTs). The ambition was single-minded: to turbo-charge what we know about improving people's financial capability.

To support and quality assure each project, we engaged three research and evaluation specialists: Ipsos MORI Public Affairs, the University of Bristol's Personal Finance Research Centre and Ecorys. Our partners also reviewed the programme overall. The findings from their main analysis of the What Works Fund are available at https://masassets.blob.core.windows.net/fincap-cms/files/000/000/319/original/What_Works_Fund_Findings_in_your_hands_booklet_A5.pdf





Join the conversation:

#TalkMoneyScotland | #TalkMoney | @FinCapStrategy

