



# FINANCIAL CAPABILITY

## AND WELLBEING

### COURSES AND WORKSHOPS

FOR YOUNG PEOPLE AGED 14 TO 18

SCHOOL PROVISION

**FINANCIAL**  
Economy Money Spending Investment Banking  
Earnings Cash Flow Credit  
Monetary

**HARMONY**  
Relationship Understanding Unity Agreement  
Proportion Consistent Balance  
Tranquillity Peace

The inequality gap is widening due to a multitude of interwoven issues including UK's household debt crisis and personal insolvency meaning more people are being forced into poverty.

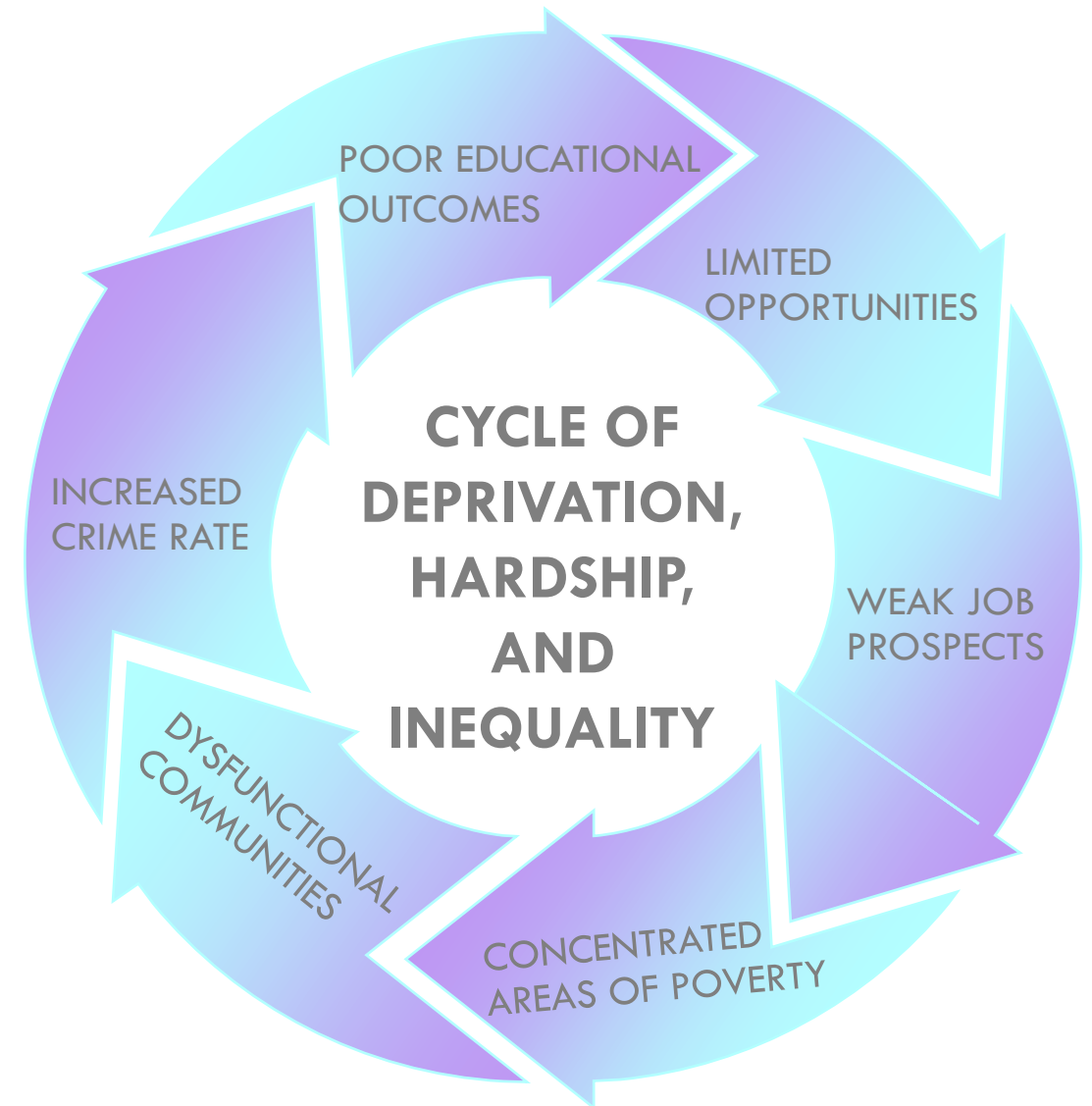
**The impact will NOT be felt equally.**

Young people from lone-parent families, black and minority ethnic groups and larger family households (3 kids and above) are statistically hit hardest.

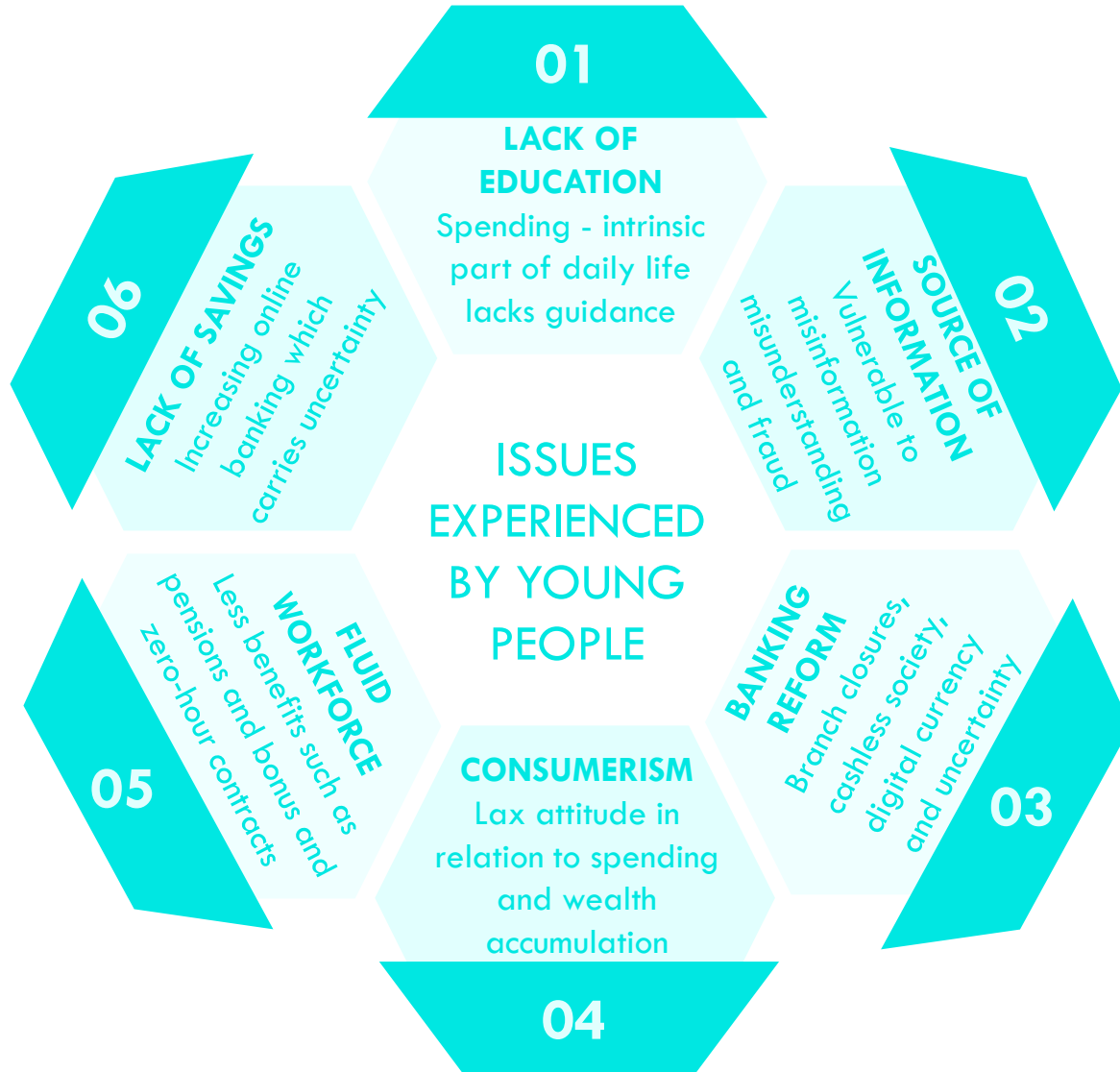
**4.2 million** children were living in poverty in 21/22\* and with money being tighter in recent times, avoidable mistakes must be eliminated.

It is essential young people develop holistic life skills that sit alongside their academic learning.

\*Source: <https://cpag.org.uk/child-poverty/solutions-poverty>



## 02 CURRENT ISSUES - CONT



Most studies recognise people with a lower socioeconomic status usually have less access to high quality resources.

Leaving young people experiencing poverty to seek financial clarity from poverty-stricken parents or carers, or those with little subject knowledge is a fundamental and damaging source of weakness.

Financial worries can have considerable consequential effects for young people's wellbeing and mental health as well as prospects.

Collectively we must shift our approach from cure to prevention in order to increase educational and future economic opportunities for young people growing up in poverty and build a more financially capable labour force.

### **Skilful Management of Discussions**

Financial expertise and self-development coaching makes us uniquely suited to uncover misconceptions, provide clarity and assist holistic life planning



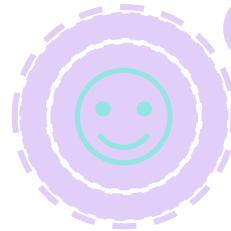
### **Enthusiastic Coaches**

Content delivered in positive and progressive language and strategies provided to support sustainable transformation



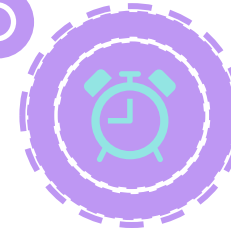
### **Relevant Content and Engaging Tasks**

Game-based, interactive content focused on improving financial literacy and resilience, embedding good money management skills



### **Flexible Delivery**

Courses or workshops can be added to timetable or delivered afterschool as a standard lessons, or dropdown or enrichment day. Topics tailored to schools need



### **Confident Subject Knowledge**

Created and delivered by financial professionals with industries qualifications, knowledge and experience in personal finance and wealth building



We accelerate financial competence making financial wellbeing achievable for all

### BEST AT...

- Making finance fun
- Effective and conscious communication
- Making financial resilience actionable

### WHAT WE DO...

- Combine mindset, knowledge and creativity
- Simplify initial steps to success
- Support and hear one amongst the many

There's a wide range of organisations delivering financial education, however very few, if any, are independent financial experts trained in self-development.

This is important because as we are now discovering the subject of money and finance is an emotional topic that influences many aspects of life.

In addition to a career in finance spanning two decades and being a certified Mortgage Adviser, with a certificate in Regulated Financial Planning, the creator Sacha Dsane, is also a certified Neuro Linguistic Programming (NLP) Licensed Practitioner\*.

This means as well as enhancing financial knowledge and know how, lessons also seek to inspire people, raise and unlock aspirations and equip them with skills to improve their circumstances.

*Photo: Richard Bandler and Sacha Dsane.*



*\*Neuro-linguistic programming (NLP) is a coaching methodology devised in 1970s by Richard Bandler and John Grinder.*

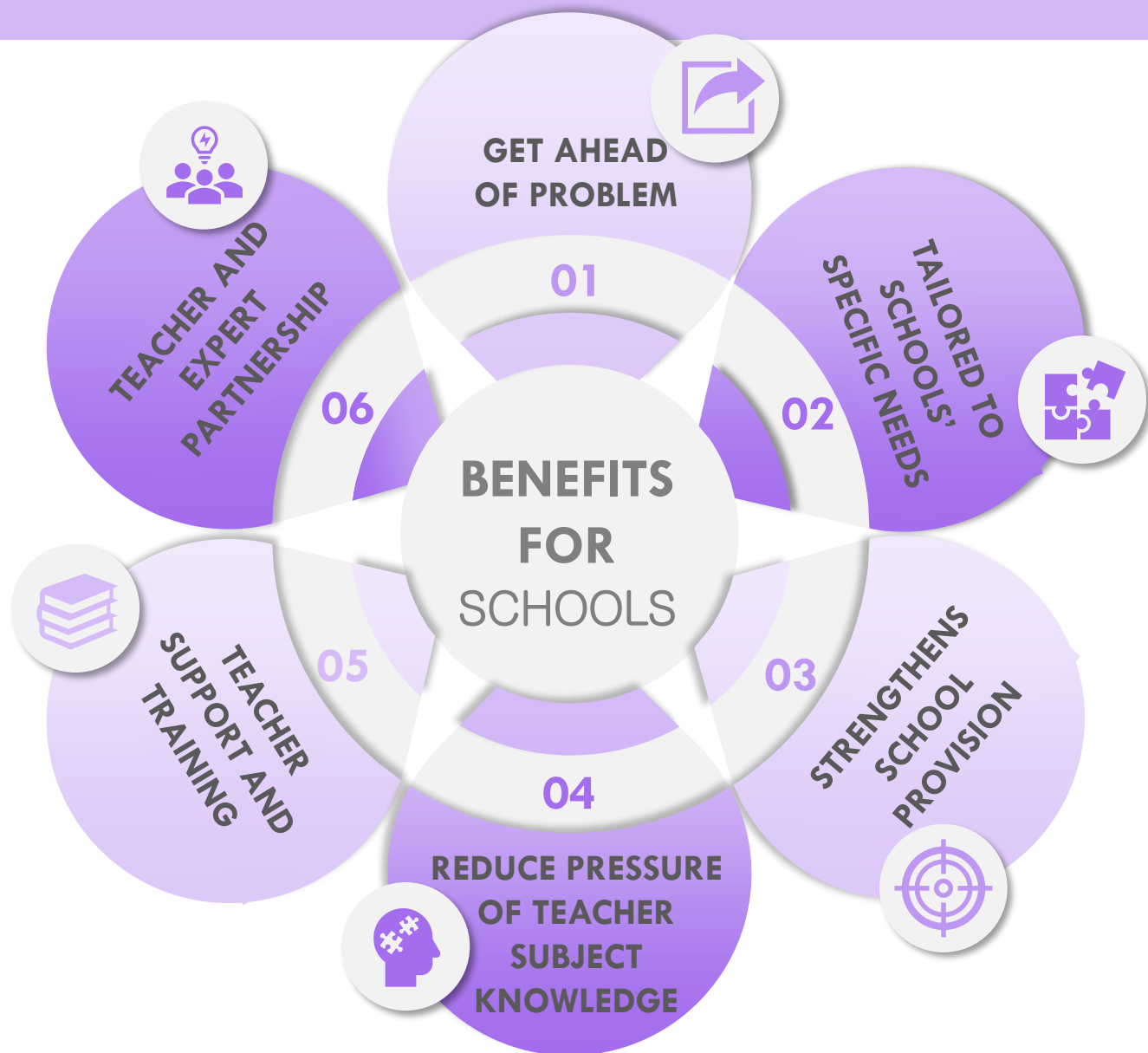
*It focuses on helping people achieve desired outcomes by changing their thoughts, language, and behaviour. It's often used to treat mental health issues such as anxiety, depression, and phobias.*

Provisions to ease a teacher's heavy workload and positively influence student's behaviour and dedication at school and beyond.

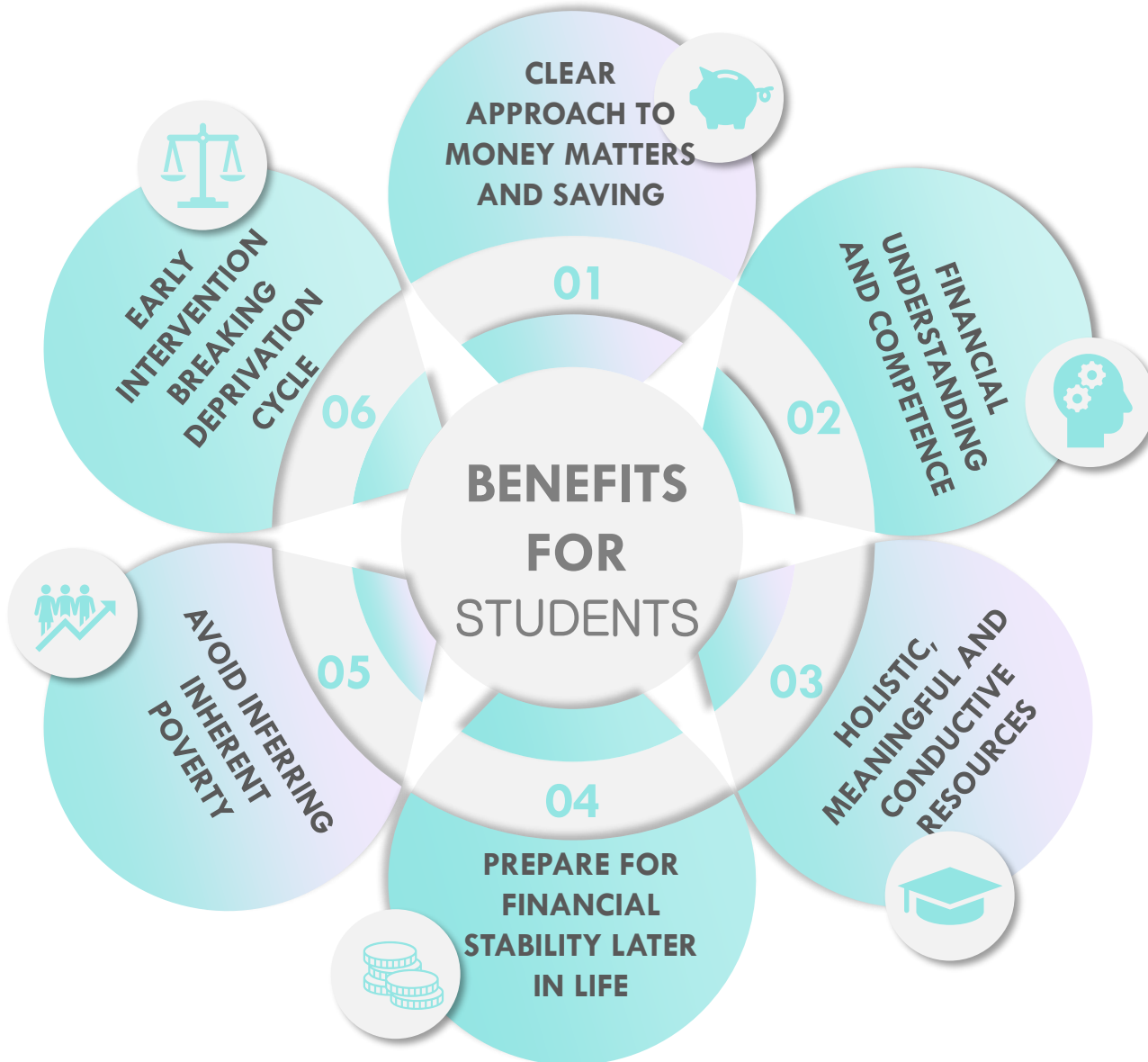
Delivery ensures effective financial resources are directed at areas of unmet needs, above requirements of the National Curriculum Key stages 3 and 4 in Citizenship and Maths.

Providing holistic, unbiased, high-quality content and tools to support and better prepare students for a successful transition into adulthood.

As an add-on service, additional support and training can remove layers of complexity allowing for expanded knowledge which increases teacher's confidence and provides CPD focused on financial education.







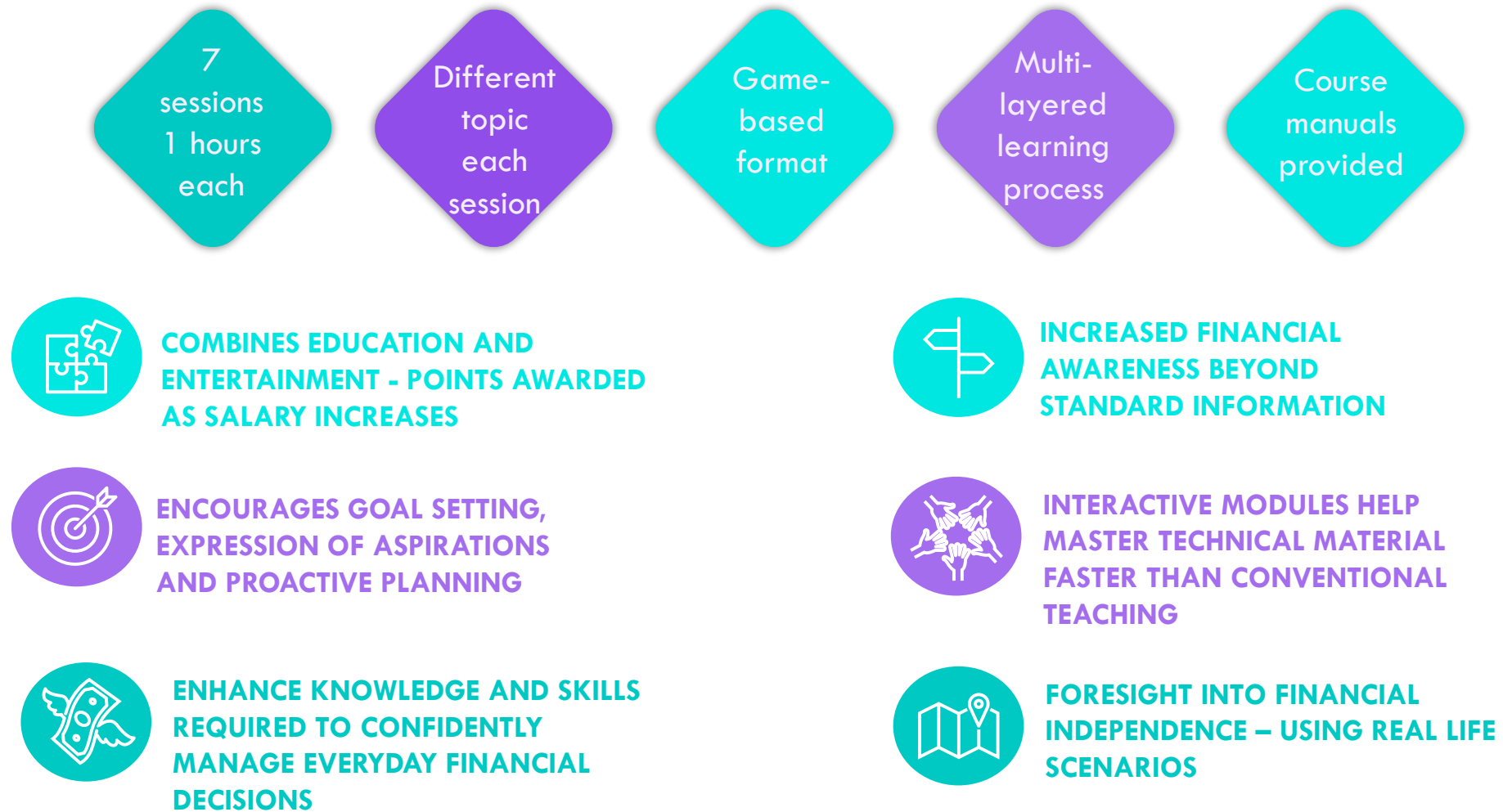
A programme that equips young people with the knowledge, skills and confidence to manage their money well now, and into their future.

Assessments monitor student's ability to **apply knowledge and understanding** of financial matters including how to pay bills, calculate interest, choose suitable forms of borrowing and saving and understand the financial consequences of day-to-day consumption and spending.

Students also enhance decision making, critical thinking, problem solving, proactive planning and accountability allowing them to approach money with new perspectives and sense of purpose.

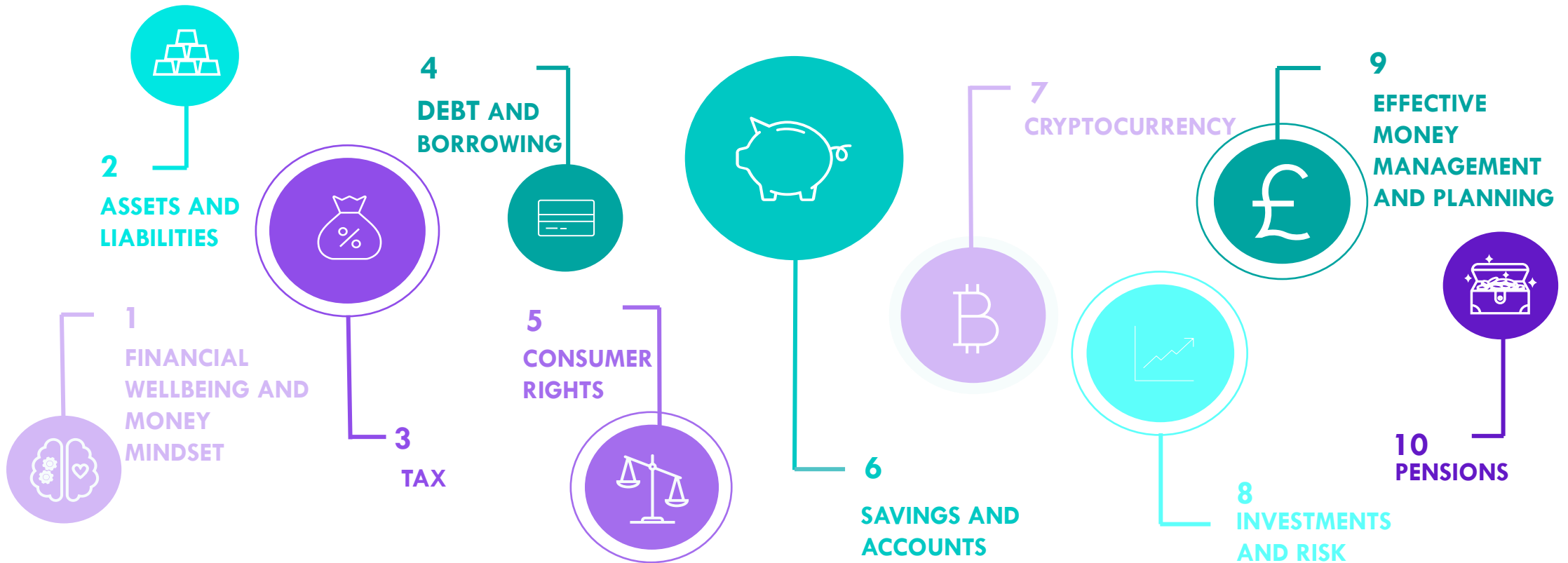
**Long-term effectiveness** is as important as an **outstanding delivery** hence priority is given to building strong relationships and monitoring student **growth and development**.





Courses and workshops include bespoke tailoring based on learners identified need within content parameters.

Topics can be delivered as standalone units or a light touch of up to three in a workshop.



To encourage the provision of financial capability, lessons are structured to fit **cross-curricular subject's** including **Business Studies, Economics, Computing**, in addition to Maths, PSHE and Citizenship.

**Activities include** debates, case study challenges, drama improvisations as well as quizzes and puzzles.

200 young people between September 22 to June 23 have said



**Committed to saving** following participation



Would recommend course



**67%** very helpful, with **29%** finding it helpful



**38%** very fun with **48%** finding it fun

"Very informative and helpful at reframing money mindset"

"I'm more prepared and equipped to deal with my finances"

"I learnt more ways to save more money"

"I'd recommend this course because it prepares you in a way school doesn't"



[www.financialharmony.co.uk](http://www.financialharmony.co.uk)



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