

**Financed**  
Bespoke Financial Education



# Proposition

## Education Sector

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Equipping young people with the financial knowledge to thrive independently and enable lifelong social mobility.

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# Contents Disclaimer

FinancEd **is not a financial advice company** and we do not offer any form of monetised financial advice. We simply offer and explain general informational truths regarding the world of finance to those who need it.

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**66% of children** on free school meals do not get good GCSE results [1]

**72% of young people** didn't receive any information on tax in school [2]

**Only 58% of young people** aged 17 - 18 report having any kind of financial education [2]

**44% of adults** would be in a better financial position now if they'd been taught basic skills [3]

# Who Are We?

FinancEd was founded with the ambition of providing financial well-being and education as a platform to relive financial stress and promote social mobility for young people.

With the abundance of forward-thinking High-Schools and Colleges, we are afforded the opportunity to collaborate and partner with officials in the education sector countrywide. We are delighted to provide a service which relives the burden of financial uncertainty while encouraging young people to engage with the future of their finances, regardless of their socio-economic background.



# How We Work

Our team is composed of young professionals who have proven themselves in the industry. We see our youthfulness as a substantial advantage over potential competitors.

We profoundly understand the struggles and uncertainties faced by young people in this modern age on a very personal level as it wasn't all that long ago that we were facing them ourselves. We use this personal understanding to relate and engage with young people; making sure they feel that their concerns and questions are directed at people who know how they feel and want to make a change.

## Classroom Engagement

### Bespoke Assembly's + Lessons

45 Mins  
Presenting

15 Mins  
Q&A

We put together a bespoke presentation covering any topic you request alongside a general financial education overview.

### Printed Publications

A printed booklet covering all relevant topics of the financial world that your students may need; explained in a beautifully simple and effective way.

### Classroom Activities

Carefully crafted worksheets, exercises and other activities attuned to engage all kinds of VARK (Visual, Auditory, Reading and Kinaesthetic) learning styles.

### Teacher Training

Longevity is something that is important to us. Passing our curriculum onto your teachers can create a long lasting ability to foster financial education. This can be accomplished in any way that you see fit.







# Equip Your Students

## Foundation for Social Mobility

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An analysis of Social Mobility rates in the last 20 years was published by Gov.UK [1] in 2017 and it showed the **woeful progress made by the government to improve social mobility options**. Having access to sound financial guidance would be an extremely important step for young people having more freedom in regards to the social mobility potential of their futures and help to improve social mobility rates in this country.

## Improve Financial Maturity

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Preparing young people for the complex world of finance will lead to more competent financial decisions and improve general life stability moving forward. An article published by fincap.org.uk [4] reveals that **less than 40% of pupils receive any kind of financial education**. Increasing this number will lead to a reduction in poor financial decisions such as gambling and impulse buying.

## Tackles Uncertainty

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Young people nationwide are **faced with the unknown; both internally and within their environment**. The unknown of what steps to take next, which university or college to go to, or if they wish to go to college at all. At FinancEd, we are firm in our belief that the world of personal finance is not something that should be amongst this list. Affording the young people of today to be comprehensive of their next steps across the financial landscape, is something we pledge to achieve. In turn, nurturing social mobility across schools and sixth-forms and awakening passion in the class rooms with regards to young people's confidence and understanding around money.



# Social Mobility

## The Importance of Social Mobility

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In the ever-changing tapestry of young lives, uncertainties loom large. Questions abound - what's the next step? Which college or university should they choose? At FinancEd, we firmly believe personal finance should not be among these uncertainties.

Our mission is clear: to empower today's youth on their financial journey. We provide them with the knowledge and skills to make informed decisions, nurturing financial literacy and confidence.

In turn, we aspire to enhance social mobility, transcending socio-economic boundaries and fostering passion for financial wisdom within classrooms.

Join us in this transformative journey towards brighter futures. Shape a world where finance becomes a tool for empowerment, and our youth emerge as architects of their own success stories.



# Why FinancEd?

Here at FinancEd we are steadfast in our commitment to doing what is best for every client. With our wide-ranging proposition, we cater to each school dependent on geography and metrics provided by senior staff to ensure the education provided is fit-for-purpose in each school we partner with. The gap in financial knowledge amongst young people is only getting bigger and the education systems doesn't yet do enough to close this gap. FinancEd offers an entirely bespoke experience for every client we engage with for this very purpose. We consider age, gender, available benefits and an all-encompassing support network to ensure each client can sustain their financial confidence.

## Our Values

### Now for Later

We wish to encourage all our clients to be forward thinking and conscious of how their financial decisions will affect their future.

### Promise & Deliver

We hold integrity and transparency in very high regard in all facets of our business structure. If we say we will deliver on something, we will deliver.

### Enrich to Empower

At the core of our business is a desire to inform, equip and enrich our client base with the confidence and empowerment to engage with the world of finance.

### Why Trust Us?

We recognise that engaging with young people can be a challenge. At FinancEd, we steadfastly believe that our expertise in Personal Finance empowers access to crucial financial concepts, delivered comprehensively and in a relatable manner. Financial literacy constitutes an enduring journey as we navigate the ever-changing economic cycles. Equipping young people with this financial knowledge will significantly impact their financial maturity and confidence. Alongside this, we hope to empower those from less privileged backgrounds to dream big, take control, and step beyond their socio-economic borders.



# What We Cover



## 1 | The World of Credit

- How credit works
- Implications of bad/good credit
- Importance of good credit
- How to increase your credit history

## 2 | The World of Debt

- How to use debt responsibly
- How debt works
- Interest on debt
- The danger of Debt

## 3 | Overview of Investing

- How the Stock Market works
- How Bonds work
- Saving for retirement
- Cash savings

## 4 | Student Finance

- How a student loan works
- Impacts a student loan could have on you
- Trade off of Student Finance on young people
- Paying back your student loans

## 5 | Taxation in the UK

- Basics of Income Tax
- Basics of paying tax
- Other taxes incl: Council Tax, Capital Gains and VAT

## 6 | Mortgages and Cost of Living

- Paying Bills and Managing Outflows
- Budgeting
- Getting a first house
- LISA for First-Time-Buyers

## 7 | The World Economy

- How an economy works
- Impacts of the economy on you
- Types of mortgages
- Key concepts incl: Inflation, Globalisation, Interest Rates and Markets

## 8 | Customised Content

- Due to the ever-changing landscape in finance, the concerns that young people face evolve with it. This module is to address these 'hot topics' as they unfold.

An example of this would be the cost of living crisis.



# Bibliography

[1] <https://www.gov.uk/government/news/an-analysis-of-2-decades-of-efforts-to-improve-social-mobility>

[2] <https://www.libf.ac.uk/study/financial-education/young-persons-money-index#:~:text=What%20access%20do%20young%20people,of%20financial%20education%20in%20school.>

[3] <https://www.astuteprivatewealth.co.uk/news/do-young-people-need-more-financial-education/>

[4] <https://www.fincap.org.uk/en/articles/schools>





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