



# Talk, Learn, Do in Wales

## Learning and Sharing Event



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Arian a  
Phensiynau



Money &  
Pensions  
Service



# Welcome and Introduction

Evelyn Omoike | Implementation Manager | Money & Pensions Service



# Agenda

**11.00 Welcome and introduction** Evelyn Omoike, Implementation Manager, Money and Pensions Service

**11.05 Snapshot from the front line:** Lessons from a TLD practitioner on supporting parents to help children learn about money Lynsey Woodhouse, Director, Investors in Families

**11.15 How does the TLD approach help practitioners and families?** Findings from the TLD in Wales project Rachael Emmett, Children and Young People Evaluation Money, Money and Pensions Service, Hefin Thomas, Director, Arad Research

**11.30 What have we learned and what should we do next?**

Juliette Collier, National Director, Campaign for Learning

**11.45 Your thoughts and questions**

**11.55 What is MaPS doing to develop financial education longer term?** Money and Pensions Service Children and Young People Strategy

Lisa Davis, Senior Policy and Propositions Manager, Money and Pensions Service

**12.05 How does TLD contribute to Wales policy priorities?**

Lee Phillips, Wales Manager, Money and Pensions Service

**12.15 How can we further embed TLD in policy and practice to ensure financial education for families?**

Discussion led by Lee Phillips

**12.25 Final comments** Lee Philips



# Talk, Learn, Do

Practical and positive support for  
parents to help children learn  
about money

Lynsey Woodhouse | Investors in Families



**Families provide the most important opportunity for most children to see, talk and learn about money**

**What parents do really matters** in helping children make positive financial choices as they grow up.



# Everything has been carefully developed and tested

## TLD parent programme: 2 hour activity session

### Facilitator Toolkits contains

- Facilitator Guide with session plan
- Cheat sheets
- Handouts
- Activity Cards

### Just Add Parents!

Talk, Learn, Do:  
Parents, Kids and Money  
**Facilitator Guide**



### 1. Modelling Money

Parents imagine that an alien has come to earth and is following them around. What would they learn about money and the role of money in our society?

### 2. Introduction

The aim of the session is introduced along with the main topics of discussion (teaching children about money through everyday experiences, pocket money and strategies for dealing with challenges e.g. pestering)

### 3. Shopping trip

Parents discuss a shopping trip scenario and the various opportunities at which they could teach their children of different ages about money

### 4. Pester Power

Parents are presented with various ways to try to respond to children pestering, there are signs around the room which say 'I'll try that', 'I won't try this' and 'Not sure', parents stand by the sign relevant to what they think.

### 5. Pocket Money Games

Parents discuss the pros and cons of various pocket money options laid out in front of them to see which they feel may be best for them.

### 6. Money Discussions Cheat Sheet

Parents discuss the age that they feel certain discussions around money should be had with children, the ages given are 3-4, 5-6, 7-9, 10-11 or maybe when they're older.

### 7. What Now?

Parents are encouraged to fill out a hand out with 3 things they would like their children to learn about money as they grow older.





## Teaching your children: ages 3-4

At this age, children learn through play and by watching others. Keeping it simple is key to having fun. Here are a few ways to start:

### Through play

- ✓ Children love playing shop. Make it as real as possible, adding price tags to items to show that things cost money.
- ✓ Start showing your children the difference between coins. Explain that two 1p coins = a 2p coin, etc.
- ✓ Using real coins will help children learn that money isn't just play. Let them handle coins and get used to money.
- ✓ Use this as an opportunity to explain that when money is gone, you have to save up to get more. Set a budget for the play shopping trip. When it is used up you can't buy any more, instead enjoy what you have.



## Talk, Learn, Do: Teaching your children about money

## Teaching your children: ages 5-6

Keep doing all the things you were doing when your child was younger. Children are still learning through play but are also starting to pick up more from what is going on around them. It's a great age to talk more about how you use money and to get them to help out with saving.

### What can I do to save money?



### Saving money

- ✓ Children can start to understand the idea that you have to save money for things. Learning to wait will help them as they grow.
- ✓ Think of something small to save for as a family. Save together in a penny jar or in the bank.
- ✓ Talk about ways to save money, such as turning off lights or buying fewer things. Ask your children to help you come up with ideas to save. They could make a picture of things they are going to try.
- ✓ Keep track of your savings together and when you have enough enjoy your treat as a family.



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# How does the TLD approach help practitioners and families?

## Findings from the TLD in Wales project

Rachael Emmett- CYP Evaluation Manager, Money and Pensions Service  
Hefin Thomas, Director, Arad Research



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# Original TLD pilot



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- Originally piloted across Wales in 2016-17 and co-funded by MaPS and Big Lottery Wales
- Delivered as part of two existing parenting courses (Family Links Nurturing Programme and Incredible Years)

Outcomes	Control	Intervention	Difference
Parents' knowledge on how to talk to children about money	10% increase	25% increase	14%
Parents giving children regular pocket money	12% increase	19% increase	7%
Parents' perception of children's ability to manage day to day money	5% increase	21% increase	16%
Recognising difference between want and need	3% decrease	16% increase	19%
Parents stating child could understand why saying 'no' to buying something	11% increase	25% increase	14%
Parents believing children should start managing own money without supervision at younger age	25% increase	38% increase	13%
Parents' over-indebtedness	-9% decrease	-24% decrease	-15%

- Evidence that TLD had a positive impact on some parents' attitudes towards money

# The project



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- **Project aimed to:**

**Support parents to talk to their children about money and to use this follow on TLD project to maximise the positive impacts of the initial pilot and embed TLD to ensure sustainability in Wales**

- 333 practitioners trained between November 2019 to March 2020. Evaluation reporting extended to allow for delivery to parents to occur.
- At least 191 parents attended TLD sessions. Delivery to parents severely affected by Covid.

Evaluation aimed to gather evidence relating to:

- The impact of training on the skills and confidence of practitioners and professionals to support parents to teach their children about money;
- The route practitioners/professionals take after receiving training and effectiveness of delivery;
- The number of practitioners who go on to deliver the TLD sessions training to parents;
- The impact of training on the practitioners/professionals' own perception of their financial capability;
- Parents supported by practitioners/professionals trained to deliver TLD, and perceived impact on their children.

# The embedding TLD in Wales project



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# Methodology



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The findings are based on the following sources of evidence:

## Project monitoring data

Reports compiled by Campaign for Learning (delivery organisation)

## Practitioner and stakeholder views



309 completed **'point of delivery'** (PoD) practitioner evaluation **questionnaires** (Nov 19 – Mar 20)



70 responses to an **online practitioner survey** (Feb-Jun 2020)



40 qualitative **practitioner interviews** and 20 **stakeholder interviews** (Spring-Autumn 2020)

## Families' views



15 responses to a paper-based **'postcard survey' of parents** (March 2020)



14 qualitative **interviews with parents** and 4 **children**

Three **case studies** of **parents, children** and **practitioners** interviews were produced to give holistic view

# How TLD training helps practitioners



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## Views on the model and delivery of the training were overwhelmingly positive

After the training, most practitioners reported they had:



- Increased **awareness** of parents' role in teaching children about money



- Increased **knowledge** about how parents could talk to children about money

- Become more **confident** to deliver the training



- Gained **skills** and **ideas** for delivering TLD to parents



*'[The training] helped me understand how it could be done in a better way – at what ages, it can be done before they learn to count – the concept of money can be learnt from a much younger age.'*

**Practitioner interview**



*'It has made me think about my own spending and how I respond to requests from my own children'*

**Practitioner interview**

Some reported they had:



- Improved the way they approach their own financial decisions



- Re-evaluated how they talked to their own children about money



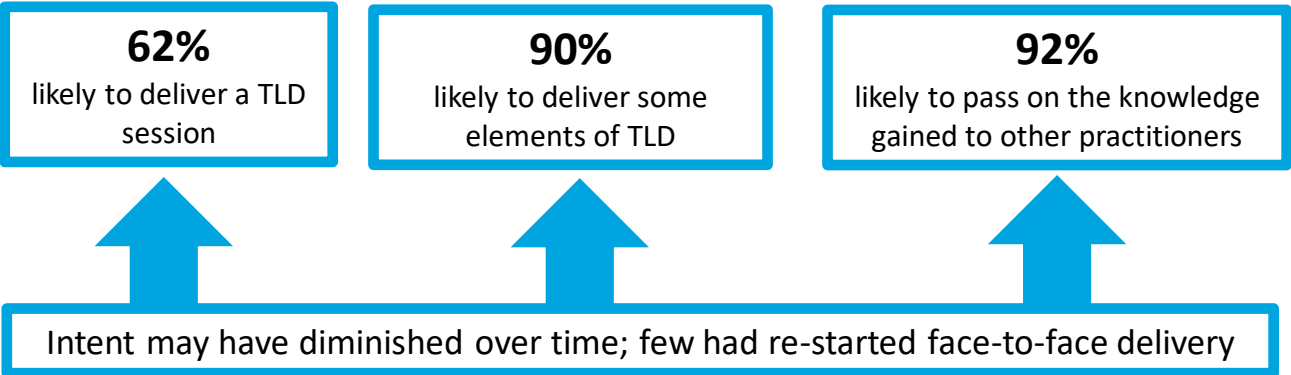
# Delivery to parents





Most practitioners **planned to deliver TLD** to parents in future...

...but only a **quarter** of respondents (22/90) **had done so** at the time of the evaluation

Of these **22** practitioners...



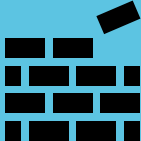

Most practitioners said they planned to deliver in a group setting



12 had delivered it in a <b>group</b> setting		More likely to have delivered a dedicated TLD session
6 had delivered it in a <b>one-to-one</b> setting		More likely to have selected elements of the programme and incorporated these in their work with parents and/or families.
4 had delivered in <b>both</b> group and one-to-one settings		

# Delivery to parents

Of the **22** practitioners who had delivered to parents...

<b>7</b> delivered TLD to parents, or families at <b>local schools</b>		e.g. Adult Learning and Family Learning sessions, Credit Union Savings Clubs
<b>7</b> delivered TLD to existing <b>parenting groups</b>		e.g., a group of home educators, parents from Black and Minority Ethnic groups, Flying Start and Families First parenting groups.
<b>4</b> delivered TLD at the end of a <b>structured parenting course</b>		e.g. 10-week Family Links Nurture Programme; Incredible Years programme.
<b>4</b> delivered TLD <b>one-to-one</b> in a <b>targeted session with vulnerable parents</b> whom they worked		e.g. using elements of TLD to guide their telephone conversations with a parents during the first 'lockdown' period.

**Flexibility of the model**

**Variety of settings and methods**

**Variety of practitioners and organisations**

**Variety of parents engaged**

**Outside structured parenting programmes**

**Desire / willingness to deliver virtually...**

**...but not yet doing so**

# How did parents and children receive TLD?



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- Parents engaged with TLD via the practitioners, with whom they had an **established relationship**
- Parents interviewed had **positive views of the content and delivery** of TLD, including the interactive nature of the session, activities, structure and resources
- Parents self-reported **positive changes** in their attitudes, confidence and attitudes about talking to their children about money

*'Our group [of parents] works with [practitioner name] every now and again, and s/he's always good some good ideas and it's always a really positive session so we were happy to take part in this'. Parent interview*

*'[The best part was] The discussion with everyone around the table – everyone's ideas, views, how you can approach it, do it differently.' Parent interview*

# How did parents and children receive TLD?



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- Parents reported an increase in **discussions with their children about money**;
  - starting to give them **pocket money**;
  - some had used TLD activities and resources during lockdown as part of home schooling.
  - some children had started using 'pay-as-you-go' payment cards since the TLD session
- Some parents reported **changes to their own financial capability**:
  - a few parents had started a group savings club since the session;
  - a few had signed up to a longer financial literacy course after taking the TLD session

*'It's a great pack of resources. It's nice to have something to take away. We've looked through them together since lockdown and it's helped us have some good conversations.'* **Parent interview**

*'I took a lot from it myself. I think twice about buying things now'.* **Parent interview**

# Will delivery of TLD be embedded in organisations and structures in Wales?



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Stakeholders felt TLD was **well aligned** with national strategies and organisation-level programmes. **Fills a gap in provision.**



Could be **further aligned** with national and organisational level programmes via **dialogue** and **partnership working**.  
Saw as part of financial capability support for parents



Some practitioners were considering **how they might embed** TLD within future support to parents

*'[Parents] having awareness of the value of advice on debt and money is so fundamental. This is a perfect programme to signpost parents towards information and guidance, to put them on a pathway.'* **Stakeholder interview**



*'It definitely fills a gap in what we deliver. I've not been on anything quite like it before - a nice mix of literacy and numeracy with nice resources. It could work as part of Language and Play or the Nurture Programme.'* **Practitioner interview**

*'Embedding it is definitely the way forward, but who has the warm relationships to ensure that is done? You'll definitely reach more people if you go through existing practitioner networks.'* **Stakeholder interview**

# Summary

Views on the model and delivery of the training were overwhelmingly positive

Most planned to deliver TLD in future, although few had done so during the evaluation

Can be delivered in a variety of settings by practitioners from a variety of roles and organisations

Positive views from parents. Examples of self-reported impact on parental awareness and on discussions with their child.

Well-aligned with national programmes. Fills a gap in provision.

Practitioners considering how they might embed in future





# What have we learned and what should we do next?

Practical solutions and recommendations for effective financial education

Juliette Collier Campaign for Learning



# Implementation of Embedding Talk, Learn, Do in Wales

## Simple Delivery Model

- Train practitioners who are trusted intermediaries who already work with parents to deliver TLD
- Support them in embed TLD into their parent offer
- Evaluate the outcomes
- Raise the profile of TLD with providers and policy makers in Wales

# Implementation of Embedding Talk, Learn, Do in Wales

## Practitioner Audiences

TLD Model is flexible and can be used by any practitioner working with parents in any context

Participants in the project included practitioners working in:

- Housing
- Parenting support services
- Family learning
- Schools
- Money and debt advice services
- Voluntary sector support, including parent volunteers



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# Implementation of Embedding Talk, Learn, Do in Wales

## Parent Audiences

Effective and relevant to **all** parents

- Self-differentiating because activities create rich discussions
- No right or wrong answers – ‘What works for your family?’
- Does not focus on parents’ own financial circumstances or money management skills
- Strong motivation for parents to engage because parents want to help their children

# Challenges and Solution

## **Collecting data on parent delivery by practitioners**

- Embed planning and benchmarking for anticipated parent delivery dates and numbers into practitioner training
- Link information on delivery dates and parent numbers to sending hard copy parent handbooks and resources
- Provide digital copies of all materials from a single access point
- Create editable engagement tools and multimedia marketing

Julienne Collier 29d

## Talk, Learn, Do Practitioner Toolkit

Everything you need to successfully deliver TLD - just add parents!

### TLD Facilitator Guide, Parent Survey and Delivery Slides

Facilitator Guide

Talk, Learn, Do: Parents, Kids and Money Facilitator Guide

TLD Facilitator guide (1) PDF document  
padlet drive

Parent Evaluation Instructions and Links

Parent survey questions

Parent Survey Instructions Word document  
padlet drive

TLD Parent Delivery Slides

ome everyone to Talk, Learn, Do!

TLD Parent Delivery Slides Powerpoint presentation  
padlet drive

### TLD Delivery Activity Cards and Additional Resources

A4 Activity Cards

AP 18s A4 (1) PDF document  
padlet drive

Shopping Trip

A trip to the shops

Trip to the shops, Jan A4 PDF document  
padlet drive

A6 Money Discussion Cards

What does it mean to be a parent?

What are the things that you do as a parent?

What are the things that you do as a parent?

AP 24s A6 in A4 PDF document  
padlet drive

### TLD Delivery Additional Resources

Three Things to Learn Activity

3 things to learn

3 things I want my child to learn about money now

3 things PDF document  
padlet drive

What Now?

Rewards, Consistency and Boundaries, Choices and Consequences, Family Rules and Agreements

What now PDF document  
padlet drive

### Parent Book with Extension Activities and Parent Evaluation Survey

Parent Handbook

Talk, Learn, Do: Teaching your children about money

TLD Parent Handbook PDF document  
padlet drive

Parent Evaluation Survey

Link to Parent Evaluation Survey and instructions

Practitioner Survey links also included

Evaluation of Talk, Learn, Do - process for practitioner and parent evaluation

TLD Links to surveys and instructions Word document  
padlet drive

### Parental Engagement Resources

Parent Invite from Child Editable Envelope PDF

TLD Envelope Invite PDF document  
padlet drive

Parent Invite from Child Editable Drawing PDF

TLD Drawing Invite PDF document  
padlet drive

### Parental Engagement Selling Benefits, Video Recording Example and Script

Parental Engagement Selling Benefits

Engaging Parents- Selling Benefits and ... Word document  
padlet drive

Parental Engagement Video Script Template

Engaging Parents- Recording an intro... Word document  
padlet drive

Parental Engagement Video Example

Talk, Learn, Do: Teaching your children about money

Talk, Learn, Do: engaging with families ex... by Corrie McLean YouTube

### Link to Request Hard Copy Resources and Provide Parent Delivery Numbers

Request Hard Copy Resources and Provide Parent Delivery Numbers

Talk, Learn, Do - Estimated delivery num... survey form

### Practitioner Training Slides and Additional Support Materials

Unit 2 Training Slides

Welcome to Virtual Practitioner training Unit 2: Talk, Learn, Do

Unit 2 Talk, Learn, Do Scotland Final slides 1-102 Powerpoint presentation  
padlet drive

Unit 1 TLD Training Video Recording

Background to Talk, Learn, Do Scotland Practitioner

Talk, Learn, Do: Unit 1 welcome and intro... by Children in Scotland YouTube

Unit 2 TLD Training Video Recording (TLD delivery activities start 15 mins into the recording)

Talk, Learn, Do practitioner training 17 F... by Children in Scotland YouTube



# Challenges and Solution

## Digital Adaptation of the TLD Model

- NI and Scotland Pathfinders
- Innovation Pilot Love Learning about Money



# Your Thoughts and Questions



# UK Strategy for Financial Wellbeing – building strong Financial Foundations for children and young people

Lisa Davies, Children and Young People Senior Policy Manager

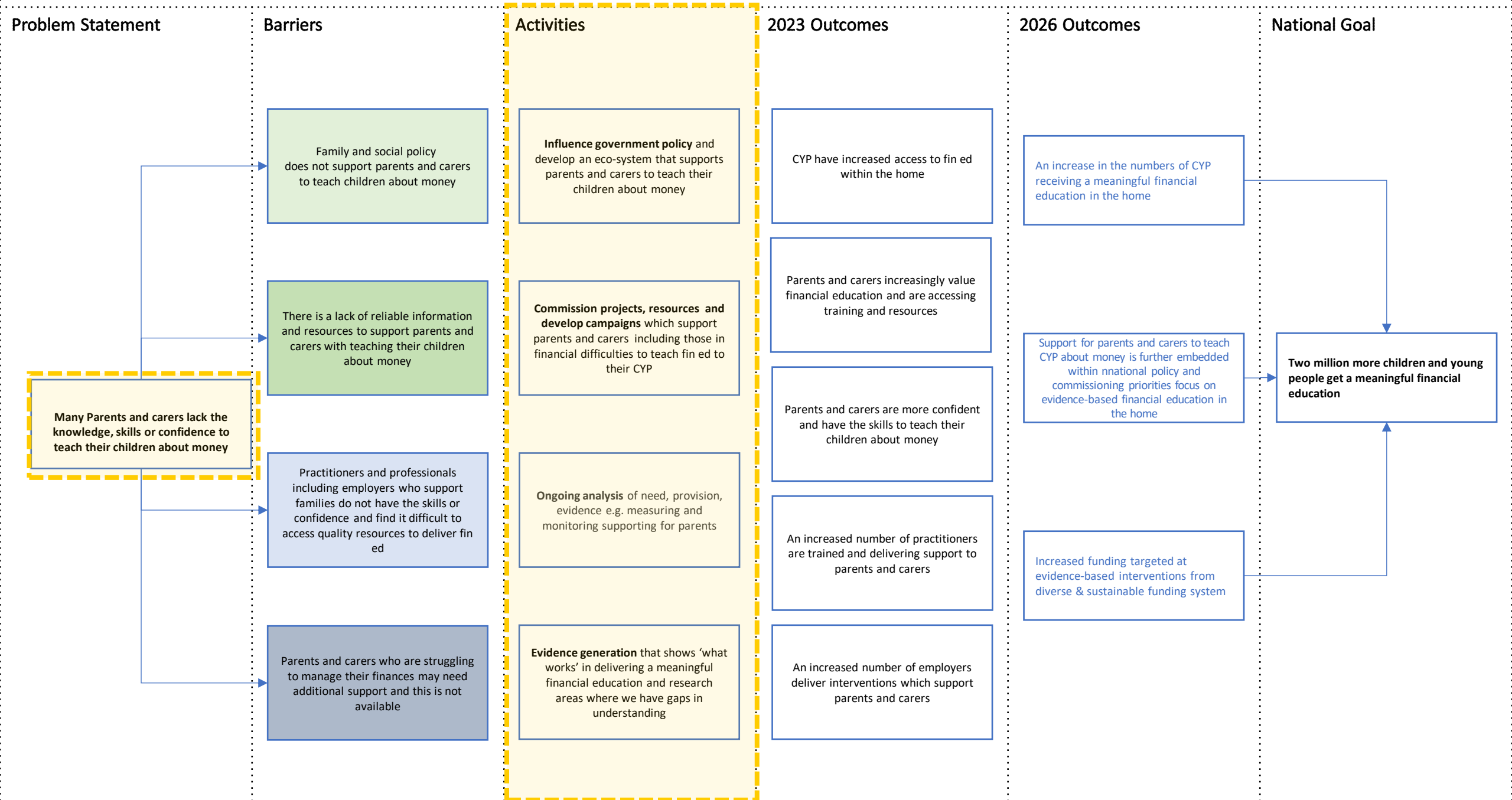


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Hypothesis: By 2030, if government, education sector, charities and financial services work together on targeted activities, we can help more children and young people become adults who are able to make the most of their money and pensions



# Summary of Financial Foundations work for 21/22



**Supporting teachers:** more teachers and education practitioners have the knowledge, confidence, and skills to deliver a meaningful financial education

- Scaling and embedding of financial education teacher training across the UK, building on from the teacher professional learning pathfinder in Wales
- Work with governments, employers and training providers to embed financial education within Government-backed training
- As part of Talk Money Week, raise the profile and importance of financial education in schools
- CYP Infrastructure projects which includes, Financial Education Quality Mark, financial education textbooks and supporting tools (PowerPoints) and evaluation, and guidance for schools

**Supporting parents:** more parents/carers have the confidence and tools to talk to their children about money and help them develop strong financial foundations

- Digitisation of Talk, Learn, Do (TLD) to create accessible versions for practitioners and parents supporting increased reach
- Development of TLD for parents of older children
- Evaluate a pilot of NatWest delivering TLD via community bankers and Money Sense Volunteers
- Exploring further opportunities to align TLD with wider national and organisational strategies and programmes

**Support practitioners working with vulnerable CYP:** ensure children and young people in vulnerable circumstances can access a meaningful financial education that meets their needs

- Develop guidance to support leaders of services working with children and young people in vulnerable circumstances to embed financial education and financial capability into (local) strategies
- Develop a toolkit to support practitioners working with children and young people in vulnerable circumstances to deliver financial education in their day-to-day practice
- Developing and testing new solutions and evaluating existing but untested interventions



## Financial Education Hub

Scope the development and delivery of a financial education hub across the UK – with support from providers and stakeholders

## Financial Services Steering Group

Support financial services to collaborate further and embed work of Financial Services Financial Education Working Group, working with UK Finance

## Fin Ed Provision Mapping

Map the provision of financial education delivery and reach across the UK and track progress towards the national goal

## CYP Pathfinder Programme

Deliver and embed Pathfinder Programme, including dissemination of findings

## CYP Innovation Programme

Delivery and dissemination of findings from 'test and learn' activity (e.g. innovation pilots) to fill gaps in knowledge, evidence, and provision



## Overview: CYP 3-Year Strategy FY22/25

## Parents/carers

2021/22		2022/23				2023/24				2024/25			
Q1-4		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
CYP Corporate Plan	<b>Parents/carers</b> <i>More parents and carers have the confidence and tools to talk to their children about money and help them develop strong financial foundations</i>												
	<b>Talk, Learn, Do</b> Development of Talk, Learn, Do for parents of older children												
	<b>Tools and guidance for parents/carers</b> Ensure parents/carers have access tools and guidance that supports them to develop the financial capabilities of children and young people aged 4-24 years old												
	<b>Working with financial services</b> Work with financial services so that they can provide parents/carers with the tools and guidance to develop their children’s financial capabilities												
	<b>Addressing gaps in provision for the home</b> Address gaps in evidence, knowledge and provision and influence practice by disseminating evidence relating to support for parents/carers												





# How Does TLD contribute to Wales policy priorities?

Lee Phillips | Wales Manager | Money & Pensions Service



# Financial Wellbeing contributes to the outcomes of the following Welsh Government Strategy and Policy 2020

Cross Cutting Strategies – Prosperity for All: Prosperous and Secure; Healthy and Active; Ambitious and Learning; United and Connected. Adverse Childhood Experiences

Cabinet  
Portfolio

Key Programmes & Policies

## Economy Skills and Natural Resources

### Economy

- The Tackling Poverty Plan
- Economic Action Plan
- Economic Resilience Fund
- Development Bank of Wales
- Concessionary Fares Scheme
- Blue Badge Scheme
- Wales Transport Strategy
- National Transport Delivery/Finance Plan
- Apprenticeships including framework development
- Traineeships
- Jobs Growth Wales
- ReAct
- Access
- Employability Skills Programme
- Wales Union Learning Fund
- Youth Progression Framework
- Offender Learning
- Working Wales
- Employability Plan
- Communities for Work
- Communities for Work Plus
- PaCE (Parents, Childcare and Employment)
- Valleys Taskforce
- Digital 2030
- Higher Education Strategy

### Natural Resources

- Future Land Management Programme
- Agricultural and Land Management Policy
- European Maritime Fisheries Fund
- Water Policy
- Food Policy
- Natural Resources Policy
- Rural Development Plan
- Water Strategy
- Prosperity for All: A Low Carbon Wales
- Energy Efficiency Strategy 2016 – 2026
- Energy Wales: A Low Carbon Transition
- Decarbonisation of Homes Program
- Planning Policy Wales
- Environment (Wales) Act 2016**

### Office of the First Minister

- Socio-Economic Duty Wales
- Information and Advice Action Plan
- Tourism Action Plan
- Towards a Fairer Wales**
- Well-being of Future Generations (Wales) Act**

## Education and Public Services

### Education

- Current school curriculum
- Moving towards a new curriculum
- Early Years
- Pupil Development Grant
- Initial teacher education programmes
- Literacy and Numeracy Framework
- Maths Numeracy GCSE
- Areas of Learning & Experience
- Flexible Skills Fund
- Family Learning
- Community Learning
- Youth Work Strategy
- Further Education including Student Support
- Seren
- Additional Learning Needs and Education Tribunal (Wales) Act 2018**

### Permanent Secretary Group

- Non- Domestic Rates
- Small Business Rate Relief
- Targeted High Street Relief
- Community Benefits
- Council Tax
- Council Tax Reduction Scheme

### Public Services

- Affordable Housing policy
- Housing Conditions Evidence Program
- Housing Support Grant
- ENABLE Program
- RRAP program
- Rent Smart Wales
- Community Strategies
- Social Security Administration
- Debt Recovery
- Delivering Digital Inclusion: A Strategic Framework for Wales
- Financial Inclusion Strategy
- Welsh Housing Quality Standards
- Warm Homes Program
- Discretionary Assistance Fund
- Welfare Reform Mitigation
- Targeted Regeneration Investment
- Commission on Justice in Wales
- Strategic Equality Plan 2020-2024
- Action on disability: The right to independent living action plan
- Renting Homes (Fees etc.) (Wales) Act 2019**
- Coronavirus Act 2020**
- Abolition of the Right to Buy and associated rights (Wales) Act 2018**
- Housing (Wales) Act 2014**
- Renting Homes (Wales) Act 2016**
- Violence against Women, Domestic Abuse and Sexual Violence (Wales) Act 2015**

## Health and Social Services

- Child Poverty Strategy
- Flying Start
- Families First
- Parenting Programmes
- Improving outcomes for Looked After Children
- Childcare Offer
- Fairer Health Outcomes for All
- Strategy for Older People
- Major Health Conditions Delivery Plans
- Cancer Delivery Plan
- Carer's Strategy for Wales
- Carer's Measure
- Integrated Care Fund
- Social Services and Well-being (Wales) Act 2014**
- Public Health Wales Act 2017**

### Mental Health, Wellbeing and the Welsh Language

- Together for Mental Health Strategy
- Dementia Action Plan for Wales 2018-2022
- Obesity strategy
- Broadcasting Policy
- Welsh Language Strategy
- 2019-2022 Mental Health Delivery Plan for Wales
- Public Health Outcomes
- A Healthier Wales Framework
- Healthy Working Wales
- Social Partnership Bill

UK Government Programmes and Policies e.g. Discretionary Housing Payment, Welfare Reform Act and Housing Benefit Legislation, Universal Credit, PIP etc.

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Cross Cutting Strategies – Prosperity for All: Prosperous and Secure; Healthy and Active; Ambitious and Learning; United and Connected. Adverse Childhood Experiences

Cabinet  
Portfolio

Key Programmes & Policies

## Economy Skills and Natural Resources

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- Jobs Growth Wales
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- Employability Skills Programme
- Wales Union Learning Fund
- Youth Progression Framework
- Offender Learning
- Working Wales
- Employability Plan
- Communities for Work
- Communities for Work Plus
- PaCE (Parents, Childcare and Employment)
- Valleys Taskforce
- Digital 2030
- Higher Education Strategy

### Natural Resources

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- Agricultural and Land Management Policy
- European Maritime Fisheries Fund
- Water Policy
- Food Policy
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### Permanent Secretary Group

- Non- Domestic Rates
- Small Business Rate Relief
- Targeted High Street Relief
- Community Benefits
- Council Tax
- Council Tax Reduction Scheme

### Public Services

- Affordable Housing policy
- Housing Conditions Evidence Program
- Housing Support Grant
- ENABLE Program
- Rent Smart Wales
- Community Strategies
- Social Security Administration
- Debt Recovery
- Financial Inclusion Strategy
- Welsh Housing Quality Standards
- Warm Homes Program
- Discretionary Assistance Fund
- Welfare Reform Mitigation
- Targeted Regeneration Investment
- Commission on Justice in Wales
- Strategic Equality Plan 2020-2024
- Action on disability: The right to independent living action plan
- Renting Homes (Fees etc.) (Wales) Act 2019
- Coronavirus Act 2020
- Abolition of the Right to Buy and associated rights (Wales) Act 2018
- Housing (Wales) Act 2014
- Renting Homes (Wales) Act 2016
- Violence against Women, Domestic Abuse and Sexual Violence (Wales) Act 2015

## Health and Social Services

- Child Poverty Strategy
- Flying Start
- Families First
- Parenting Programmes
- Improving outcomes for Looked After Children
- Childcare Offer
- Fairer Health Outcomes for All
- Strategy for Older People
- Major Health Conditions Delivery Plans
- Cancer Delivery Plan
- Carer's Strategy for Wales
- Carer's Measure
- Integrated Care Fund
- Social Services and Well-being (Wales) Act 2014
- Public Health Wales Act 2017

### Mental Health, Wellbeing and the Welsh Language

- Together for Mental Health Strategy
- Dementia Action Plan for Wales 2018-2022
- Obesity strategy
- Broadcasting Policy
- Welsh Language Strategy
- 2019-2022 Mental Health Delivery Plan for Wales
- Public Health Outcomes
- A Healthier Wales Framework
- Healthy Working Wales
- Social Partnership Bill

UK Government Programmes and Policies e.g. Discretionary Housing Payment, Welfare Reform Act and Housing Benefit Legislation, Universal Credit, PIP etc.



# How can we further embed TLD in policy and practice to ensure financial education for families?

Discussion led by Lee Phillips





Thank You!

The full evaluation of the Embedding TLD Wales project can be found here:

[www.moneyandpensionsservice.org.uk/2020/12/17/talk-learn-do-evaluation-in-wales](http://www.moneyandpensionsservice.org.uk/2020/12/17/talk-learn-do-evaluation-in-wales)

A video about the project can be found here:

<https://www.youtube.com/watch?v=IFPfyd4nCn0&t=95s>

For further information about Talk, Learn, Do email: [CYP@maps.org.uk](mailto:CYP@maps.org.uk)