

# Young Persons' Money Index 2021-22

Examining the delivery of financial education  
in schools and the financial capability of young  
people in the UK

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## About the research

The Young Persons' Money Index is an annual survey that tracks the take-up of financial education in schools in the UK. It also examines the attitudes, behaviours, and experiences of UK students in relation to money and personal finance. We've been tracking this since financial education was introduced into the National Curriculum in September 2014.

For the 2021-22 edition we worked with **YouthSight** to survey a representative sample of just over 2,000 secondary school children across the UK. Aged between 15 and 18, the young people came from a mix of schools including academies and local authority (state) schools, as well as private and independent schools. We asked them about:

- their access to financial education
- their confidence and behaviour with money
- their use of financial services, and
- their levels of financial capability and knowledge.

## The London Institute of Banking & Finance

### About The London Institute of Banking & Finance (LIBF)

We're a university college and professional body that exists to advance banking and finance by providing outstanding education and thinking, tailored to the needs of individuals, business and society.

We're the awarding body for dedicated financial education qualifications at Levels 1, 2 (GCSE equivalent) and 3 (A Level equivalent). We also have an e-learning programme, Lessons in Financial Education (LiFE), which requires no teacher or classroom time and can be studied at both Level 1 and 2. Our financial education qualifications cover the essential elements of managing money to build financial confidence and resilience.

We also provide degrees in banking and finance for people wanting to pursue a career in the sector and professional qualifications to help people progress throughout their careers.

Find out more about the financial education we offer on our [website](#).

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# Foreword from Catherine Winter



## **Young people are more anxious about finance now than in any of the previous years of this survey. That's the standout headline from this year's Young Persons' Money Index, but is there a glimmer of hope on the horizon?**

Over the last five years, concern about personal finance has risen steadily in young people from 60% in 2016 to 81% in 2021.

What's more, that figure hovers around 80% across all demographics, with a sharp rise in the numbers of those aged 15-16, from 52% in 2020 to 81% this year.

Two-thirds (67%) of respondents said that Covid-19 had made them feel more anxious about money - an increase from last year (59%). That number rises to 73% among 15-16 year olds. Interestingly, our survey found that students at independent schools were more likely to say that they worry about money and reported the highest levels of Covid-related anxiety.

It's likely the end of the furlough scheme, which supported approximately 11.5m people, may also have had an impact on young people's attitudes. The age groups surveyed are old enough to be aware of how the wider economy affects family and friends, in terms of issues such as rising prices, job insecurity and youth unemployment. As demand for **foodbanks** increases, and **inflation** squeezes their parents' pay packets, it's no wonder that young people are increasingly worried about money.

We started surveying young people for this index in 2014 when it became part of the National Curriculum. Worry about money has been a common theme since that time. So has the lack of access to financial education.

However this year, maybe the tide is turning - at least for the younger age group?

## Teenagers want more financial education

Overall, access to financial education has risen, with 73% of young people reporting access to some form of financial education in school. That's an increase on last year (64%) but the rise is particularly marked in the 15-16 age group - with 87% now reporting they have access.

However, among those who were lucky enough to have access to some learning, only a minority (46%) benefited from financial education within the last term - although that figure rises to 65% among the 15-16 year olds. Once you examine the detail of what "access to financial education" means, only a tiny minority get dedicated personal finance classes. (That is, 13% of 15-16 year olds and 4% of 17-18 year olds.)

Is it any wonder that 72% of respondents told us they want more financial education in school?

Young people are telling us they want to learn about products such as mortgages, pensions, credit cards and savings. They also want to understand budgeting, debt, tax and essential versus discretionary spending. But although learning provision in schools seems to be going in the right direction - with fewer young people getting their financial understanding from family, and more learning about money at school - it's not meeting demand.

This is evident from the number of young people teaching themselves about personal finance (25%). Among 15-16 year olds, that climbs to 31% - quite a jump from 9% from last year.

## Time for change

Financial education has been on the National Curriculum for seven years now. But the fact remains young people are not getting enough dedicated financial education. How can we justify not giving them the learning they'll need to ensure that they're financially secure in future?

At The London Institute of Banking & Finance we strongly believe that financial education requires regular classroom time, with clearer guidance for teachers on what to cover. For that to happen, financial education must be included in the Ofsted Framework.

Having the skills and knowledge to manage your money, even in the hardest circumstances, isn't a 'nice-to-have'. It's an essential life skill - as important as maths and English. Young people know this and are eager to learn.

**Catherine Winter, Managing Director of Financial Education and Community Outreach.**



Anxiety in young people about finance has increased to **81%** from **67%** last year.

**67%** say that Covid-19 has made them feel more anxious about money. That rises to **73%** among 15-16 year olds.



**56%** say most of their financial understanding and knowledge comes from their parents - a fall of around **20%** compared to last year (**75%**).

- Less than half of 15-16 year olds (43%); more than two thirds (68%) of 17-18 year olds.



**25%** of respondents say they're self-taught - up **12%** on last year.

Only **15%** cite school as their main source of financial education - but that's a **7%** increase on last year.



**73%** of young people report having access to some form of financial education in school. That's an increase of over **10%**, more in the 15-16 age group.

- 88% of 15-16 year olds
- 61% of 17-18 year olds



Overall, **72%** want to learn more about money in school. That rises to **85%** among 17-18s

At what age?

- 56% said between the ages of 11-14
- 25% said between the ages of 15-18
- 8% said from the age of ten
- 15% said ten and under.

## What would young people like to learn more about?

**Financial products** - such as mortgages, pensions, loans and credit cards - along with budgeting and debt management came top, followed closely by tax. This is the same as last year.



Specific improvements:

- 62% said they hadn't received any information about tax in school (down from 77%)
- 36% say they don't know how a student loan works (down from 41%).
- Nearly a third of respondents (32%) would like to learn more about pursuing a career in the finance sector.

## What do those surveyed plan to do on leaving secondary education?



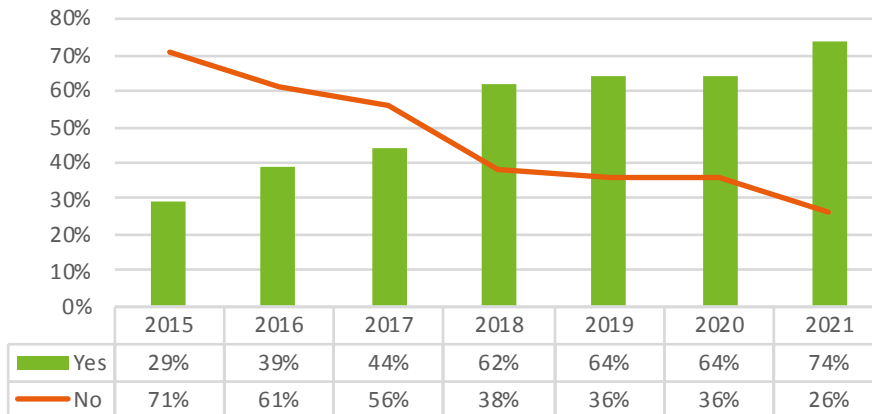
**60%** intend to go to university, similar to last year, with a further **27%** (up from **21%**) planning to study at college and **7%** saying they'd like to apply for an apprenticeship.

Only **2%** plan to seek full-time employment.

## What do we know about young people's experience of financial education?

73% of young people now report having access to some financial education in school. That's a big increase compared to last year (64%) but more noticeably in the 15-16 age group.

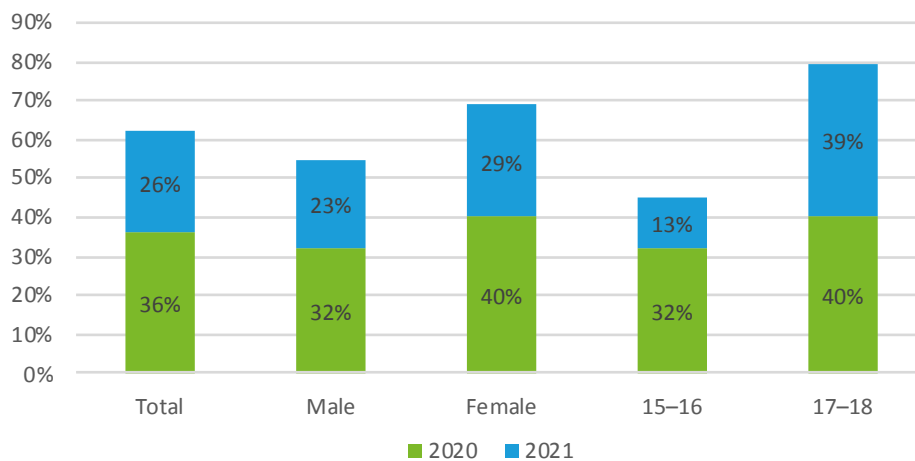
### Do you study personal finance at school?



88% of 15-16 year olds say they have access in some form. That number drops to 61% for 17-18 year olds. Whilst that result is consistent with previous years, there's a noticeable shift this year in terms of improved access for the younger age group.

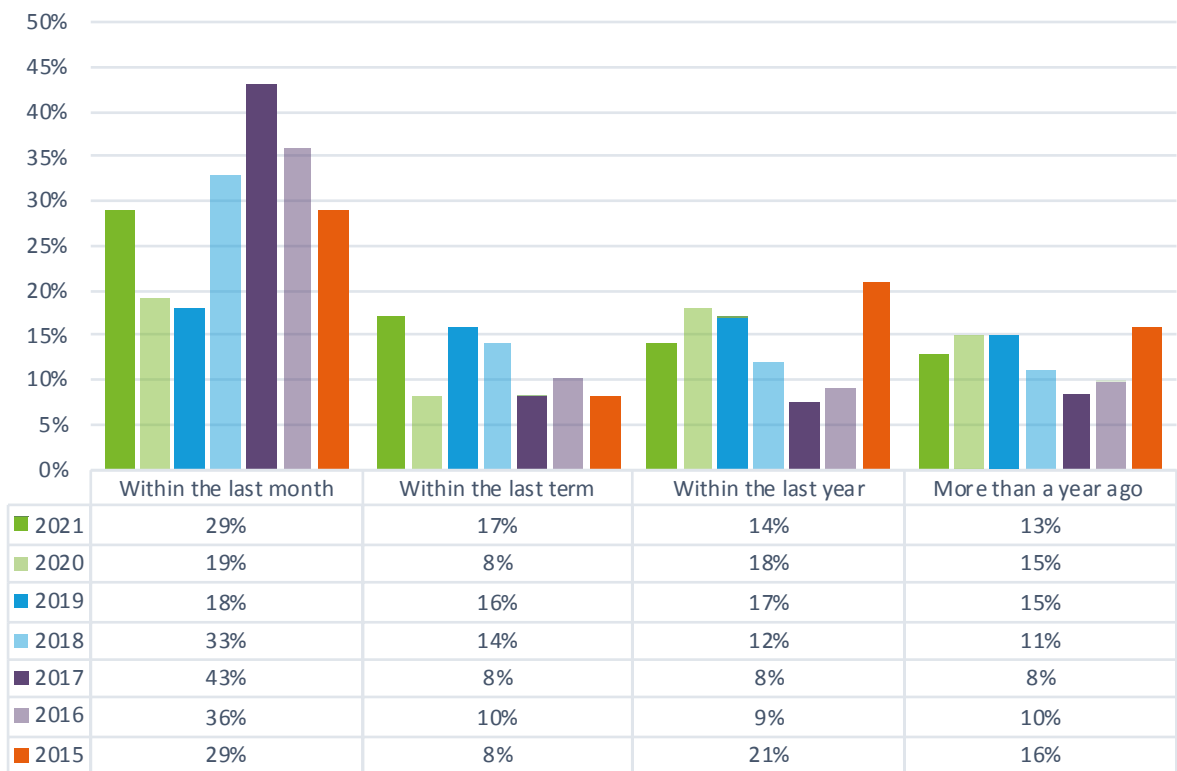
Girls still get much less financial education than boys. This may reflect that personal finance is often incorporated into subjects such as economics and maths, which are traditionally more popular with male students.

### I don't study personal finance at school



Asked when they last studied personal finance, 29% of our respondents said within the last month. That's an improvement on last year, but still lower than in 2016, 2017 and 2018.

### When did you last have a lesson that discussed personal finance?

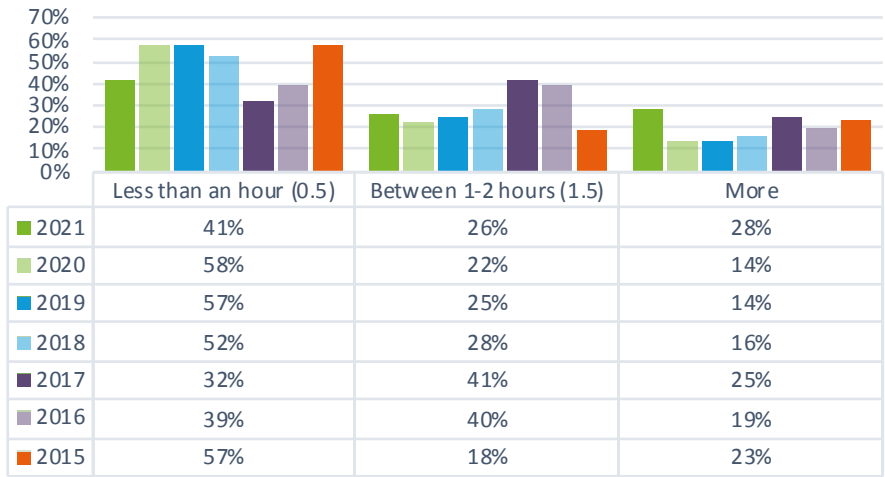


The total figure for 'Within the last term' was 46% - a big increase on last year (27%), but there are significant differences between the age groups.

	Total	Male	Female	15-16	17-18
Total: within at least the last term - 2021/22	46%	52%	40%	65%	27%
Total: within at least the last term - 2020/21	27%	33%	21%	36%	18%

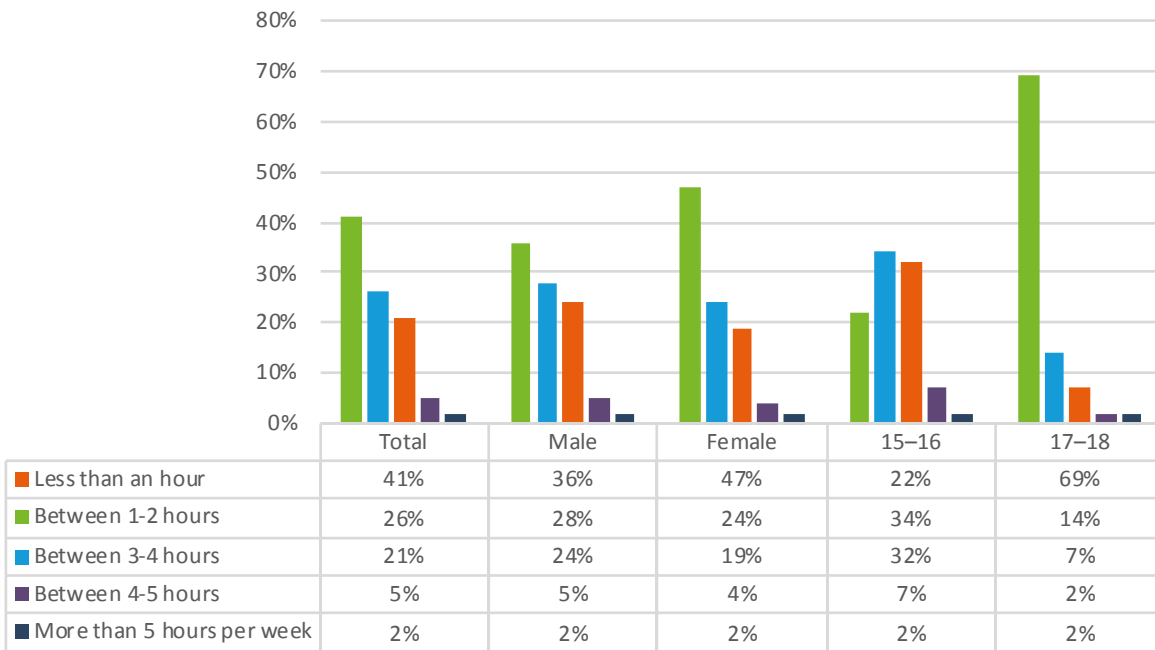
Of those who do study personal finance, the percentage who have access for less than an hour a week has dropped, which is an improvement. However, that differs by age and gender.

### For how long do you study personal finance in a week?



Base: Those who learn about money or personal finance at school

### For how long do you study personal finance in a week (2021)?

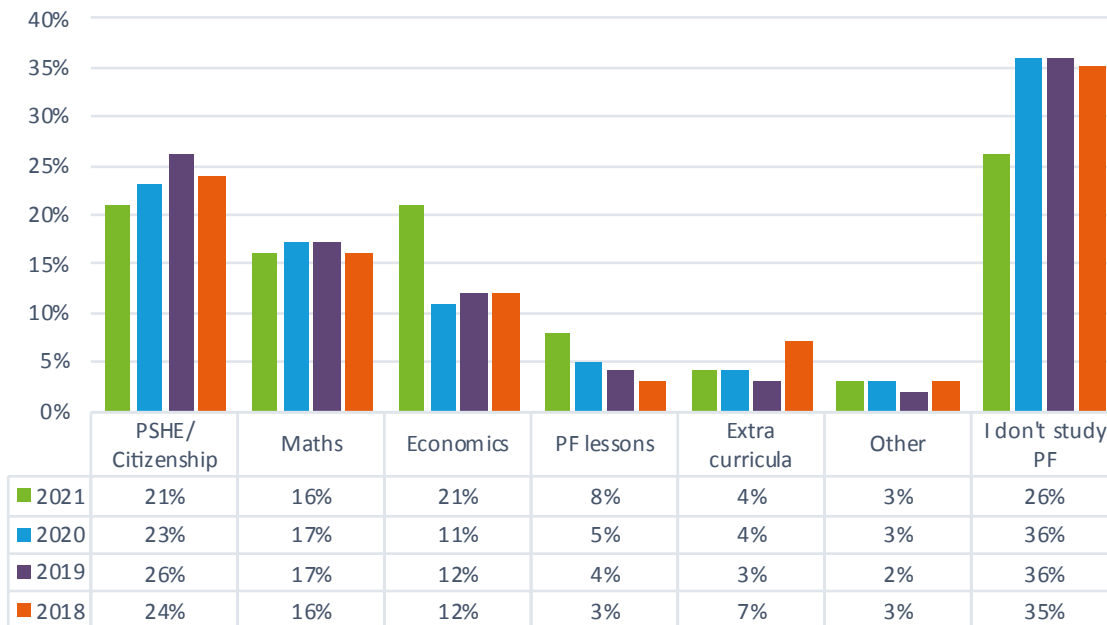


Base: Those who learn about money or personal finance at school

## How do young people learn about personal finance in school?

The most popular subjects for delivering financial education are still personal social health and economic education (PSHE) and citizenship, although this year that's matched by economics.

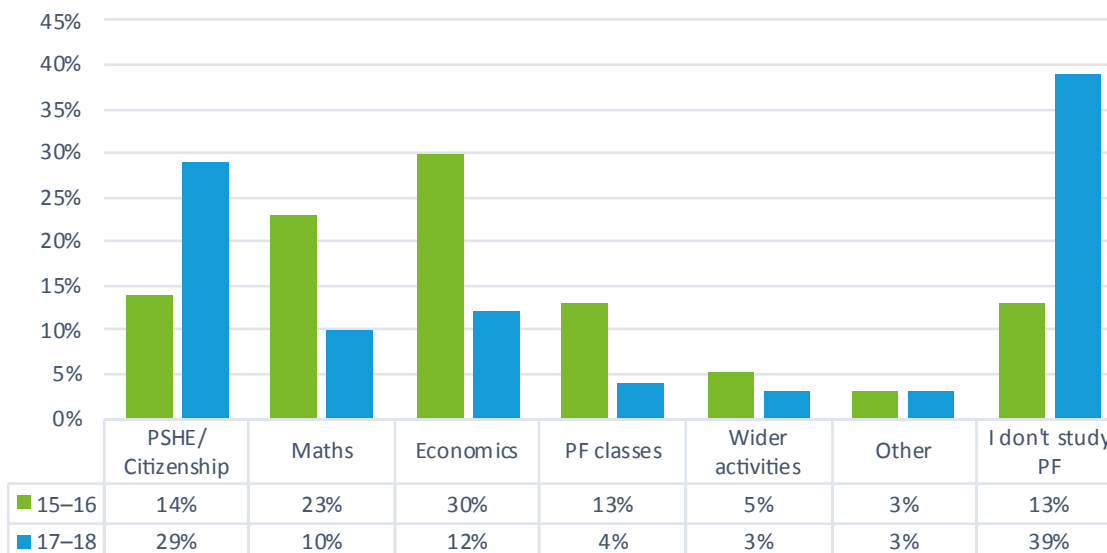
### How do you learn about personal finance in school?



Previous years not comparable

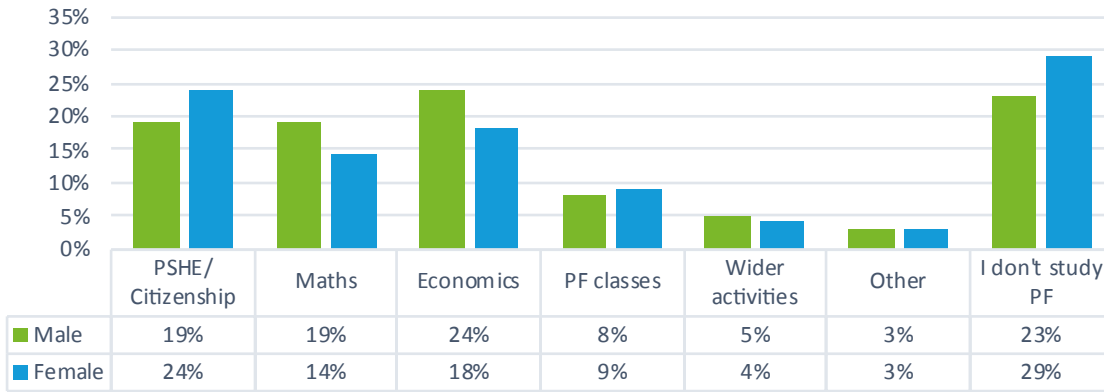
The way young people receive financial education at school also varies by age and gender.

### How by age





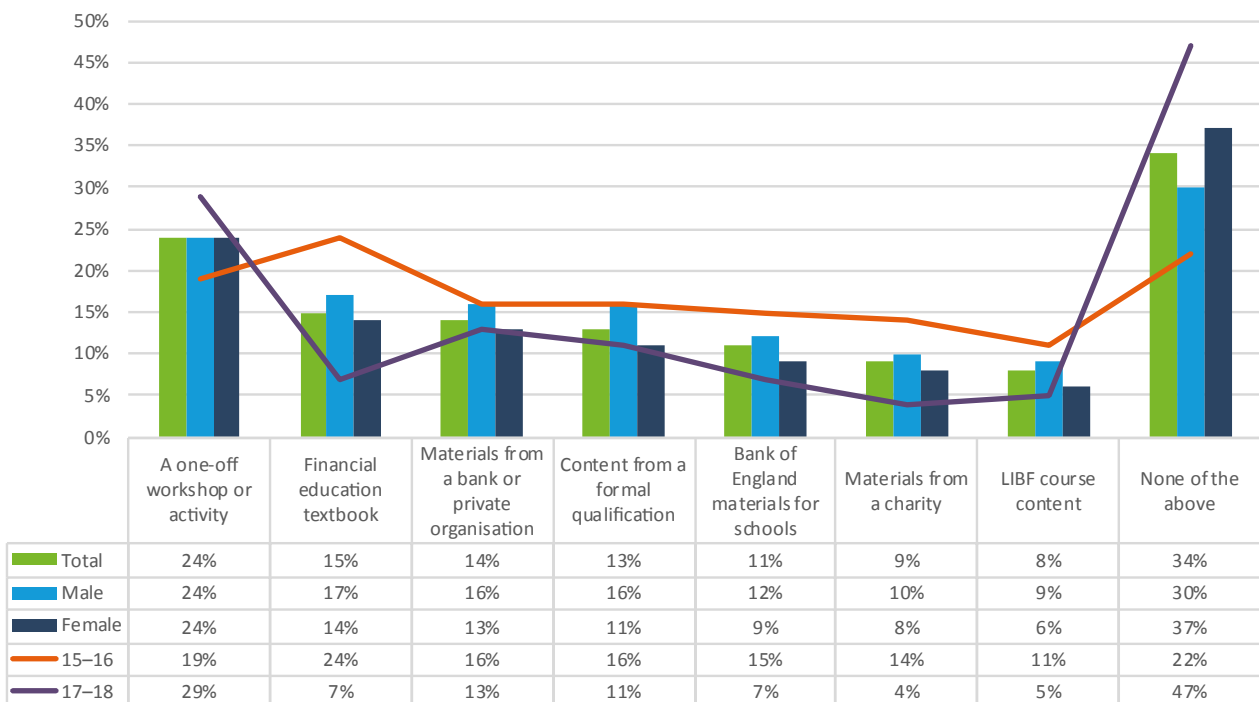
## How by gender



This is the second year that we've asked young people about the resources they have. We want to understand whether schools are using textbooks, course materials, materials from third parties or developing their own learning content.

Around a third responded 'none of the above.' This suggests schools and teachers are either developing their own materials or factoring personal finance into other subjects. However, this is lower than last year.

## What materials have you had access to in school?

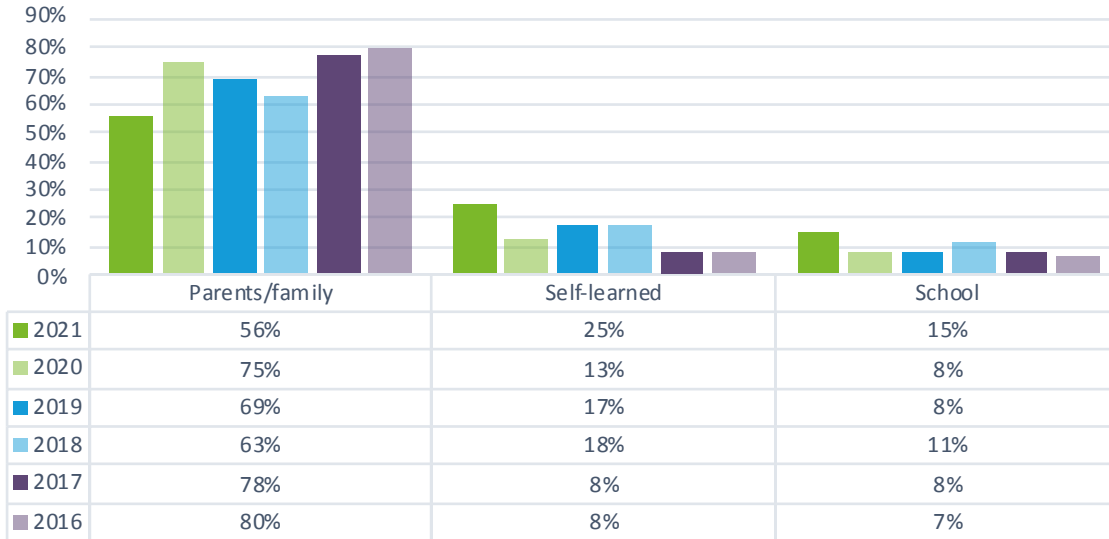


Previous year: What materials have you had access to? (2020)	Total	Male	Female	15-16	17-18
A one-off workshop or activity	21%	20%	21%	15%	27%
Financial education textbook	14%	17%	11%	19%	8%
Materials from a bank or private organisation	14%	14%	14%	13%	15%
Content from a formal qualification	10%	13%	7%	10%	9%
Bank of England materials for schools	8%	10%	7%	10%	6%
Materials from a charity	5%	6%	4%	5%	5%
LIBF course content	4%	6%	3%	4%	5%
<b>None of the above</b>	<b>49%</b>	<b>44%</b>	<b>54%</b>	<b>50%</b>	<b>47%</b>

## Where do young people get most of their financial understanding from?

This year 56% say they get most of their financial understanding from parents and family, a marked decrease compared to 2020 and previous years. Similarly, there's been an increase in the numbers responding 'school' - the highest percentage recorded to date.

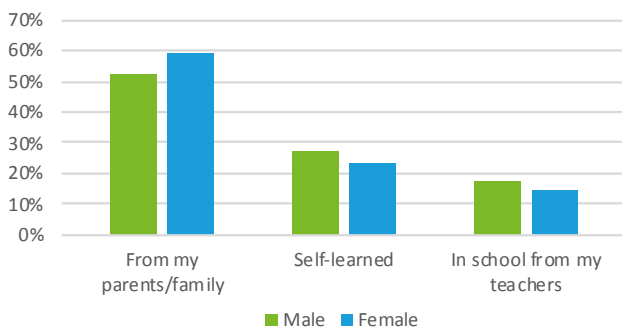
### Where do you get most of your financial understanding from?



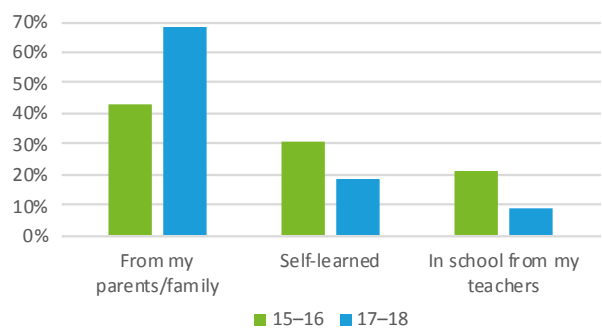
\*2015 data was not comparable.

However, there are marked differences between the age groups, with the older age group being much more likely to say 'parents/family'. Worryingly, there's been quite a jump in the numbers of 15-16 year olds saying they teach themselves ('self-learned') - 31% this year, compared to 9% in 2020. Differences by gender seem to be reducing compared to previous years.

### Understanding by gender



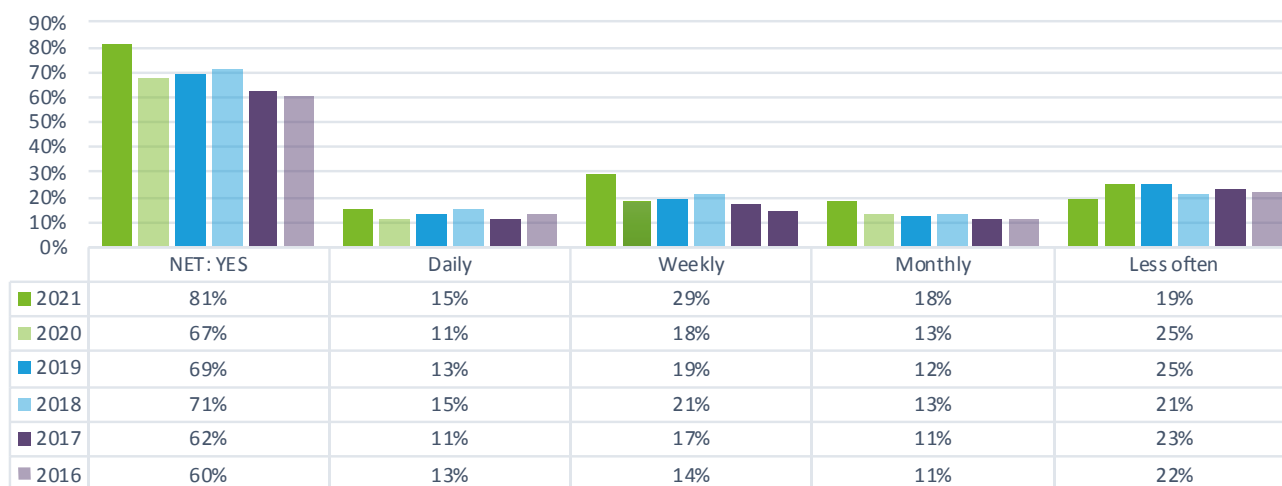
### Understanding by age



## Do young people worry about money?

Anxiety about money seems to have risen this year, with 81% of young people saying they worry about money overall. In light of current economic circumstances this may not be surprising, although it's a significant jump. It may be an indication that money worries are affecting families more directly as the pandemic continues and financial support schemes have come to an end.

### Do you ever worry about money or your personal finances?



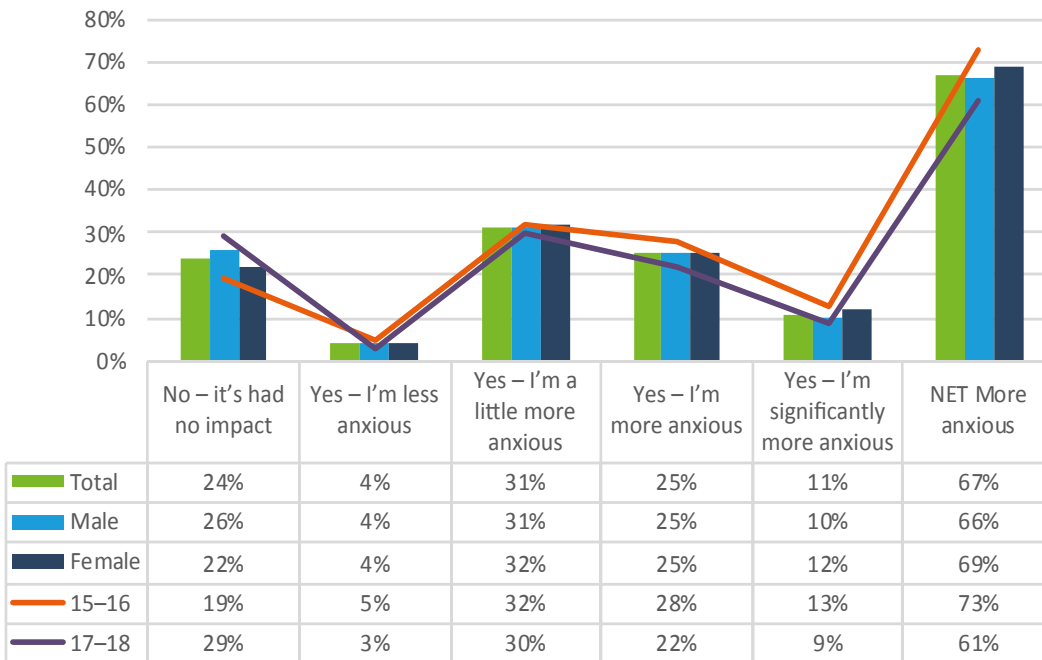
\*Question not asked in 2015.

The 'Net Yes' figure in this chart shows an increase of around 20% across all demographics this year, except for 17-18 year olds where the figure has remained high at 82%.

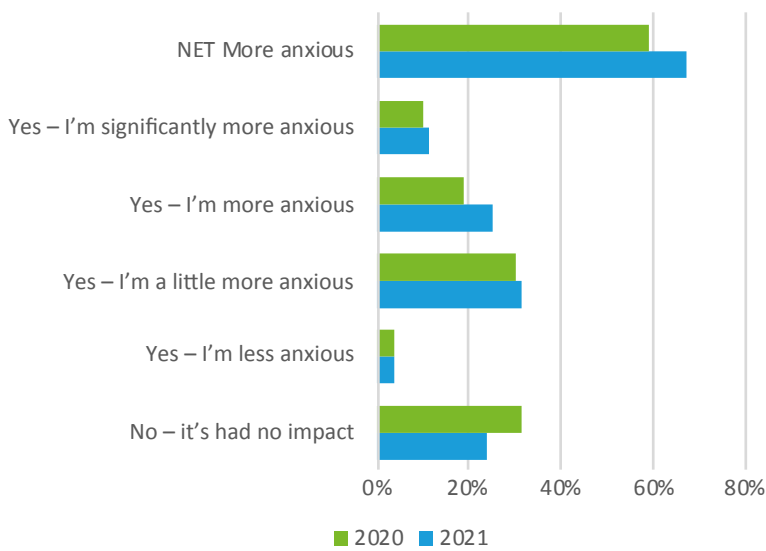
2021 results by gender and age (2020 figures in brackets)	Total	Male	Female	15-16	17-18
Yes, daily	15% (11%)	14% (8%)	16% (13%)	14% (7%)	16% (14%)
Yes, weekly	29% (18%)	29% (16%)	30% (20%)	35% (12%)	24% (24%)
Yes, monthly	18% (13%)	18% (13%)	18% (13%)	19% (10%)	17% (17%)
Yes, less often	19% (25%)	20% (25%)	19% (26%)	13% (23%)	25% (27%)
No	16% (31%)	17% (36%)	15% (25%)	16% (45%)	15% (16%)
Don't know	3% (3%)	3% (2%)	3% (3%)	3% (4%)	3% (2%)
<b>NET: YES</b>	<b>81% (67%)</b>	<b>80% (61%)</b>	<b>83% (72%)</b>	<b>81% (52%)</b>	<b>82% (82%)</b>

This is the second year we've asked whether Covid-19 was making young people feel more anxious about money. Anxiety has increased compared to last year.

### Has Covid affected how you feel about money?



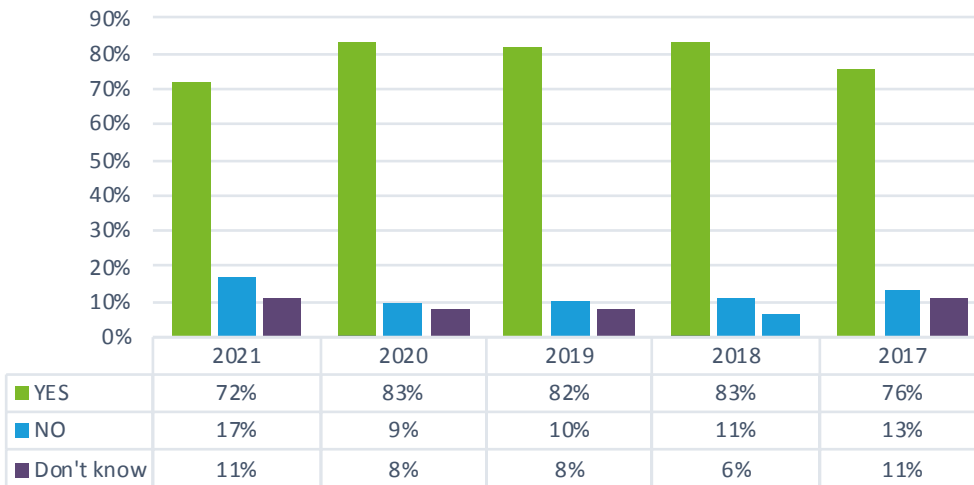
### Has Covid affected how you feel about money?



## Do young people want to learn more about money and personal finance in school?

The number of young people who want more financial education in school remains high at 72% across all respondents, although this number is lower than last year (83%). This may be because more students in the younger age groups say they have access to financial education at school. The number of 17-18 year olds who responded 'yes' remains high (85%).

### Would you like to learn more about money in school?

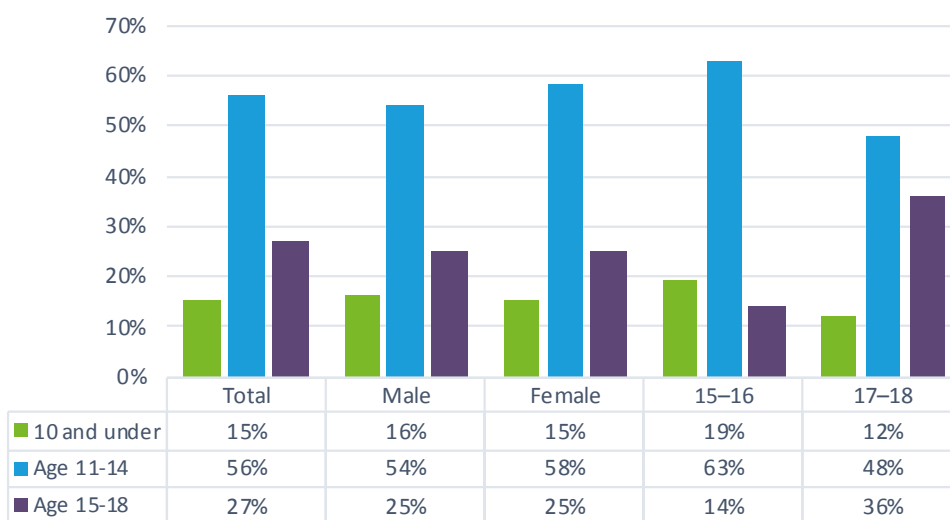


\*Question not asked in 2016 or 2015.

Results by gender and age (2020 stats in brackets)	Total	Male	Female	15-16	17-18
Yes	<b>72% (83%)</b>	69% (81%)	75% (87%)	60% (78%)	85% (89%)
No	<b>17% (9%)</b>	21% (11%)	13% (6%)	24% (10%)	10% (7%)

We also asked young people what age they would have liked to start learning about money and finance in school. Over half (56%) said between the ages of 11-14, but this rose to nearly two-thirds (63%) in the 15-16 age group.

### At what age would you like to start learning about money and finance in school?

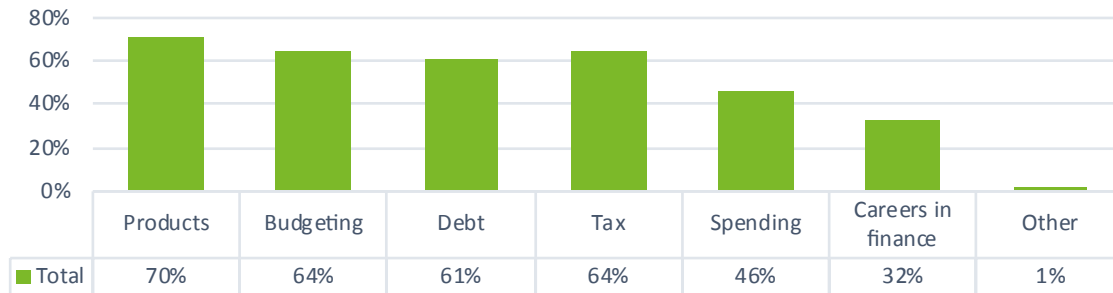


## What would young people like to learn more about?

Learning about mortgages, pensions, credit cards and savings, remains the top priority for young people. These topics are closely followed by budgeting, debt, tax and essential versus discretionary spending.

32% would also like to learn more about careers in the finance sector.

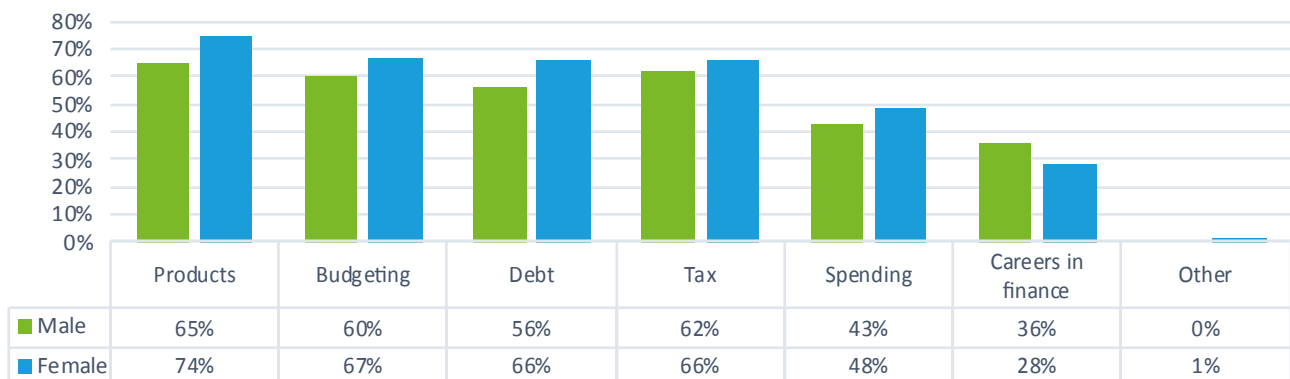
### What would you like to learn more about?



Base: All those who want to learn more about personal finance at school

Overall, gender didn't seem to influence what young people said they'd like to learn more about. However, it's notable that girls expressed more interest in learning about the practicalities of money management - such as products, budgeting, debt and tax - while more boys than girls were interested in careers in finance.

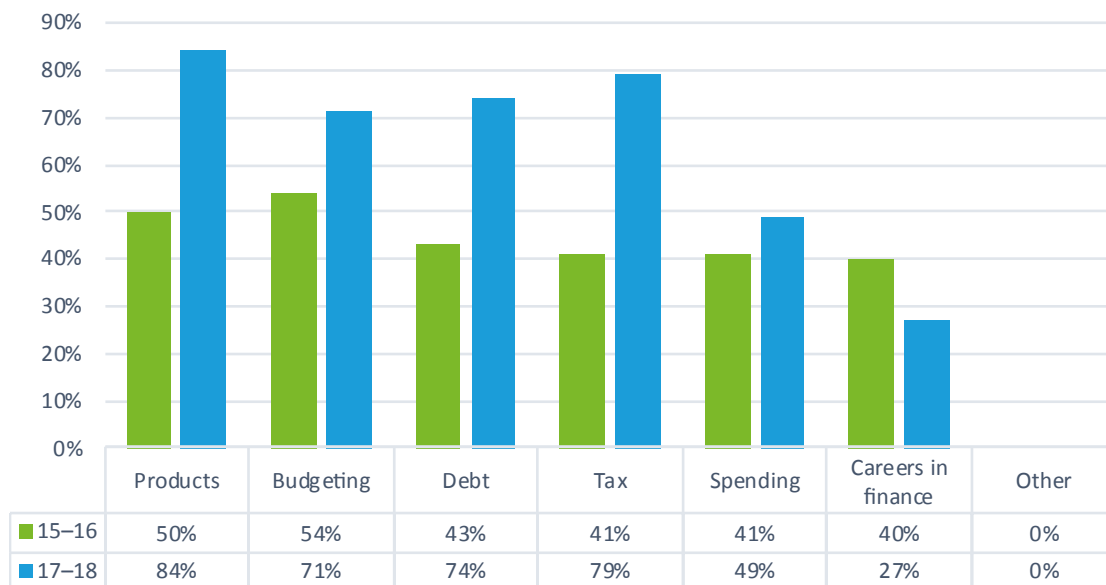
### What would you like to learn more about - by gender



Base: All those who want to learn more about personal finance at school

Fewer respondents in the 15-16 age group would like to learn more about the practicalities than those aged 17-18. This may be because the younger age group are now getting more access to financial education in school, or because the practicalities are more relevant to the older age group.

### What would you like to learn more about - by age



Base: All those who want to learn more about personal finance at school

## Key results by school type

Results by school type mirror the overall results, but there are some notable exceptions. More students at independent schools say they worry about money, for example, and report the highest levels of Covid-related anxiety.

However, more students in local authority schools and academies say they'd like to learn about personal finance, with those in local authority schools saying they'd like to learn more about the practicalities of managing money.

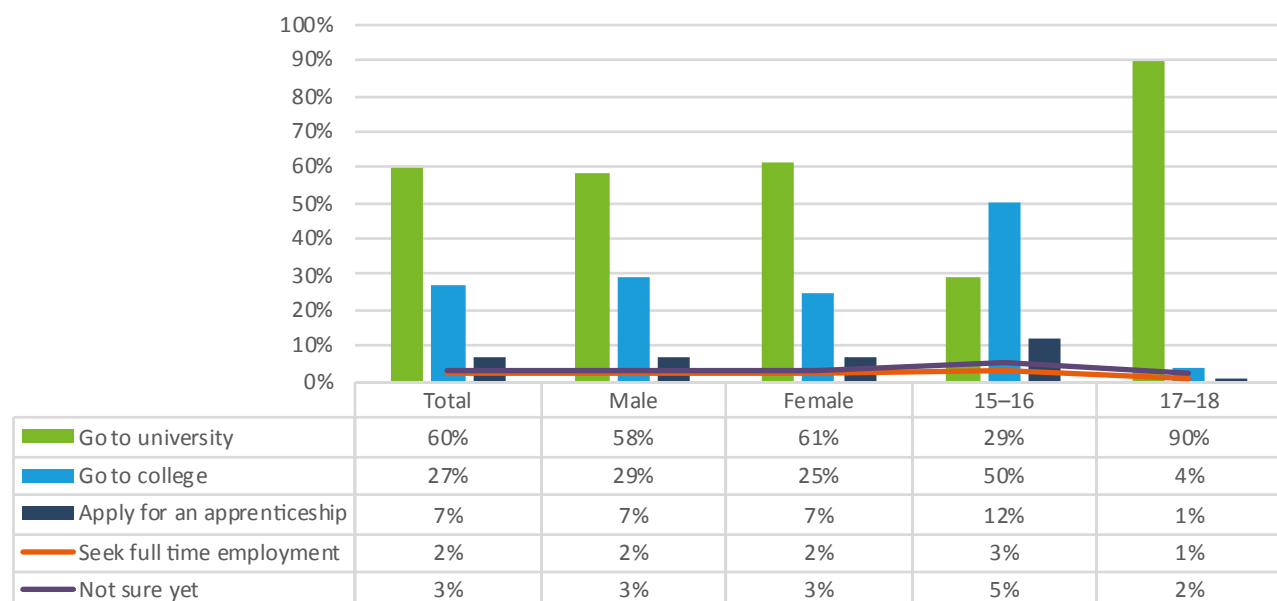
## Results by school type (2021)

Core questions	Total	Academy	Local Authority	Independent	Other
I worry about money and/or personal finances	<b>81%</b>	85%	75%	<b>90%</b>	80%
Covid-19 has made me feel more anxious about money	<b>67%</b>	77%	57%	<b>79%</b>	54%
I don't study money or personal finance at school	<b>26%</b>	17%	34%	11%	<b>46%</b>
I would like to learn more about personal finance:	<b>72%</b>	75%	<b>79%</b>	52%	76%
• products, like mortgages, pensions, credit cards	<b>70%</b>	55%	79%	57%	<b>85%</b>
• budgeting	<b>64%</b>	54%	<b>71%</b>	54%	72%
• debt	<b>61%</b>	49%	<b>70%</b>	53%	68%
• tax	<b>64%</b>	52%	<b>71%</b>	57%	<b>71%</b>
I get most of my understanding about money from my parents	<b>56%</b>	49%	<b>66%</b>	38%	64%
I get most of my understanding about money from my teachers in school	<b>15%</b>	<b>24%</b>	9%	18%	9%

## Plans for the future

This is the second year that we asked students what they planned to do after leaving secondary education. Most say they intend to go to university or college, with a few citing apprenticeships. Very few (2%) expect to seek full-time employment.

## What do you plan to do when you leave secondary education?





## Do you expect to take out a student loan?

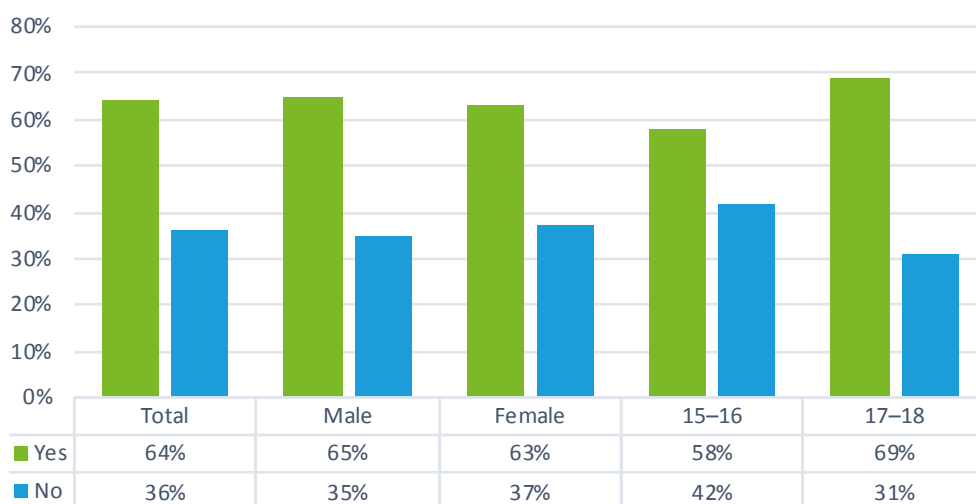
With so many respondents saying they expect to go to university or college, we wondered how they are planning to pay for it. So, we asked if they intend to take out a student loan.

The majority said yes - particularly in older age groups. There is some variation by school type.

2021	Total	Gender		Age		School type			
		Male	Female	15-16	17-18	Independent	Academy	Local Authority	Other
Yes	<b>66%</b>	64%	69%	48%	85%	46%	69%	73%	74%
No	<b>18%</b>	22%	14%	27%	9%	33%	16%	13%	13%
Don't know	<b>16%</b>	14%	17%	26%	6%	21%	15%	14%	13%

We asked those who said they were likely to take out a student loan if they understood how student loans work. Around a third said no, although this rises to 42% in the younger age group.

## Do you understand how a student loan works?



## What do you know about tax?

We also asked young people whether they'd been taught about tax, and if so, had access to the HMRC Tax Facts resources. Although the numbers have improved since last year, a high majority (62%) of respondents hadn't received any information about tax in school.

(2020/21 results in brackets for comparison)

Have you received information about tax in school?	Total	Gender		Age	
		Male	Female	15-16	17-18
Yes	<b>31% (18%)</b>	33% (21%)	28% (15%)	39% (15%)	22% (21%)
No	<b>62% (77%)</b>	61% (74%)	64% (80%)	51% (78%)	74% (75%)
Don't know	<b>7% (5%)</b>	6% (5%)	8% (5%)	10% (7%)	4% (3%)

Base: All respondents

If yes, have you used the HMRC Tax Facts resources?	Total	Gender		Age	
		Male	Female	15-16	17-18
Yes	<b>42% (21%)</b>	44% (23%)	40% (19%)	57% (34%)	15% (12%)
No	<b>45% (62%)</b>	45% (66%)	46% (58%)	33% (48%)	67% (73%)
Don't know	<b>12% (17%)</b>	11% (12%)	14% (23%)	9% (18%)	18% (15%)

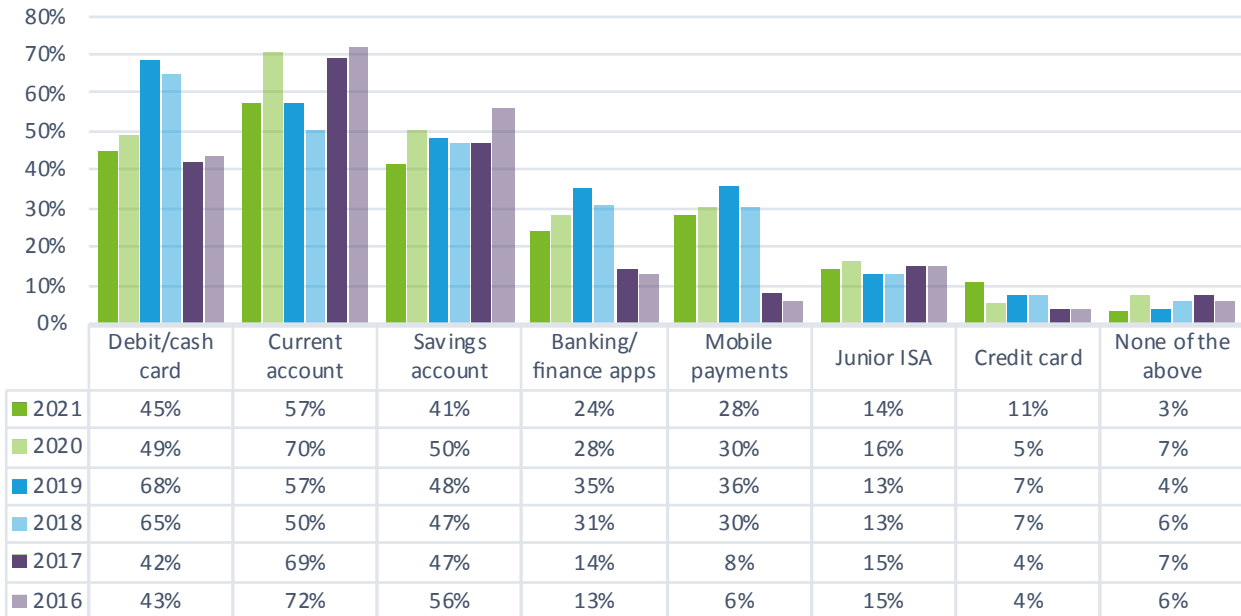
Base: all those who have received information about tax

## Financial products

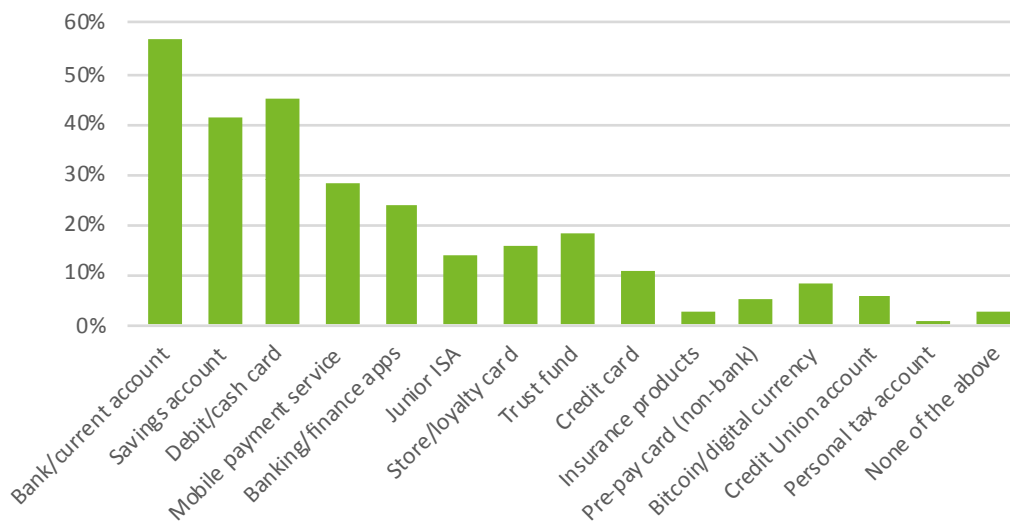
### The financial products young people have or use

Around half of the young people we surveyed said they have a current account and a debit or cash card, with the use of apps and mobile payments at a similar level to last year. It's worth noting that there's been a small jump in the numbers who report that they have or use bitcoin or digital currencies - from 3% to 8%.

### Products I have or use by year (2021-2016)



### Products I have or use: detail 2021

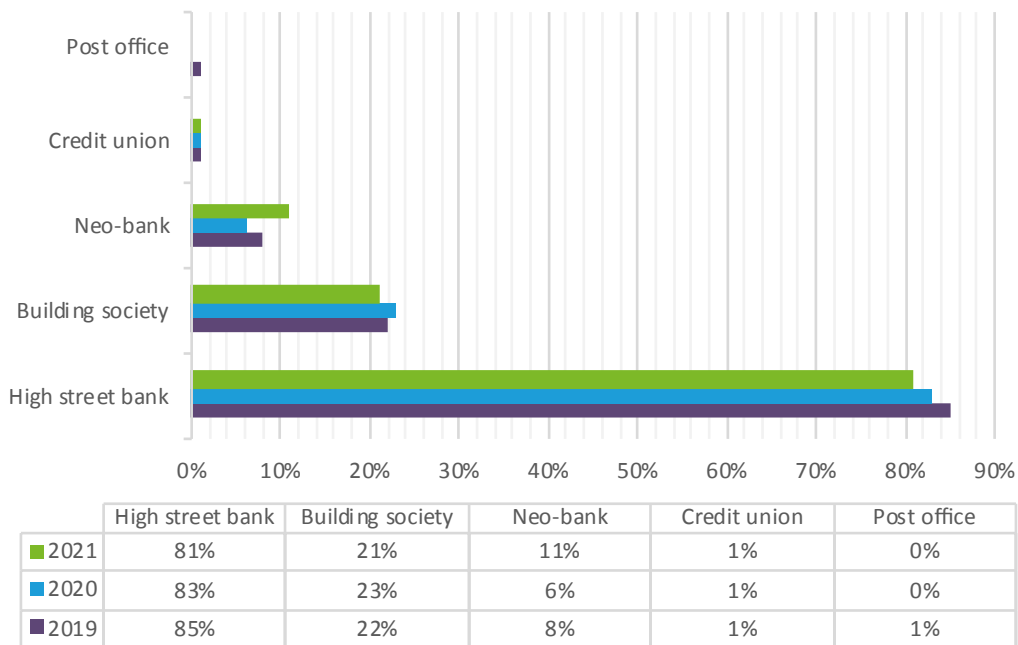


Base: Those with a bank/current account

## Who do you bank with?

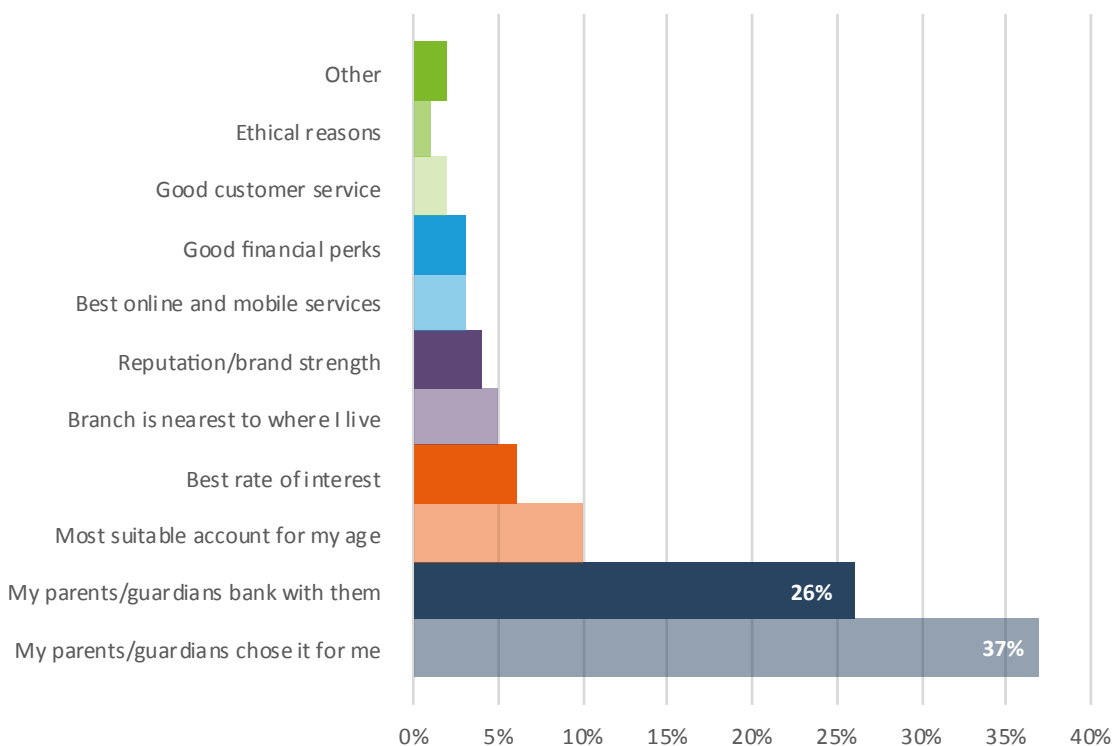
Of those who have a current account, the majority bank with traditional high street providers such as Barclays, Lloyds, NatWest and HSBC, or with building societies. The use of newer banks, such as Monzo and Starling, has grown compared to the previous two years.

### Who do you bank with?



## What's the main reason you chose the bank account you currently have?

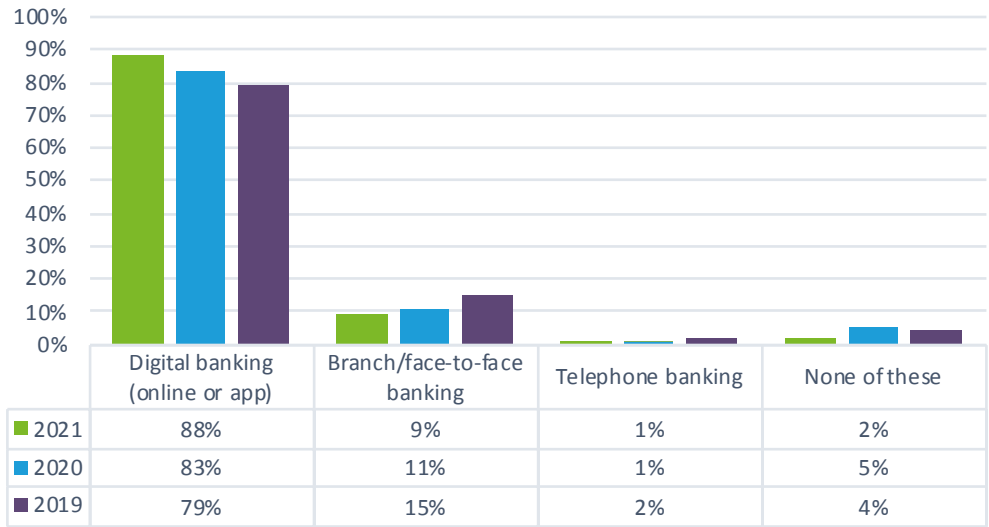
The reasons that young people gave for choosing their banking provider haven't changed much compared to previous years, with more than half saying they were influenced by their parents.



Base: Those with a bank/current account

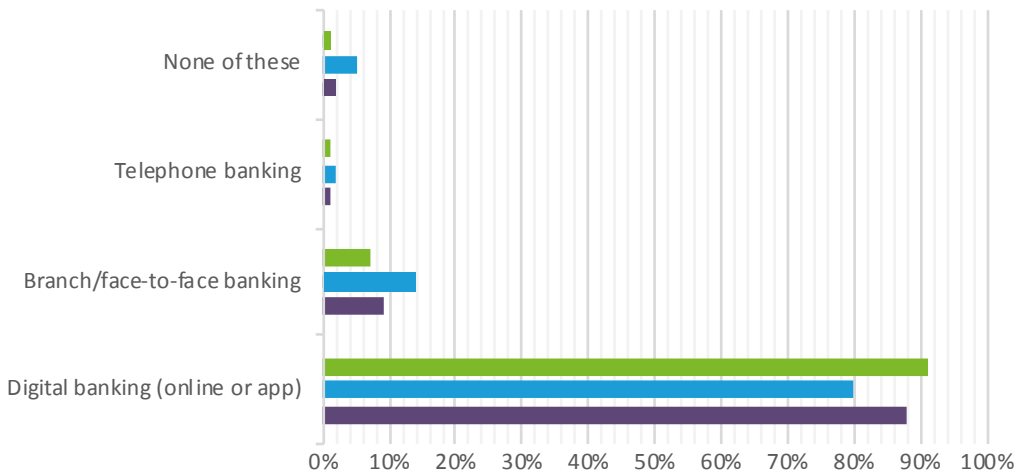
Most young people prefer to bank online, and the use of branches continues to decline.

### Banking services used most regularly



Base: Those with a bank/current account

### Banking services used most regularly (2021)

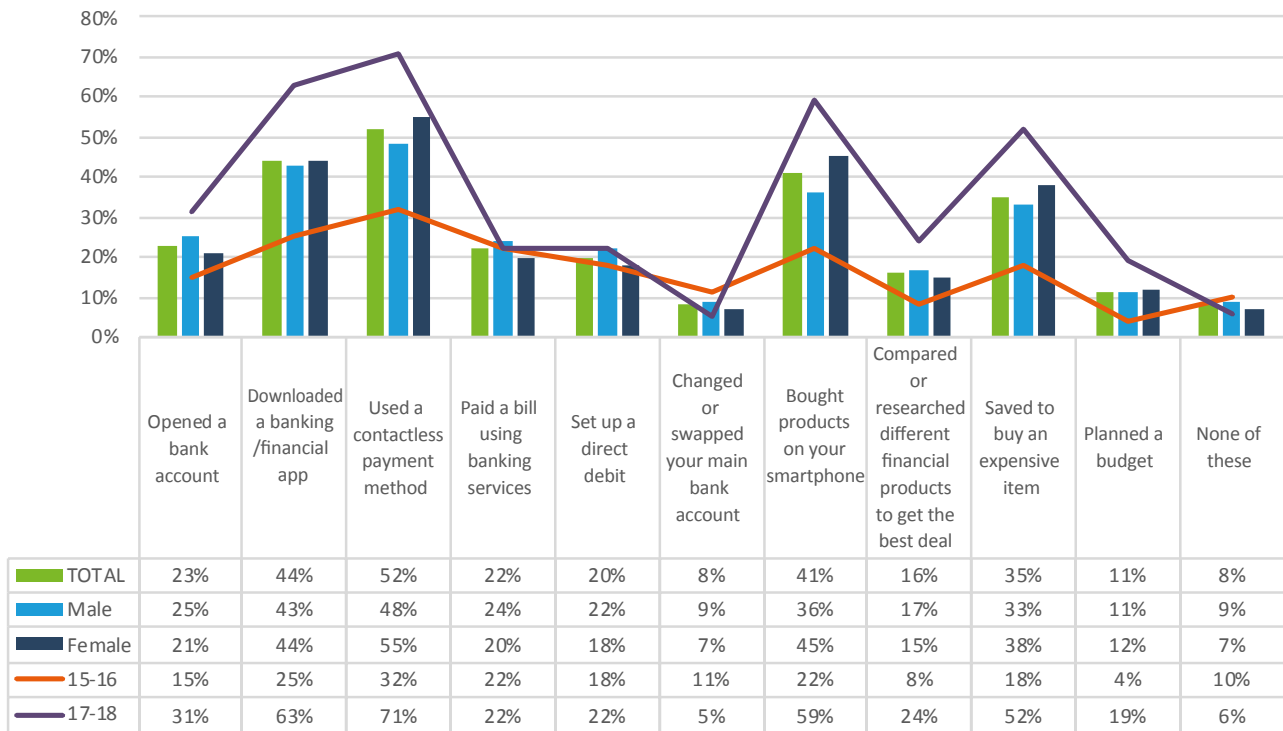


	Digital banking (online or app)	Branch/face-to-face banking	Telephone banking	None of these
17-18	91%	7%	1%	1%
15-16	80%	14%	2%	5%
Total	88%	9%	1%	2%

Asked what they've done independently, just over half (52%) of our respondents mentioned contactless payments. These - along with downloading banking apps, buying on smartphones and saving for expensive items - were the most common activities.

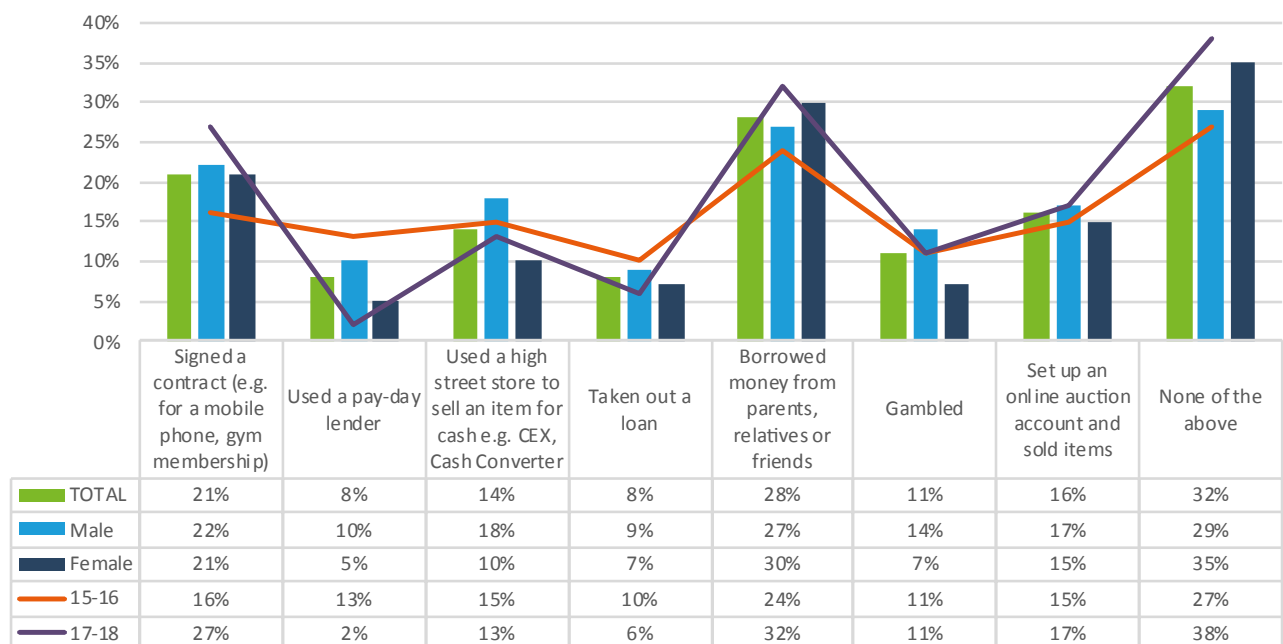
More complicated activities - such as researching and comparing financial products and planning a budget - lag behind in popularity by a considerable margin. Only 11% have planned a budget for example, compared to 52% who've used a contactless payment method. Unsurprisingly, the older age group was more likely to have independently carried out at least one of the activities.

## Which of the following have you done independently?



We also asked about activities that could lead to developing bad financial habits, such as getting into debt. Worryingly, 11% said they had gambled and 16% had taken out a loan or used a payday lender. 28% said they had borrowed money from their parents, friends or relatives.

## Habit indicators: which of the following have you done independently

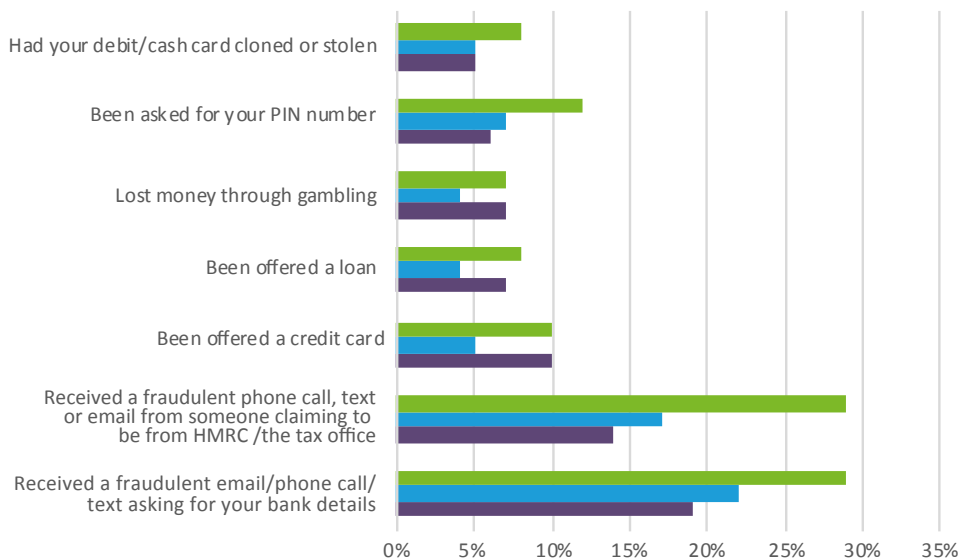


## Have any of the following happened to you?

In terms of their daily experiences, young people continue to experience scams, phishing, actual or potential fraud - and these incidents have increased significantly this year.

More than one in ten (12%) have been asked for their PIN numbers and 8% have had their credit or debit card cloned or stolen. Of greater concern, over half have been targeted by fraudsters asking for bank details or claiming to be from HMRC. These figures underline just how vulnerable young people are to financial crime.

### Have any of the following ever happened to you?



	Received a fraudulent email/phone call/text asking for your bank details	Received a fraudulent phone call, text or email from someone claiming to be from HMRC /the tax office	Been offered a credit card	Been offered a loan	Lost money through gambling	Been asked for your PIN number	Had your debit/cash card cloned or stolen
■ 2021	29%	29%	10%	8%	7%	12%	8%
■ 2020	22%	17%	5%	4%	4%	7%	5%
■ 2019	19%	14%	10%	7%	7%	6%	5%



For information on our qualifications for schools please visit our website:

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## Financial capability

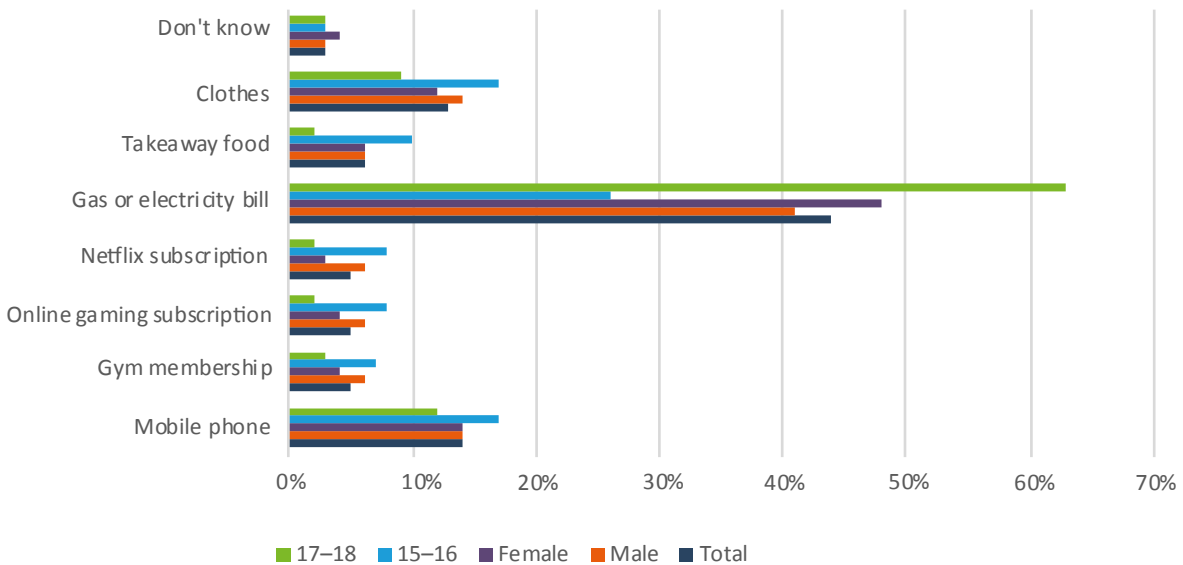
We ask a few questions to help us assess basic levels of financial knowledge and capability. The responses show that there are clear gaps in knowledge and understanding. There's been some deterioration in the numbers of students answering the questions correctly compared to last year, particularly with some of the more complex concepts.

**Question:** Which of the following do you think is essential expenditure?

**Answer:** Gas or electricity bill

The number of young people who answered this question correctly has now dropped to less than half. That's down 10% compared to last year.

**Which of the following do you think is essential expenditure?**

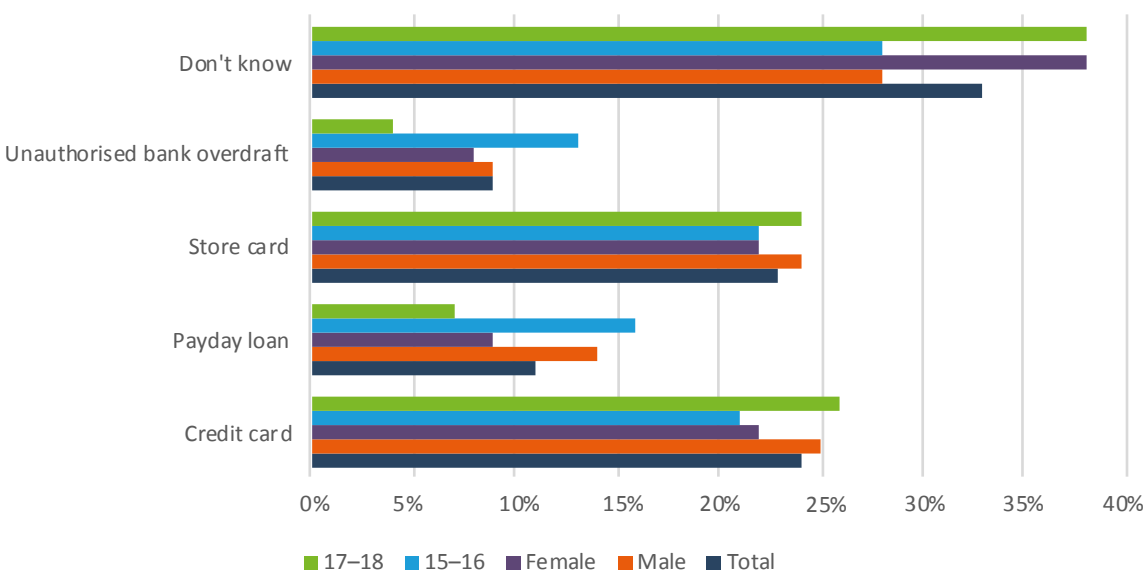


**Question:** Which of the following would usually charge the lowest rate of interest?

**Answer:** Credit card

Around a third didn't know the answer to this question, and fewer than a quarter in total answered correctly (2020: 29%). Female students and those in the older age group came out top in the 'don't know' category.

**Which of the following do you think would usually charge the lowest rate of interest?**

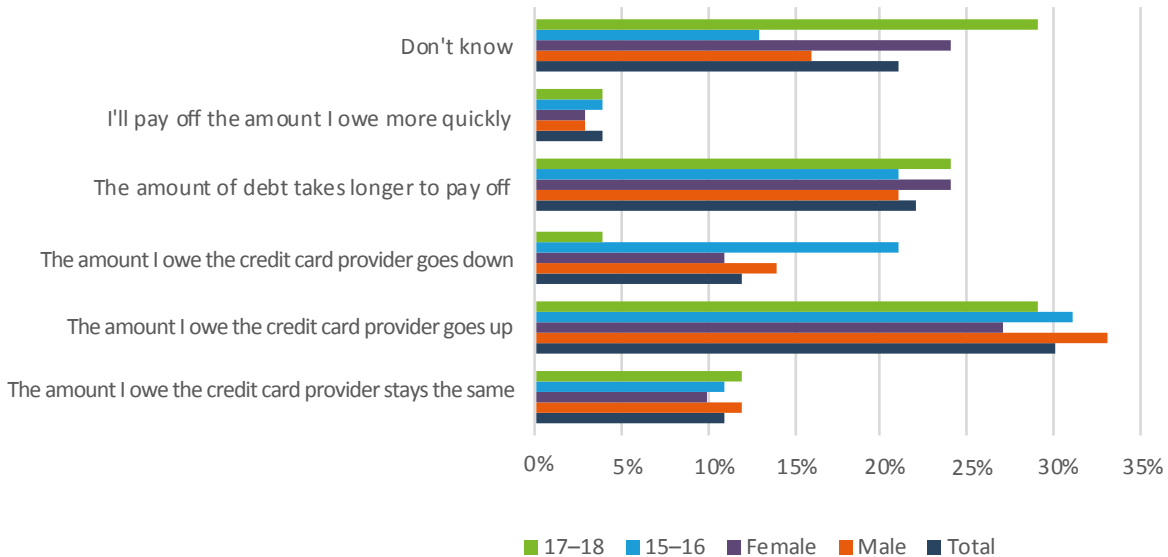


**Question:** What happens if you only pay the minimum payment on your credit card each month?

**Answer:** The amount I owe the credit card provider goes up

If we combine the answers to 'The amount of debt takes longer to pay off' and 'The amount I owe the credit card provider goes up', then we can say over half of respondents have the right idea. That's quite a drop compared to last year (2020:62%) and means that almost half of respondents aren't clear about how to manage credit card debt.

**If you only pay the minimum payment on your credit card each month, what do you think happens?**

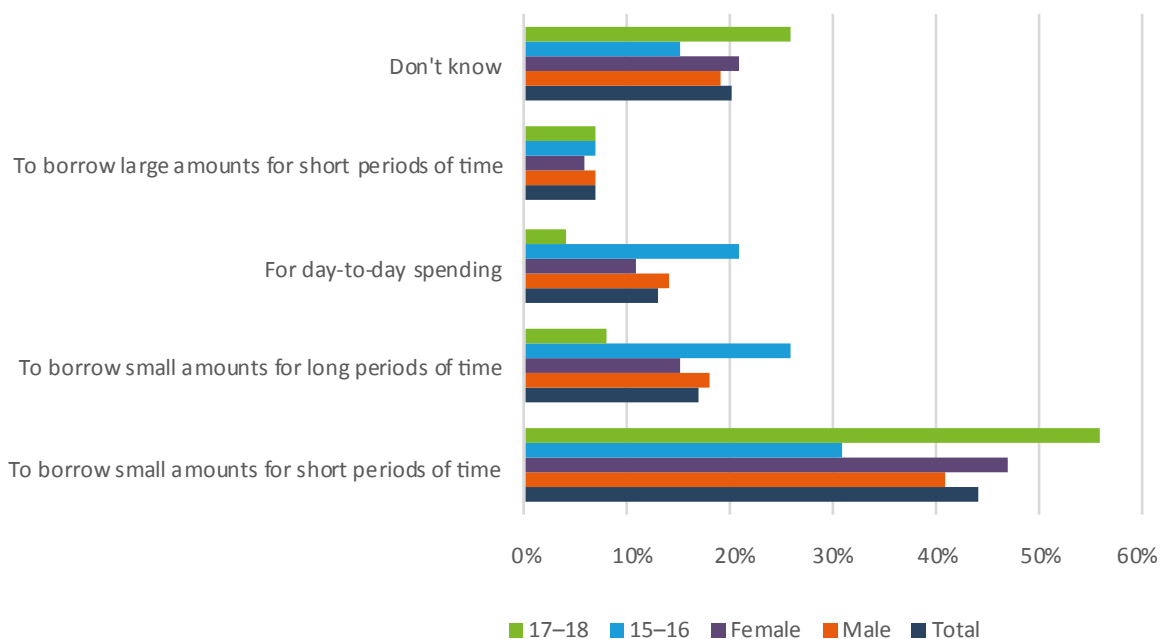


**Question:** How do you think agreed overdrafts are supposed to be used?

**Answer:** To borrow small amounts for short periods of time

Fewer than half of respondents answered this correctly (44%), down from 55% last year. Those in the older age group were most likely to get this right, but correct answers from those in the 15-16 age group dropped by over 20% compared to last year (2020: 53%).

**How do you think agreed overdrafts are supposed to be used?**



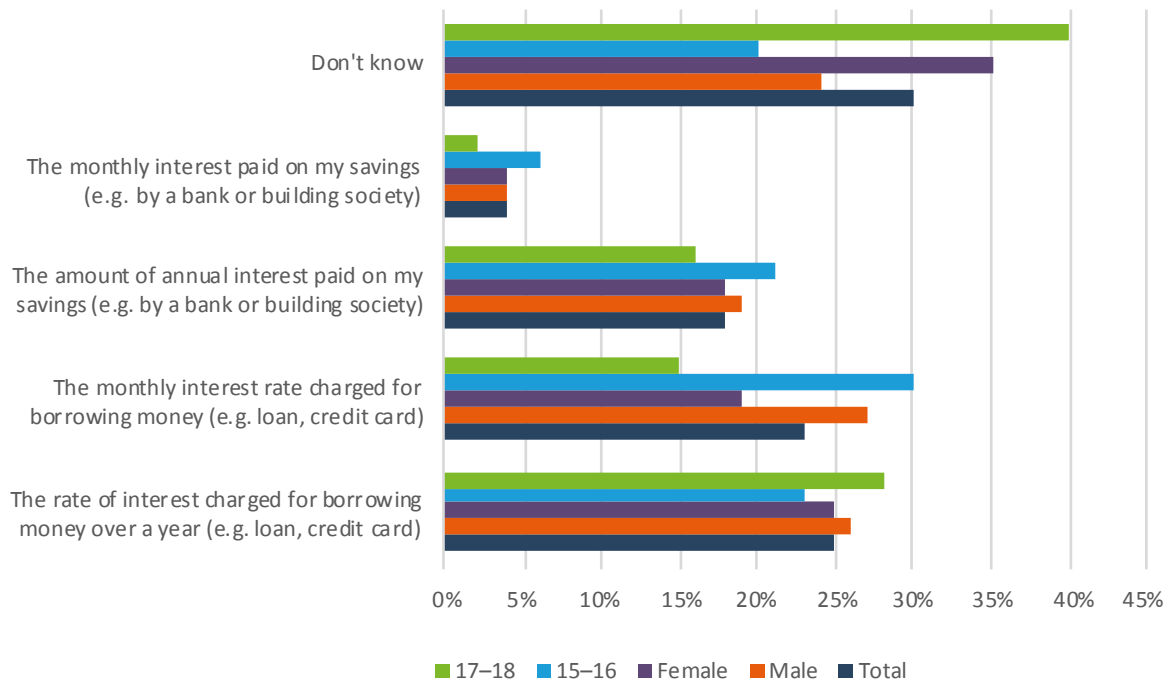


**Question:** What do you think 'APR' is?

**Answer:** The rate of interest charged for borrowing money over a year

This question was much more challenging for our respondents, with only a quarter answering correctly. That's fallen compared to last year – by almost 10% (2020: 34%).

**What do you think APR is?**

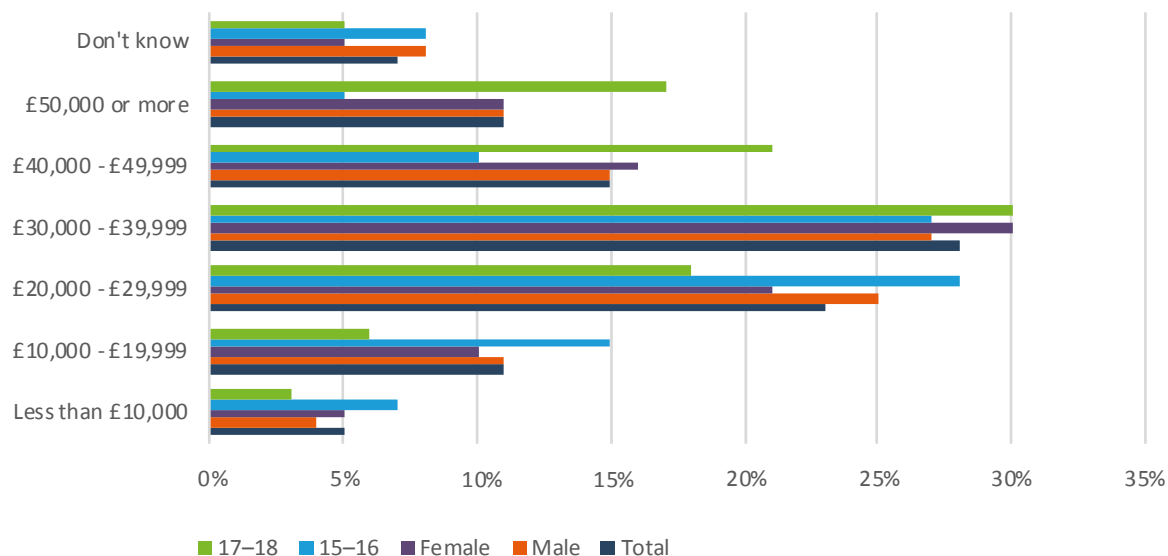


**Question:** How much debt does the average student face on leaving university?

**Answer:** £50,000 or more

Respondents seriously underestimate the amount of debt the average student will leave university with. The results were similar to last year, suggesting little progress has been made on awareness.

**How much debt you think the average student in the UK faces on leaving university (£)?**

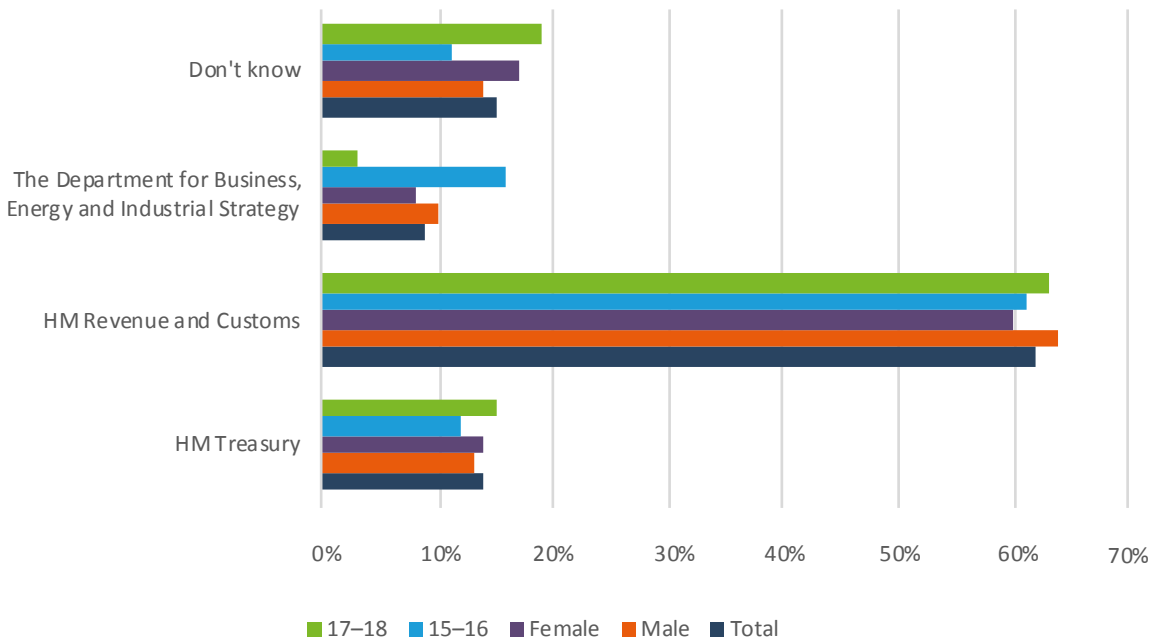


**Question:** Which central organisation collects taxes for the government?

**Answer:** HM Revenue & Customs

Awareness of HRMC remains high at 62% but has fallen 5% since last year. This is interesting when we look at the answer to our last question (p 25).

**Which central organisation do you think collects taxes for the government?**

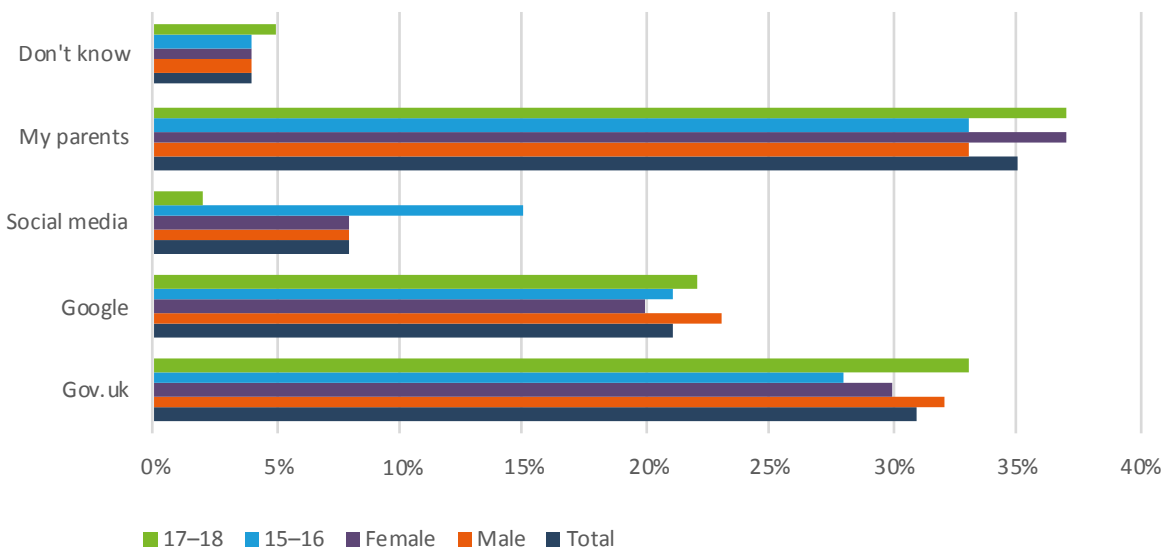


**Question:** Where would you go for information about taxes?

**Answer:** Gov.uk

With awareness of HMRC high among respondents (see previous question p 25), it's perhaps surprising that only a third would go to the official government source for information about taxes.

**Where would you go for information about taxes?**



## Conclusion

For many schools – who are battling with the challenges of the pandemic – implementing better financial education may not seem like a priority for 2022. But for years young people have been telling us they want to study financial education at school. Covid is only making them more anxious about their money-managing skills.

They understand that the gaps in their knowledge put their future financial security at risk and want to take responsibility for managing their money properly. For the seventh consecutive year, young people have told us they want more financial education in school.

They want to learn the practical skills that will help them prosper in life; to understand the financial products they're likely to use; and to budget and understand their tax.

In short, young people are eager to learn but they need quality education in school to help them do that. Yet, despite being included in the National Curriculum seven years ago, access to financial education remains inconsistent – with marked differences depending on age and gender.

We've been advocating for financial education since 2012 and have provided qualifications and learning resources to schools around the UK for nine years.

Throughout the pandemic, we've made some of our resources and activities free to access on our website. We want to ensure everyone who's interested in learning about how money works has the opportunity to do so.

## Demographics 2021

Which region of the UK do you live in?	Total	Male	Female	15-16	17-18
East Anglia	5%	4%	5%	5%	4%
East Midlands	9%	9%	8%	9%	8%
London	19%	21%	18%	16%	23%
North East	6%	7%	5%	8%	4%
North West	11%	10%	11%	12%	10%
Northern Ireland	5%	4%	5%	7%	2%
Scotland	10%	9%	10%	12%	7%
South East	12%	10%	14%	10%	14%
South West	8%	8%	8%	6%	9%
Wales	5%	6%	4%	6%	3%
West Midlands	8%	8%	9%	5%	11%
Yorkshire / Humberside	4%	4%	4%	3%	5%

Which type of school do you attend?	Total	Male	Female	15-16	17-18
Academy	28%	30%	25%	37%	18%
Independent	20%	22%	17%	27%	13%
Local Authority	42%	39%	45%	33%	51%
Other	11%	9%	12%	4%	17%

Do you receive free school meals?	Total	Male	Female	15-16	17-18
Yes	28%	30%	27%	44%	12%
No	68%	67%	70%	50%	86%
Prefer not to say	4%	3%	3%	5%	2%

## **About The London Institute of Banking & Finance**

We exist for a very simple reason – to advance banking and finance by providing outstanding education and thinking, tailored to the needs of business, individuals, and society.

Our focus is on lifelong learning; equipping individuals with the knowledge, skills and qualifications to achieve what they want throughout their career and life. We provide a balance of experience, insight and thought leadership into today's financial world, delivered by industry leaders, thinkers and members of our community.

And because we've been at the heart of the sector since 1879, we create connections and build partnerships between people and business that make banking and finance more accessible and understood, and enhance social inclusion through better financial capability.

We are The London Institute of Banking & Finance, **lifelong partners for financial education.**



### **Contact details**

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