

RedSTART: Change the Game Evaluation Year 3

Summary Report

Prepared by the Policy Institute at King's College London

Susannah Hume
Irene Soriano Redondo
Megan Liskey
Johnny Runge

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Introduction

This report presents the third year of our research into the impact of RedSTART's Change the Game programme – a financial education intervention for primary-aged children. The evaluation is conducted by the Policy Institute at King's College London and builds on reporting from the previous two years.^{1 2} This is the Summary Report. A full report is also available.³

Delivery

Approximately 1800 pupils (Cohort 2) – in Year 4 in England and Primary 5 in Scotland⁴ – across 42 schools took part in the third year of the evaluation. The study is a randomised controlled trial (RCT), with treatment schools receiving Change the Game activities during the past three years, whilst control schools did not.

Cohort 1 (1800 pupils) and Cohort 3 (2400 pupils) are also part of the evaluation but were not surveyed this year. Next year marks an exciting milestone: Cohort 1 pupils will complete their fourth and final year of Change the Game before leaving primary school. This will be the first opportunity to assess the programme's impact at the end of primary education.

Findings

After three years, the evaluation found that Change the Game had a statistically significant, medium-sized positive effect on children's financial knowledge.

The programme also showed significant positive impacts on three of six additional outcomes measured: financial ability, financial mindset, and financial

connection. There were also early signs of a positive impact on pupils' confidence in mathematics. As in previous years, no significant effects were found on financial behaviour or on teacher-assessed maths attainment.

Feedback from schools remained highly positive. Teachers found the programme high quality and easy to deliver. Pupils were said to love the programme and were highly engaged in activities.

Curriculum review

The upcoming review of the UK curriculum⁵ provides an opportunity to consider the role of financial education in primary schools. In our survey, 100% of school staff in treatment schools and 95% in control schools agreed that teaching financial education in primary school is important. In open responses, they highlighted the value of teaching money management skills early, helping children appreciate the value of money, build positive saving habits, and understand earning and spending. Many noted that disadvantaged pupils may not learn these skills at home, making school-based provision essential. Staff also identified the support schools would need if financial education were made compulsory: adequate funding, high-quality age-appropriate resources, training, and time in the curriculum, with several pointing to Change the Game as a strong model. Our findings highlight the universal enthusiasm among teachers for financial education, reinforcing the importance of the upcoming curriculum review as a chance to make this ambition a reality.



Policy context

Research shows that financial literacy is linked to financial outcomes of adults,⁶ and that financial education received as a child affects financial capabilities later in life.⁷ As outlined in previous reports, financial education has now been on the national curriculum for secondary schools in England for over a decade, and a range of financial and charitable organisations are delivering interventions across the UK. Despite this, the inclusion of financial education in primary schools remains limited.

Research also shows that financial education is not equally accessed, with the worst-off less likely to access it than their wealthier peers.⁸ Provision is varied as schools are under little statutory obligation to provide meaningful financial education across all age groups. Consequently, the young people that are growing up to face the greatest financial challenges are often the least well prepared to deal with them.

There is also a gap in the evidence base: there have not been large-scale, long-term studies into the impact of different financial education models and their various impacts on primary-aged children.⁹

In this context, policymakers across the spectrum are increasingly seeking to address these gaps. In 2021, the All-Party Parliamentary Group on Financial Education for Young People recommended the expansion of provision and evidence generation in the sector, including longitudinal studies into the impact of financial education.¹⁰

In 2023, the Education Select Committee launched an inquiry to strengthen financial

education's presence in the national curriculum. In May 2024, they published a report¹¹ on delivering effective financial education calling on the Government to strengthen financial education in primary, secondary and post-16 levels.

Curriculum review

The third year of the study has taken place against the backdrop of the government's 2025 curriculum and assessment review to ensure that all pupils leave education "ready for life and ready for work".¹² The interim findings of this review highlight persistent challenges around life skills that prepare children for adulthood¹³. The review further outlines that children, young people, and their parents want the curriculum to be more focused on applied knowledge, such as financial education, underscoring its importance in preparing pupils to navigate financial decisions. It also cites a poll conducted with parents and students in Key Stage 4 which asked what areas they would like to have focused on more from Years 7 to 11. The most popular answer, chosen by 43% of parents and 34% of learners, was financial education.

Our aim is to provide an evidence base for policymakers

Our research with Change the Game aims to address these gaps and provide actionable evidence to policymakers as they look to address the discrepancies in financial literacy in the UK.



Change the Game

RedSTART Educate

Change the Game is developed and delivered by the charity RedSTART. After finalising this report, RedSTART merged with another financial education charity, Money Ready. From September 2025, RedSTART's operations and the Change the Game programme became part of Money Ready's financial education offer for people aged 4-40. Change the Game – and this evaluation – will continue as planned in future years, now working with Money Ready. For ease, in the rest of this report, we will refer to RedSTART, as it was known during delivery in the third year of the evaluation.

Focus on disadvantaged pupils

Change the Game works with schools in areas with high scores on the index of multiple deprivation. Part of RedSTART's mission is to provide access to financial education for children and young people who are more likely to come across financial hardship later in life and give disadvantaged pupils a “head start on their financial futures.”¹⁴

Game-based activities in primary school

Change the Game is a novel intervention for primary-aged children, with activities delivered every year until the end of primary school. It was delivered in over 70 schools across the country in 2024/25.

The delivery model is based around partnerships between RedSTART, schools and volunteers, including from the financial sector. Together, they deliver game-based activities that introduce financial concepts and encourage pupils to engage meaningfully with them. These take place either in school or offsite at corporate partners' offices.

A bank app will also be fully rolled out in the future to participating schools, in which pupils earn virtual money through maths games, manage it through current and savings accounts, and can then spend it on non-physical items in a virtual school shop.

Intended outcomes

Change the Game focuses on improving pupils':

- **financial ability** (their understanding of different financial concepts)
- **financial mindset** (their attitudes in relation to financial behaviours and the future more generally)
- **financial behaviour** (their actions relating to money and financial concepts like saving)
- **financial connections** (their access to financial education resources)
- **maths attainment and confidence** (their teacher-assessed maths grades, and later their Key Stage 1 and 2 maths results, and self-reported confidence)

Methods

Approximately 1800 Year 4 pupils (in Cohort 2) across 42 schools completed the survey for the third year of the impact evaluation. Data from approximately 1800 pupils currently in Year 5 (Cohort 1), which was collected last year and reported on in the second-year report, has also been included for some of this year's analysis. Cohort 3, comprising approximately 2400 students currently in Year 1, has not been included in this year's evaluation.

The impact evaluation, a randomised controlled trial (RCT), examined the effect of Change the Game on pupils' financial knowledge. Participating schools were randomly allocated to either a treatment group, which received the programme, or a control group, which did not.

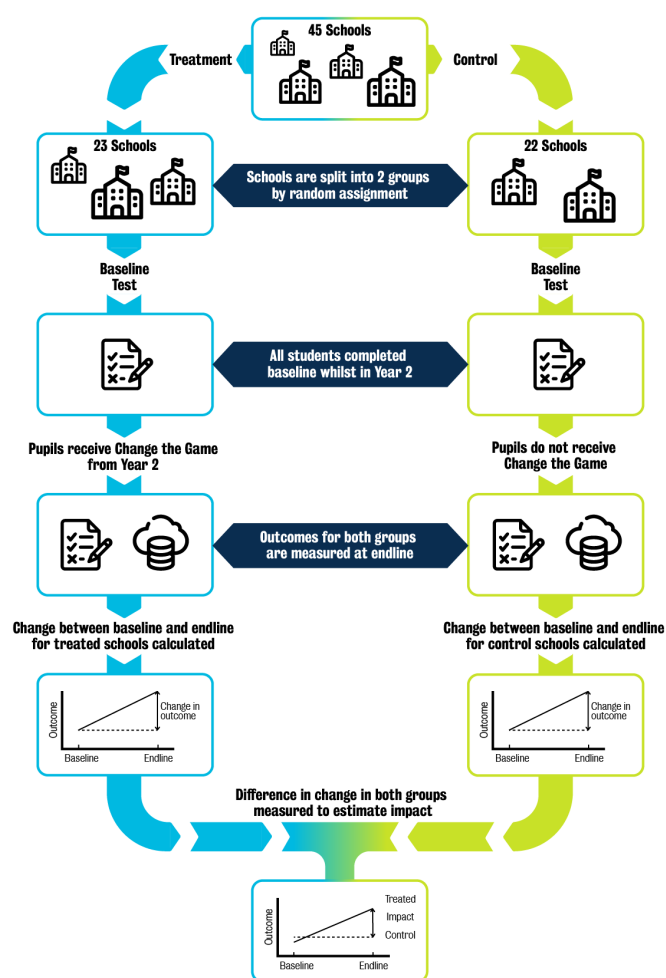
This report focuses on the Year 4 pupils who have now experienced three years of Change the Game. Their financial knowledge and skills were first measured at the beginning of Year 2, before the programme started, and again at the end of Year 2, after the first year of provision.

In 2024/25 at the end of Year 4, after three years of provision, we re-surveyed the same pupils. We used an updated survey to measure their financial knowledge, reflecting their higher level of comprehension. The average changes in these scores in relation to the baseline were compared between the treatment and control group to give an estimate of the impact caused by Change the Game.

We also surveyed school staff, both in control and treatment schools, to

understand how the programme was delivered, what factors have helped or hindered its implementation, and to answer broader questions around financial education in schools. A total of 93 school staff in treatment schools and 109 in control schools completed the survey.

Figure 1: RCT process - Cohort 2



Findings

Year 4 pupil outcomes

The impact evaluation found that Change the Game continues to have a statistically significant positive effect on pupils' financial knowledge. After three years of exposure to Change the Game, the financial knowledge of pupils receiving Change the Game was 5.6% higher than the control school pupils.

Converting the estimated impact in Year 4 into effect sizes gives us an effect size

(Cohen's d) of 0.37, a medium effect, which is larger than similar interventions; as we have noted in previous reports, one metaanalysis found interventions had an average effect size of 0.15.¹⁵ Overall, the effect sizes are broadly larger for Cohort 2 than they were last year for Cohort 1, but the differences in magnitude of effect between the cohorts is not statistically significant, except for mathematics confidence, where the impact for Cohort 2 seems much more positive than Cohort 1.

Outcome	Measure	Impact after 3 years*
Financial knowledge	19 questions related to: - Understanding of role of money in society - Understanding of money management - Skills to manage money well day-to-day - Access to financial education resources	+5.6% Medium effect
Financial ability	6 questions related to: - Understanding of money management - Understanding of role of money in society	+16.8% Medium effect
Financial behaviour	5 questions related to: Skills to manage money well day-to-day	No impact
Financial connections	3 questions related to: Access to financial education resources	+6.0% Small-to-medium effect
Financial mindset	7 questions related to: - Attitudes to money management - Aspirations and goals	+3.6% Small-to-medium effect
Confidence in maths	3 questions related to: Confidence in addition, subtraction and division	+5.1% Small effect [^]
Maths attainment	Teacher-assessed grades standardised to reflect whether a pupil was assessed as being at or above the expected standard	No impact

* 'effect size' accounts for other attributes of the outcome, such as the overall variation in scores and the average score in the control group and is, therefore, a more comparable measure of size of impact across outcomes than percentage increase.

[^] This finding was significant at the 10% level ($p < 0.1$), which does not meet the conventional threshold for statistical significance but can be taken as a positive sign.



After three years of implementation, Change the Game also has a statistically significant positive effect on three disaggregated outcomes: pupils' financial abilities, connections and mindset were all improved, on average, by engaging with Change the Game. In addition, there is a directionally positive impact on mathematics confidence, which we have not observed before. Consistent with previous years, no significant impact was found on financial behaviours (as measured by the survey), or on end-of-year teacher-assessed maths grades.

Feedback from staff

We found that the programme has strong support amongst teachers and senior leaders. A total of 94% of teachers surveyed reported it had been straightforward to run Change the Game, attributing this to the high-quality resources, training and ongoing support provided by RedSTART staff.

'The lessons are straightforward and enjoyable. I am confident to teach them to my class.'

Teachers noted that their confidence had increased with each year of delivering the programme, suggesting that benefits in teacher confidence accrue over time:

'This is the third year of using Change the Game for myself, and I am very confident in how to use the resources.'

90% of teachers said they had enjoyed running the activities with their pupils. As in previous years, teachers highlighted the strong enthusiasm pupils had for the programme, frequently describing how much they "loved" and "enjoyed" the activities. Teachers emphasised that the games and interactive elements played a key role in engaging pupils, making it fun to learn about money.

'Pupils loved taking part in the games.'

Consistently with previous years, teachers continued to report observing positive impacts on pupils' financial knowledge and attitudes. In particular, teachers were impressed how activities encouraged active participation and sparked conversations about money, savings, and spending among pupils.

'My pupils loved the hands-on approach.'

This continued beyond the sessions, suggesting sustained impact in line with the programme's objectives.

'After the session the children were excited to talk about what they had learned, and they all spoke positively about the workshop.'



Discussion

Change the Game increases financial knowledge

Change the Game continues to have an impact on the financial knowledge of participating pupils after three years of delivery; this is positive for the intervention and signals that it will continue to be impactful in its full seven-year form. Gains from the first two years of the programme have been maintained and, in some cases, built on. As with last year's analysis, this is notable as since its first year, the programme has moved more to teacher-led delivery, rather than delivery by RedSTART staff.

The size of the impact we measured is on the high end for interventions in this field. Other programmes that achieve similar effect sizes are often more intensive,¹⁶ meaning Change the Game appears to represent a time-efficient approach to improving children's financial literacy.

Evidence gathered in the research can provide some insight into how this has been achieved. Surveys with teachers suggest that engagement in the activities was very strong. Several teachers commented on how the gamification of learning makes it fun for pupils to learn about money.

'The activities are interesting and capture the children's attention.'

The use of external volunteers also raise the profile of the programme amongst pupils.

'It was brilliant. The volunteers were fantastic with children, and the children were highly engaged as a result.'

Comparing previous years to this year

Comparing the size of impact for the first three years of the programme is not straightforward. The reports are not directly comparable. The first-year report included both Year 2 and Year 3 pupils, while the two subsequent reports focused on Year 4 pupils: the second-year report covered only those who started the programme in Year 3; and this year's report includes both groups again, but having received different amounts of provision (two vs three years of Change the Game).

For the Year 4 pupils, the survey itself was expanded, with additional and more detailed response categories. This means scores from the first-year report are not directly comparable to later reports. The new survey has been designed to carry through to Year 6, which means that some of the questions are more difficult and cover topics that may be beyond Year 4 pupils' current learning levels. In addition, we have changed the coding of the outcomes this year so that they represent averages rather than sums of the constituent questions, allowing us to more robustly use pupils' data where they have skipped some questions.

With these caveats in mind, the overall picture is encouraging. The size of the impact continues to grow, though the positive changes from year to year have not



reached the point of being statistically significantly different. In other words, we do not yet have evidence that pupils who received three years of the programme achieved significantly greater progress than those who received only one or two years.

The signs are encouraging: the effect size for financial knowledge has increased steadily: from 0.23 in 2022/23, to 0.31 in 2023/24, and to 0.37 in 2024/25; this seems to be most strongly driven by continued improvements in responses on the questions we have grouped as financial ability.

This year, we continued to see improved effect sizes for financial ability and financial mindset, though there are still no significant differences between receiving two or three years of Change the Game for those outcomes.

We also continue to see positive effect sizes for financial connection, but it has not increased any further compared to previous years.

We see a significant increase in the impact on mathematics confidence. From not observing any impacts in previous years, we now see early signs that there are positive impacts on mathematics confidence, albeit still not at conventional levels of significance. We will be interested to see whether this effect persists and reaches significance in the next two years as pupils in Cohort 1 and 2 leave primary school.

Finally, for financial behaviour and mathematics attainment, we have still not observed any impact of Change the Game. It is possible that this impact will come later in the Change the Game curriculum (i.e. in Years 5 and 6), as pupils consolidate their knowledge and connections, and these

translate into behaviours; however, it is also possible that Change the Game, as it is currently delivered, is not effective in impacting these outcomes.

It is also important to be conscious that in general we would expect pupils to lose knowledge over time, in the absence of sustained intervention and having their knowledge and skills consistently refreshed. We know that pupils (particularly those from disadvantaged backgrounds) experience learning loss during periods without structured learning. Without continued interventions, we would expect pupils' financial knowledge to regress.¹⁷ This is important context as it suggests that ongoing interventions are necessary for learning to be maintained, and that sustained impact is, itself, positive.

Overall, we consider the findings for the third year of the evaluation to be positive. However, continued evaluation is necessary to establish whether Change the Game achieves its goal of meaningful and sustained improvement in financial knowledge across the span of primary school.

Why does Change the Game improve some aspects of financial capability more than others?

As with previous years' reporting, in this section we explore reasons why positive impacts may have been observed for some, but not all, disaggregated outcomes.



Positive impact on financial ability

This domain measures pupils' understanding of key concepts around finances, including what costs money, what are essentials, what adverts are for, and knowledge of interest, debt and credit cards. As with last year, this is the domain where we see the strongest improvement in scores.

The improvement on this domain represents an improvement in pupils' knowledge of these key concepts. This is a key aspect of Change the Game, and our fieldwork with teachers indicated that a lot of the conversations during the sessions focused on encouraging children to think about savings and money management.

'The students now understand more how money works, and why it's important to save for the future.'

Positive impact on financial connections

The financial connection of pupils was measured by asking pupils to indicate where they have learned about money and how frequently they receive financial education. As the treatment pupils had been actively exposed to a financial education intervention that was delivered in school and had take-home elements, it is not surprising that there was improvement on this measure, and not surprising that this effect remains fairly consistent across years.

Positive impact on financial mindset

The questions that measure financial mindset are focused on savings behaviours and financial management attitudes. This

is a focus of the Change the Game sessions so a positive impact on this measure is an encouraging sign for RedSTART and their approach. Teachers had also observed these impacts during sessions, for instance on attitudes to savings:

'Children learn the importance of money and savings.'

No impact on financial behaviour

The questions in the survey that cover this outcome ask pupils to indicate how they would spend or save in different scenarios.

These questions in many ways represent the culmination of financial knowledge: translating ability, connections and mindset into action. It may be, therefore, that the impact on behaviours will take more time to manifest: a key reason why sustained intervention that builds year-on-year may be necessary.

It is also possible that these questions are more conceptually difficult for pupils as they ask pupils to imagine situations and then describe how they would act within them. Although some of these questions were based on questions developed by the Money and Pensions Service for Key Stage 2 and 3 pupils in their Financial Capability Framework,¹⁸ it may be that the ability to answer these questions meaningfully develops over the course of primary school.

It is also possible that Change the Game is less effective at changing the way pupils think about how best to behave in various financial scenarios. This assessment will be more appropriate once we completed data collection at the end of primary education, starting from 2025/26. However, other research does suggest it is easier to affect



financial knowledge than financial behaviours.¹⁹

Early signs of positive impact on maths confidence

The questions in the survey that cover maths confidence ask pupils how confident they feel at adding numbers, taking away numbers, and dividing numbers. In last year's report, we saw no evidence that Cohort 1 had improved maths confidence after two years of Change the Game; however, this year there are early signs of a positive impact for Cohort 2. This is interesting given the relatively low intensity of maths in the programme, and the fact that the difference between Cohorts 1 and 2 is that Cohort 2 received provision in Year 2 – both cohorts received the same provision in Years 3 and 4.

This might suggest we are starting to see a cumulative effect of being exposed to financial education for longer. There could be a variety of reasons for why this would improve maths confidence, for instance by lowering maths anxiety through shifting pupils' mindsets or by making maths feel more relevant through providing examples of real-world relevance. However, further investigation as Cohort 1 and 2 pupils reach Year 6 is likely to help illuminate where this effect is coming from.

No impact on maths attainment

Improving maths attainment was a key objective of Change the Game; however, programme changes (especially the temporary removal of the app that involved maths quizzes) mean that the provision is now less closely directed towards this goal. The lack of impact on maths attainment is understandable given the low intensity of

the programme compared to the amount of time spent in class on mathematics.

However, if early signs of the impact on maths confidence continue to manifest in later years, this may be the most likely way the programme affects maths attainment, by changing pupils' approach and motivation to the subject. It would be expected that maths confidence and improvements to attainment may have reciprocal positive effects, as shown consistently in maths education research.²⁰ As such, it will be important to monitor these cumulative effects going forward, as attainment in mathematics is a key goal of Change the Game.

Sustainability and scalability

Across the three evaluation years, we continue to observe positive signs for programme sustainability during interviews and surveys with teachers. A key factor that limits the sustainability of interventions in school settings is often staff time and the burden placed upon teachers by additional activities and programmes. This has not appeared to be an issue for Change the Game as teaching staff report that accessing training and delivering the sessions add little to no burden to their day-to-day work. They consistently describe the programme as straightforward and easy to deliver.

This was made possible by the ongoing work of the RedSTART team who made the programme easily accessible through a combination of careful planning and clear communication.



‘There is a lot of support for the lessons. The resources are well made, and the PowerPoints etc. are useful.’

As the programme expands and develops, maintaining this high level of staff buy-in will be important to its sustainability.

Finally, another factor that emerged this year was teachers noting that their confidence in delivering activities is increasing year by year, suggesting the programme benefits from sustained involvement, both in terms of making it even easier for schools to develop, but possibly also by improving impacts further.

Limitations of the evaluation

The analysis for this report was done without access to the National Pupil Database (NPD).

In the first two years of the evaluation, we used additional attainment and demographic data to produce updated reports with more precise and detailed analysis; for example examining whether the intervention had different impacts on pupils from different socioeconomic or ethnic backgrounds.

The analysis from the first years of the study suggests that demographic controls do not provide a great deal of additional insight, with the benefits of Change the Game broadly consistent across demographic groups. For this reason, we have not repeated this analysis in the current report but will return to it in the next two years, when we assess the programme’s impact at the end of primary school.

This year, data collection was overseen by teachers rather than the research team, which may cause some variation in how surveys are administered. For the final wave of data collection, when each cohort reaches Year 6, we will send trained invigilators to schools to oversee data collection and ensure it is done consistently and to the highest standard.



Conclusion and next steps

Overall, the third year of the evaluation suggests that Change the Game is an impactful intervention that can strengthen children's financial literacy, with evidence that continued delivery helps to sustain and extent learning gains over time.

The findings reinforce RedSTART's belief in the value of early intervention: primary-aged children are able to meaningfully engage with financial concepts and develop their understanding across a range of topics. When supported with high-quality resources, efficient training, and practical guidance, teachers can deliver financial education with confidence and effectiveness. Overall, RedSTART seems

to have created a delivery model that is both efficient and well-received by teachers and school leaders, securing strong buy-in across schools.

These findings are particularly timely, given the ongoing government's curriculum and assessment review. The findings point to clear lessons for policymakers and practitioners about how financial education can be embedded sustainably and effectively in primary schools. Like other research, it also points to teachers' enthusiasm and support for including financial education in a meaningful way on the school curriculum.

- 1 Primary pupils can learn financial concepts earlier than many might assume. Teachers noted how meaningfully even younger pupils were able to engage in conversations about money.
- 2 Consistent delivery helps to maintain learning gains. Regular exposure helps sustain learning gains and build confidence over time, especially for lighter-touch programmes.
- 3 Teacher and school buy-in is essential. Financial education works best when it minimises burden on staff and integrates smoothly into the existing timetable and curriculum.
- 4 High-quality, age-appropriate, and interactive materials enable teachers to deliver financial education efficiently, showing that well-designed, lower-intensity programmes can still achieve strong outcomes.

Next steps

The evaluation will continue into the 2025/26 academic year. Cohort 1 (who were in Year 3 at the start of the evaluation) will complete their end-of-programme surveys as they reach the end of Year 6. These will be analysed to measure the

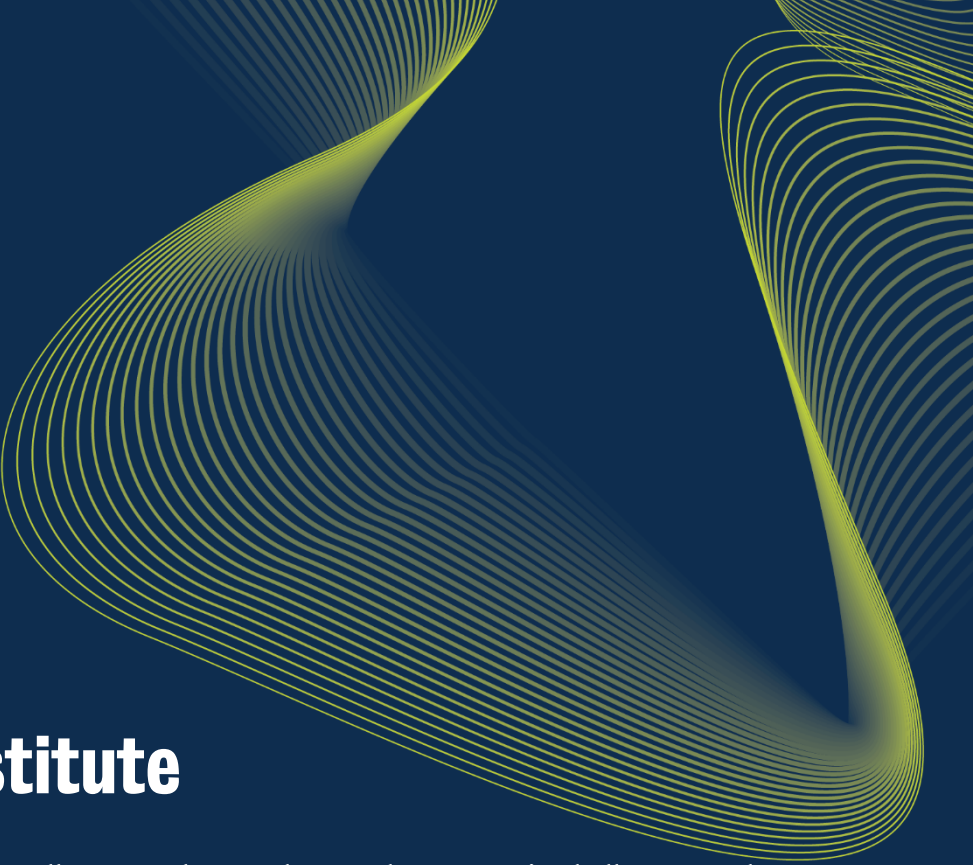
impact after four years of Change the Game. During 2025/26, we will also survey Cohort 3 who started the programme in Reception in 2023/24 and are now in Year 2, having completed three years of Change the Game. A report presenting findings from both cohorts will be published in late 2026.



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