

**Toynbee Hall**

Learning from local action  
developing national solutions

# ***That Money Thing***

**Mark Allan**

**Director of Services**

**Toynbee Hall, UK**

**[mark.allan@toynbeehall.org.uk](mailto:mark.allan@toynbeehall.org.uk)**

# Toynbee Hall





**Project to support young people from low incomes transition from school into further education**

**Aim to empower young people to use their knowledge and skills so they can manage their money, making informed decisions**

**Aim to prevent young people get into un-managable debt (huge problem in UK)**

**Built on psychological approach, and marketing technique**



# Attention

**BRIGHT, ENGAGING, STIMULATING  
RESOURCES**

What am I doing here?



# Interest

HOOK-IN TACTICS

# True or False ?





**Britain's personal debt  
increases by  
£1.5million every day**

**FALSE**

**Britain's personal  
debt increases by  
a massive  
£1.5million every  
five minutes**





# Desire

**TAILOR SESSIONS BASED ON REAL LIFE**

**OFFER INCENTIVES**

# Snacks and lunch

- Say you spend £6.25 on average 4 days every week on snacks and drinks
- Over the academic year that amounts to £850!
- What if you made your own lunch costing you £1.50 a day?



**You'd have  
£646  
extra!!!**



**Buy a new TV**

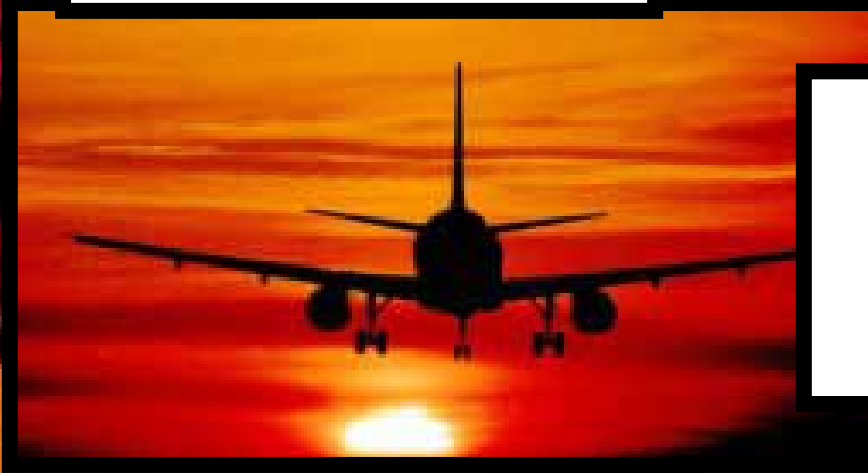
32 inch LCD TV @ £599

**Learn to Drive**

@ £17.00 per lesson  
- that's 36  
lessons!

**Go to New York for a long  
weekend!**

Cost £549



The background of the entire advertisement features a collection of gold coins and a gold bar. At the top, there are two stacks of gold coins. Below them, a gold bar is visible, with the words '999.9 GOLD' printed on its surface. The bar is surrounded by numerous individual gold coins scattered across the white background.

**or save it over 2 years....**

**in a Savings Account with an AER of 4.5%**

**and your £4.75 saving would turn into **£1328!!****

**or even 3 years**

**and your £4.75 saving would turn into**

**£2038!!**

# **Action**

**AUTONOMY AND COLLABORATION**

**Outcome - Young person learns by using their knowledge to make informed decisions about their money, now and for the rest of their lives**