



**NatWest  
Thrive**

**NYA**



# NatWest Thrive with Marcus Rashford Summer Pilot Report

**THINK  
BEYOND**

**UPSHOT**  
MANAGE-MONITOR-EVIDENCE

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## INTRODUCTION

NatWest Thrive is a movement that excites young people's self belief, inspires them to chase their dreams and encourages them to get into good money habits. We showcase here the measurable impact it is making to young people's mindset, self-confidence and attitude to money, education and work.

The National Youth Agency (NYA) have been innovating and rapid prototyping NatWest (NatWest) Thrive since April 2022 and based on this pilot year, the need to continue providing support like NatWest Thrive for young people and Youth Clubs is clear. In the six months the programme has been running the ever-changing political and financial crisis has worsened and we are hearing first hand the impact on young people's lives. Since Easter 2022 NatWest Thrive has been tried and tested by over 800 young people aged from 8 years of age to 24 years old across 15 Youth Clubs (with those aged 12-13 making up over a third of the cohort, and it is already making a difference to their confidence and wellbeing.

Young people and youth workers have co-designed the programme with NYA, ensuring we listen to the reality of young people's experiences on the ground to understand what has worked and what could work better. See page 5 for more details on this.

NatWest are planning to roll-out the opportunity nationally, enabling young people across the country to join the NatWest Thrive community and benefit from its transformative impact.

## 2022 IN NUMBERS

**836** 

YOUNG PEOPLE

**240%**

PARTICIPATION INCREASE

**9** 

REGIONS REACHED

**15** 

Youth Clubs

## NATWEST THRIVE 2022 FOCUS:

NatWest in partnership with NYA have focused on developing NatWest Thrive in 2022 by:

- **Programme Delivery** - delivering the train the trainers both in person and virtually, testing the effectiveness of each method
- **Working with more Youth Clubs** – targeted Youth Clubs across the 9 regions of the UK, as well as more strategic partnerships with larger youth organisations to increase reach and audience impacted
- **Delivery Models** – worked with clubs to model NatWest Thrive across a range of delivery models that works for them, from 9 week programme blocks, to sessional open club nights and intensive residential delivery
- **Increasing focus on diversity, gender equality and inclusion** – worked with 45% White UK, 9.6% Black African, 6.8% Black Caribbean young people and 54% male, 44% female gender split
- **Partnerships** – grown NatWest Thrive partnerships including NYA, Upshot, Think Beyond and many more organisations
- **Governance** – appointed a new National Programme Manager at NYA, agreed a new funding/contract agreement incoming and a national programme strategy to be built out

# YOUTH LEADERSHIP GROUP SPOTLIGHT

The Youth Leadership Group (YLG) are a group of young people who **ensure youth voice is at the core of NatWest Thrive**, supporting NYA and NatWest to better **understand what young people want from the programme and how they would like to see us deliver it**. During NatWest Thrive, the YLG meet to take part in focus groups, upskill sessions every other week, co-design sessions and come together to attend a NatWest Thrive residential at the end of the programme. As part of the offer, they have had the opportunity to gain research skills training and are being trained in the fundamentals of youth work to support them in their role and futures moving forward.

The group is accessed by young people across England with **participants based in Birmingham, London, Bristol, Cornwall, Newcastle, Liverpool, Essex, and Brighton**. The average age of the YLG is 15 years old, with the youngest at age 10 and the oldest at age 19.

This group have been **gathering the views of their peers within their youth clubs**, using a research questionnaire, to feed into the co-design of the programme, **becoming champions and a source of support to their peers** during the delivery phase. NYA offered space for 2 young people from each club and had 20 young people sign up to take part. Since its launch in phase 2, this has been attended by an average of 10 young people each week across the 9-week programme. During this time, they have taken part conducted peer research, participated in co-design sessions and will deliver NatWest Thrive content to their peers. The **young people worked with NYA's youth participation team and NatWest colleagues on merchandise feedback**, providing feedback on the merchandise packs, which the marketing team incorporated.

They were **involved in peer-to-peer research**, participating in an upskilling session to learn foundational research skills to take back to their clubs and conduct research on NatWest Thrive. They worked with their key youth workers to fill out questionnaires, providing this feedback to NYA directly, which has been used to inform the co-design element of programme changes. Another group of 6/7 young people took part in the thinkBeyond focus group **providing valuable and insightful feedback on the programme** and the youth leadership group as a whole – these sessions helped inform the final impact report for the overall programme.

Two young people **took part in the NatWest Thrive rising stars TikTok campaign** working alongside content creators. They produced outstanding content which will be used to promote and allow a further understanding of NatWest Thrive and how it is being used across the country. The young people gained valuable experience in the content creating industry, were exposed to influential adults and role models who they never would have had access to before.

And finally, these young people are attending a **weekend residential in early November to participate in NYA's Peer-to-Peer training**. This weekend will involve upskilling in basic youth work principles allowing for young people to go back to their youth clubs and help in delivery of sessions whether that be a NatWest thrive resource or a general session to support their clubs. They will be challenged to take part in at least one delivery session to support their growth. It will also provide a space to celebrate their achievements to date as a group who have gone through the process together.

In 2023, **NYA are looking to roll out of the YLG for 2023** and find ways to use the champions to support new young people taking part in the next Natwest Thrive cohort.





# WHERE WE ARE





# Summer Pilot

**Learning from the Summer Pilot to inform future NatWest Thrive programming**

# Summer Pilot Evaluation

Before this planned national roll-out, NatWest commissioned a quantitative and qualitative evaluation of the Summer pilot programme. They wanted to hear directly from the young people who participated in NatWest Thrive and the Youth Clubs who delivered it, in order to learn from the pilot and infer how the programme should evolve as it expands.

## 1. QUANTITATIVE EVALUATION

Upshot, a monitoring and evaluation system, was used by NatWest Thrive Youth Clubs to capture data on the number of young people who engaged in Thrive. This included their demographic breakdown and the numbers/ types of activities delivered. Furthermore to understand the impact of the programme on young people, the Youth Clubs completed a 'Reflection' questionnaire with their participants at two points of the NatWest Thrive programme – once after they took part in their first NatWest Thrive session and secondly after taking part in 4 or more different NatWest Thrive activities.

The questionnaire allowed us to understand the impact on participants' mental wellbeing, confidence and skills through increased engagement with the programme. It included bespoke programme questions alongside accredited survey questions such as the Short Warwick-Edinburgh Mental Wellbeing scale.

## 2. QUALITATIVE EVALUATION

thinkBeyond, a social impact consultancy, conducted qualitative research with a sample of the young people and youth club deliverers of NatWest Thrive. A total of four discussion groups with Youth Clubs were conducted, two at the mid-point of the pilot and two at the end point to promote continuous learning. Three virtual discussion groups were conducted with young people at the end point of the Summer pilot, including one with the NYA youth leadership group and two with young people from NatWest Thrive clubs (Wythenshawe and Young Bristol). Additional insight was collected by thinkBeyond through interviews with young people and youth club deliverers for the NatWest Thrive impact film that was created.

Areas of discussion explored in the groups were their experiences of the process, the value of the programme for young people, the way clubs are delivering the programme, how young people are engaging in the programme, the strength of content, use of evaluation system and the impact seen/ experienced so far.



# NatWest Thrive Summer Pilot

## Positive Outcomes in Numbers

**73%** young people (YP) improved their confidence overall after 4 or more sessions

**98%** (YP) improved their confidence around 'money' specifically after 4 or more sessions

**88%** (YP) improved their confidence around 'work and education' after 4 or more sessions

**83%** (YP) improved their mental wellbeing using SWEMWBS

**85%** (YP) had a positive change in their total score across all three skills statements, after 4 or more sessions

- **75%** (YP) had a positive change towards '*I have developed new skills to help build my future*' after 4 or more sessions
- **62%** (YP) had a positive change towards '*I know how to use what I've learned in the NatWest Thrive session to help me achieve my goals*' after 4 or more sessions
- **63%** (YP) had a positive change towards '*I feel more in control of my future*' after 4 or more sessions

# EXECUTIVE SUMMARY

- **NatWest Thrive is filling a learning gap that is missing in traditional education settings**, where young people's experience of money has been limited to financial literacy and/ or arithmetic based application. NatWest Thrive is offering the young people something they do not get at schools by prioritising a money mindset programme that looks at the role of money linked to their livelihoods.
- **NatWest Thrive is positively impacting on young people's wellbeing levels**, with more people reaching the national average wellbeing levels after regular NatWest Thrive engagement.
- The **intentional, flexible design of the NatWest Thrive programme largely suits the Youth Clubs** who are delivering it as they can align it to their way of working and schedule. It enables them to adapt the content to suit their needs, gives them creative licence to pick sessions and deliver it in environments that work for them.
- **Clubs would like to receive preferred programme pathways as part of the training** so they feel more prepared and can better understand what sessions have worked well together depending on the need and environment of their clubs.
- **Clubs need adequate time to properly interrogate the sessions** so they can choose and deliver them effectively. Currently there is not enough time between training and delivery to facilitate this and clubs are working to protracted timelines.
- The Summer delivery of the pilot meant fewer young people were engaged and **term time provides a more viable opportunity** to deliver it in the future.
- The format of NatWest Thrive sessions works best outside of classroom-based learning environments, in **shorter style sessions which incorporate interactivity and physicality**.
- NatWest Thrive is **increasing young people's confidence** and **encouraging conversations** about money in ways previously unheard of. 73% of young people felt more confident overall, and 98% felt more confident about money specifically after regularly attending sessions. Creating this environment of open and honest conversation does carry risk that some young people feel uneasy due their own position of disadvantage. Support should be considered for this.
- NatWest Thrive has **challenged young people's thinking about money, building a connection between money, their values and their future**. 85% of young people signalled a positive change towards their future following regular NatWest Thrive sessions. This has helped shift young people's money mindset to one that is growth mindset-led and tapping into their individual aspirations.
- Going forward, the quantitative **evaluative approach** with NatWest Thrive participants **needs to be** more accessible by making it **young person centred** in the language, length and format used.
- An unintended impact of NatWest Thrive has been seen in its **relevancy and relatability** with the young people **against the current socio-economic backdrop** of the cost of living crisis.
- There is an **opportunity for NatWest to create future pathways for young people** that build off the aspirational led conversations sparked by NatWest Thrive. Evolution of NatWest Thrive should look at how NatWest can align their services to the needs of the young people NatWest Thrive is speaking to.

# NatWest Thrive Summer Pilot in Numbers

## PARTICIPATION STATISTICS:

**408** UNIQUE ATTENDEES

**1803** ATTENDANCES

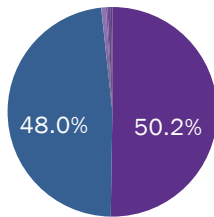
**152** SESSIONS DELIVERED

**304.75** SESSION HOURS

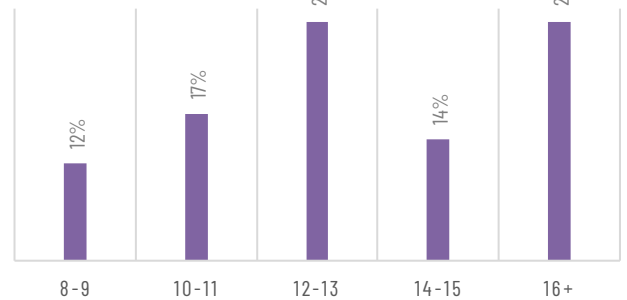
**3196.75** CONTACT HOURS

**Gender Summer pilot programme participants**

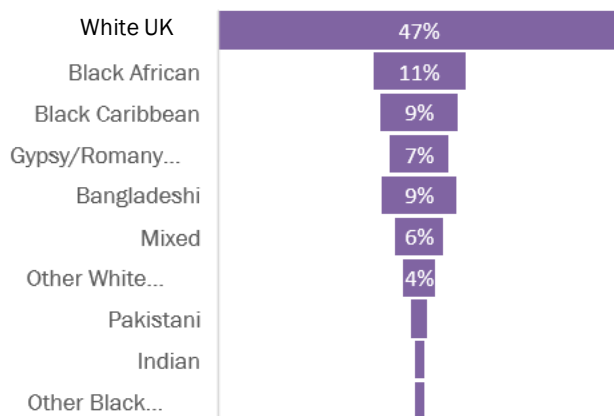
■ Female    ■ Male    ■ Not provided  
■ Other    ■ Prefer not to say    ■ Transgender



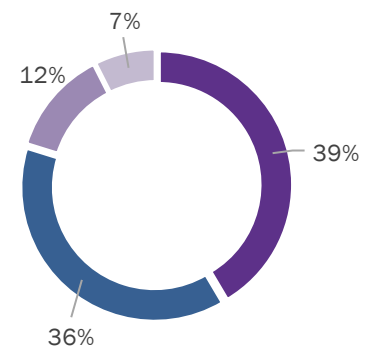
**Age group Summer pilot programme participants**



**Ethnicity Summer pilot programme participants**



**Levels of deprivation Summer pilot programme participants**



■ 0-20% IMD    ■ 21-40% IMD  
■ 41-60% IMD    ■ 61+% IMD

# NatWest Thrive Summer Pilot Stats Unpacked

**647** YOUNG PEOPLE TOOK PART IN NATWEST THRIVE OVER THE SUMMER PILOT

**408** YOUNG PEOPLE 63% HAVE PROVIDED PARTICIPATION DATA FROM THE SUMMER PILOT

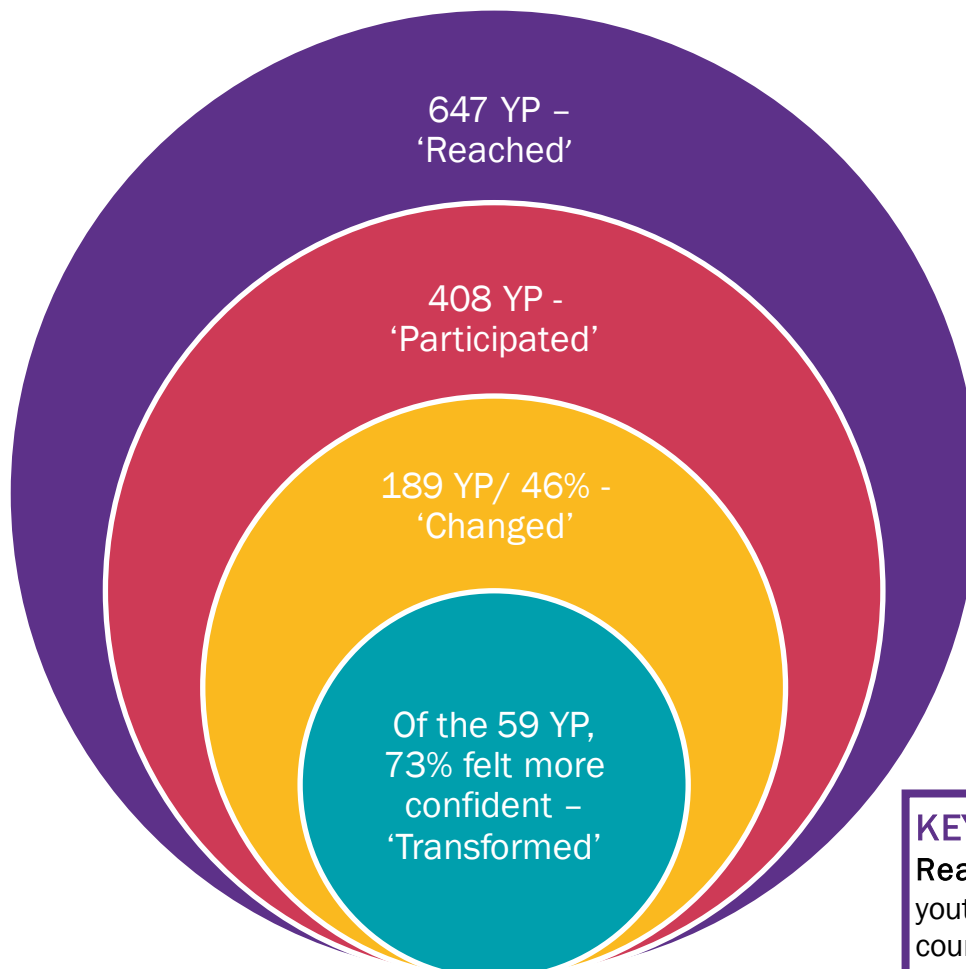
**189** YOUNG PEOPLE/ 46% CHANGED THROUGH REGULAR ENGAGEMENT (4+ SESSIONS)

**59** YOUNG PEOPLE ATTENDED 4+ SESSIONS AND COMPLETED BOTH SURVEYS

**73%** OF THEM FELT MORE CONFIDENT AFTER 4+ SESSIONS COMPARED TO ONLY 49% WHO FELT MORE CONFIDENT AFTER 1 SESSION WHICH SHOWS THAT PROLONGED ENGAGEMENT = BETTER OUTCOMES

**20** YOUTH CLUBS REACHED, 15 YOUTH CLUBS RETAINED FROM EASTER PILOT

**9** REGIONS REACHED, 7 REGIONS RETAINED FROM EASTER PILOT



**KEY:**

**Reached:** Numbers of youth involved (manual count)

**Participated:** Data captured participation

**Change:** Completed 4 or more activities

**Transformed:** Increased self-evaluation measure

## ACTIVITY DATA

All **24** activities part of NatWest Thrive were delivered across the Youth Clubs. The most delivered activity was “**How much does this cost?**” with **14** sessions delivered, whilst the most popular was “Debate- which is better?” with **173** attendees. Youth Clubs were able to pick and mix the activities they delivered across the pilot programme.

Activity	Unique Attendees	Attendances	Sessions Delivered
Debate - which is better?	173	185	12
Inspiration	164	167	10
How much does it cost?	143	143	14
The Power of Yet	122	122	8
But I can't afford it	122	122	10
Put a value on this	109	115	11
I want to be a . . .	107	110	9
Thrive Jar	97	97	11
Opportunities	88	91	10
What does success look like?	87	87	7
Famous Failures	80	80	9
Future Me	65	65	5
Inspiration Jenga	60	60	7
Who are we?	51	51	4
You've got this	51	51	3
Human Monopoly	42	42	4
Fashion show	41	57	4
Role Models - Local News	40	40	3
Future Me Part 2	32	32	3
Talking to People	31	31	2
Everyone has skills! (Advanced)	25	25	2
Be The Change	16	16	2
Fundraiser	7	7	1
Everyone has skills! (Beginner)	7	7	1
<b>Grand Total</b>	<b>408</b>	<b>1803</b>	<b>152</b>



# FINDINGS

## 1. NATWEST THRIVE FILLS A GAP THAT TRADITIONAL EDUCATION SETTINGS DO NOT PROVIDE

**FINDING:** The young people we spoke to agreed that NatWest Thrive offered them an understanding of money they had not been exposed to before in schools and other learning environments. Many pointed out how different the programme is to what they get taught at schools, noting that school-based money learning is taught through the lens of arithmetic. As a result the young people felt schools were not giving them real life application of money. Comparatively NatWest Thrive gives them an opportunity to explore the value of money linked to their future aspirations.

“At school, it’s about arithmetic, but this is needed in schools, it teaches us real life. You could say that it helps you understand money more than like schools do.”

(Young person who took part in NatWest Thrive)

Young people themselves identified how NatWest Thrive has offered them an opportunity to **learn new skills** they would otherwise not have picked up, with **75% have increased their level of agreement** with the statement *‘I have developed new skills to help build my future’* after attending 4+ NatWest Thrive sessions.

“ We’ve not had anything like this before and it felt like it came at the right time and led to many conversations.”

(NatWest Thrive Youth Club deliverer)

Equally the youth club deliverers shared the sentiment around the refreshing approach NatWest Thrive takes in linking money to young people’s future. Clubs noted they have not delivered anything similar to young people before. Historically those types of resources for young people were money management focussed instead of trying to tackle money mindset like NatWest Thrive does.

**IMPACT:** As a result of NatWest Thrive, young people are being educated and challenged about money in a way they have not been exposed to in other settings. It is stimulating both clubs and young people to discuss, debate and think about things differently relating to money and their future. The content (money mindset focussed) and delivery (non- lesson-based learning) is clearly part of the appeal for Youth Clubs and young people alike because it offers a way of learning grounded in practical application to their current and future lives.



“One of these lessons teaches me more than a day at school.”

(Young person who took part in NatWest Thrive)

**PROGRAMME RECOMMENDATION:**

- Identify additional partnerships to reach and engage young people with the content in non-traditional ways and through non traditional networks.
- Explore school partnerships for scale and reach given the unique approach NatWest Thrive takes. However NatWest Thrive should retain the non lesson-based learning style which is central to the success of the programme.

## 2. FLEXIBILITY IN DELIVERY AND CONTENT IS AN ENABLER FOR SUCCESS OF NATWEST THRIVE

**FINDING:** NatWest Thrive offers a flexible approach to delivery which is beneficial in giving the clubs the freedom and creative licence to add their own style and adapt to their audience. The term flexible encompasses both the environment in which the Youth Clubs can deliver it as well as the flexibility in the pick and mix style of choosing the sessions they can deliver.

“I’ve really liked the way that you can adapt the session around the young people and how loose it’s been. It’s not rigid. There’s no strictness with it. You can do it while playing pool. ...We’ve done it with a football when we’ve wrote things on the football and we’ve passed it round, so I have really loved that and would really like to develop further the creative side.”

(NatWest Thrive Youth Club deliverer)

The clubs we spoke to had delivered the programme in different delivery forums, most commonly fitting in repeated delivery alongside existing programme or in open weekly sessions, and in some cases at residential over 1-2 days (given the Summer timing). This flexibility in approach meant the clubs could adapt to their own schedule.

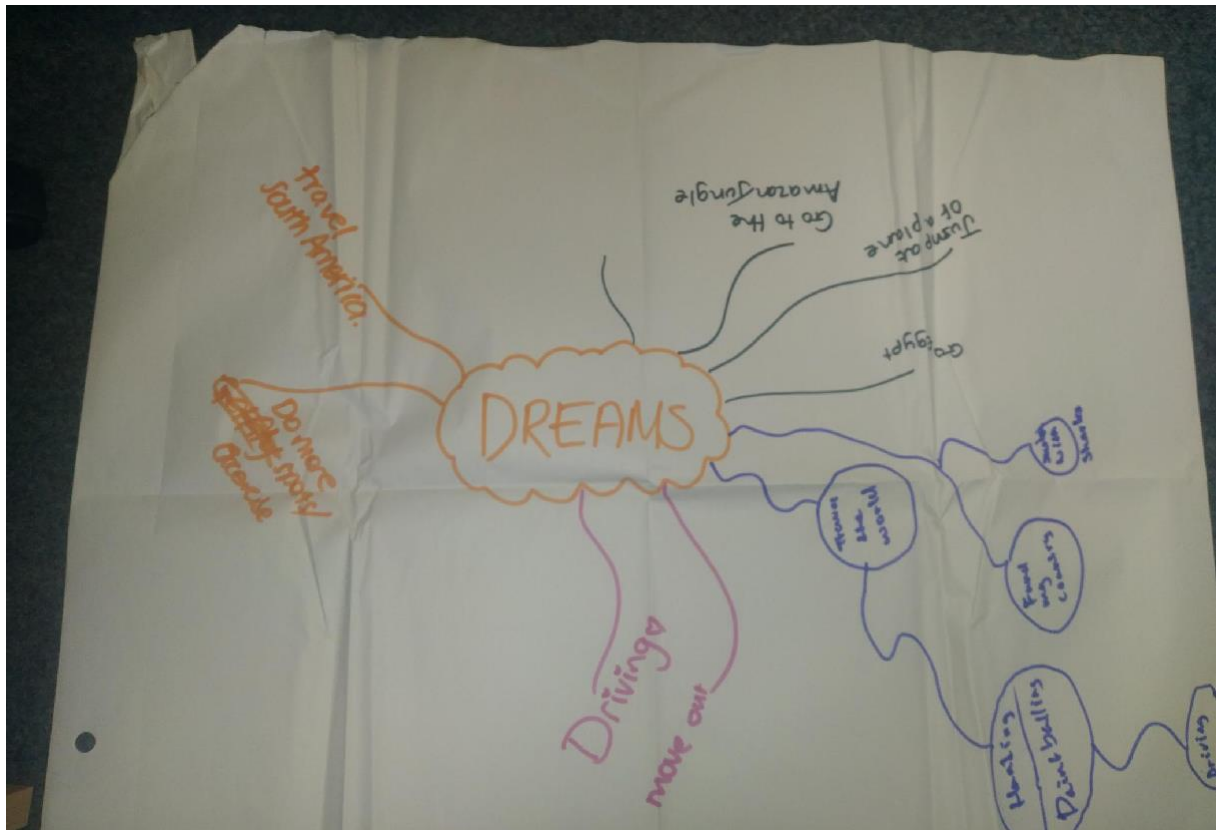
Where we have seen a small amount of comparative data from different delivery models, we can see the **Youth Clubs that delivered it intensively over 1-2 days versus regular weekly sessions have had less positive outcomes** so far for the young people.

“ We’ve not had anything like this before and it felt like it came at the right time and led to many conversations.”

(NatWest Thrive Youth Club deliverer)

**IMPACT:** Overall, this flexible, pick and mix style was endorsed by the Youth Clubs and should be encouraged. But to complement this approach some clubs would find it useful to have examples of pick and mix sessions that worked well to help guide them. Clubs expressed a feeling that it would be beneficial if NatWest Thrive deliverers could share examples and recommendations on how to mix and match.





“I just think sometimes it’s great to have an open book, but sometimes it can be so open, so what are the next stages?”

(NatWest Thrive Youth Club deliverer)

With some of the more condensed sessions delivered on residential, clubs felt that the young people were a little overwhelmed with delivering the content back-to-back and it was too long. Conversely, the clubs that delivered the weekly sessions saw the benefit of engaging the young people week on week which allowed them to align the content with other priorities in the club and complementary activity that may be going on at the club in a more informal way.

**PROGRAMME RECOMMENDATION:**

- Capture more frequently from NatWest Thrive clubs and through NYA communicating the session mixes which work well, sharing in the NatWest Thrive network to and reflecting this in future training.
- Look at programme pathways for delivery that fit weekly sessional and residential to maximise engagement dependant on environment.



### **3. TIMING TO BE ADJUSTED TO ALLOW FOR MORE PLANNING AND PREPARATION OF NATWEST THRIVE**

**FINDING:** As mentioned above, the flexibility of choosing sessions that fit with each club's individual approach was a positive enabler. However, the lack of time many of the clubs cited was a barrier to them taking full advantage of this flexibility. The lack of time relates to the time between training and heading straight into delivery, which some of the clubs felt they were unable to properly interrogate and prepare for the sessions they wanted to do (and in some cases delayed session plans).

“I feel like we've been really rushed with delivering the programme. And I feel like this, especially with the amount of activities that they have, there is scope for it to be over six months or something.”

(NatWest Thrive Youth Club deliverer)

Some of the clubs also felt there should be more practical training of session delivery in-situ or as supplementary guidance to allow them to prepare better. We can see that some of the activities which required more in depth planning by Youth Clubs had a lower number of sessions delivered, for example, the Fundraiser activity was only delivered once, Human Monopoly only three times and similarly Be the Change only twice.

“It was good to have all of the sessions to choose from. But then what was interesting...it was a bit difficult thinking which sessions to deliver to the children, for example, and which ones would be suitable for the different young people and help us to choose which activity to actually lead on to see it in practice.”

(NatWest Thrive Youth Club deliverer)

Almost all clubs agreed that the timing of the Summer delivery not only exacerbated condensed timelines but was the wrong time to be delivering the programme as young people's attendance and engagement was generally lower during the Summer period.



**IMPACT:** The condensed timelines for the Summer pilot gave the clubs limited planning time so some clubs felt underprepared heading into delivery so quickly. The ‘train the trainer’ approach works better if they have sufficient time to train others at their clubs confidently and effectively, something that was difficult with the timing of the Summer pilot. This meant the success of the pilot sessions relied on proactive and confident deliverers which could deter less confident deliverers.

The Summer timing of the programme meant that participation in the programme was not at the levels they might see in term time. There was a sense shared amongst the clubs of being able to do much more if time had allowed.



“I feel like we just scratched the surface with delivering, like we tried. It was like, very much like a pilot. We tried out a few sessions that went really well, and there was a good response from young people and they seemed to enjoy it. I’m not sure we kind of made the most out of the opportunity in terms of kind of following that learning through”

(NatWest Thrive Youth Club deliverer)

#### **PROGRAMME RECOMMENDATION:**

- Term time delivery would be beneficial to both clubs and young people for resourcing, ease of forward planning and bringing in higher and consistent participation.
- Extend the time between NYA training and 'train the trainer' to allow for embedding into clubs. Consider extending the time period from training to completion.
- Bring more hypothetical session delivery (digital/filmed) and example session plans into the training by NYA to give more hands-on understanding for trainers.
- Look to measure deliverers confidence levels before and after delivery to ascertain impact.

## 4. PREFERENCE FOR SHORTER, CREATIVE AND NON-LESSON-BASED LEARNING NATWEST THRIVE SESSIONS

**FINDING:** Despite all 24 activities being delivered across the clubs, most of the young people and the youth workers cited how the activities they did which involved more movement, physical activity and less indoors lesson-based learning worked much better in engaging young people. For most of the clubs this was dependent on the creativity of the clubs themselves to adapt some of the session plans to encompass more physicality and creativity.

“One of the ones where we were inside- I thought do we have to do this, do we have to be inside?”

(Young person who took part in NatWest Thrive)

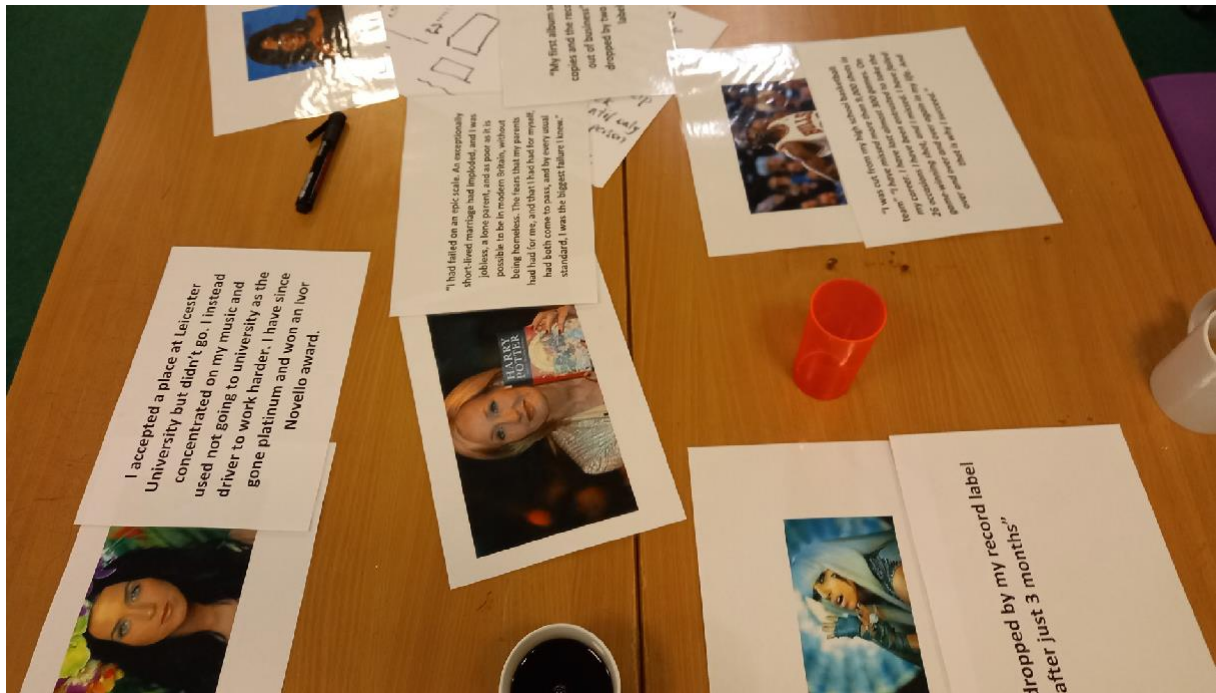
Another aspect raised about the content was the session length. Several of the clubs considered some of the session lengths too long for young people, particularly in the context of youth club delivery where it was mixed with learn and play.

There were some flags about the relevance of some of the content for young people of non-British based backgrounds. For some young people from a non-British background, the content and examples used to engage young people was unrelatable for young people from other nationalities and cultures. This was referenced particularly with activities like the ‘Famous Failures’.

“We need to make sure the language is accessible to our people and communities.”

(NatWest Thrive Youth Club deliverer)

**IMPACT:** Clubs have added more interactivity and physicality into the sessions which worked better vs classroom aspects. By focusing on getting the young people to express themselves and engage in the topics through creative and physical expression, it showed to be more impactful.



“Another example was the use of art or poetry. This allowed the children to express their feelings and developed greater inclusivity especially for those who felt less confident to share personal details or stories.”

(NatWest Thrive Youth Club deliverer)

Given the concern raised with session lengths teamed with the challenge of young people’s attention span the clubs were adjusting times to make it more digestible.

As clubs currently find it challenging to engage young people from other ESOL backgrounds due to unrelatable content for this audience, some work is required to be done to make this accessible for young people of other backgrounds.

**PROGRAMME RECOMMENDATION:**

- Reconsider ideal session lengths and guidance on timing allocated.
- Look at upweighting interactivity elements and think about how to get more physical and creative elements into session guidance.
- Greater awareness needed in the content for those with learning difficulties or English as a second language, with specific guidance on where to add in flexibility in the context.

## 5. NATWEST THRIVE HAS CREATED AN ENVIRONMENT FOR YOUNG PEOPLE TO FEEL MORE CONFIDENT IN UNDERSTANDING AND TALKING ABOUT MONEY, BUT BE MINDFUL THAT IT CAN BE A TRIGGER FOR SOME

**FINDING:** The content and activities have been effective at opening up conversations with young people about money and its connection to their future, that they would not have otherwise had. Almost all the young people we spoke to mentioned that the space and opportunity to talk about the value of money was the legacy NatWest Thrive created.

Confidence levels of young people improved through engagement with NatWest Thrive **73%** of young people **improved** their **confidence** overall after 4 or more sessions. Specifically **98%** improved their **confidence around 'money'** and **88%** improved their **confidence around 'work and education'** after 4 or more NatWest Thrive sessions.

“NatWest Thrive is giving young people the platform to say these things that they never would have said... the support that young people have for each other is really shining through.”

(NatWest Thrive Youth Club deliverer)

Clubs saw real engagement from young people in discussions around money and the intersectionality of money with other aspects of their lives including family, friends, aspirations for the future. Using a debate-led approach has encouraged young people to embrace a new money mindset and see it through the prism of their future and values as individuals.

“Because normally I don’t get the opportunity to, like, learn about this... We got to connect with young people and share our different ideas.”

(Young person who took part in NatWest Thrive)

**IMPACT:** The impact these conversations have had on young people’s ability to understand the realities that their parents/families face with money has been clear. The young people themselves saw the value the programme could have on creating positive family-based conversations and understanding on the role of money in their lives as a family unit.



“I had a very boring view of money, but now I have a bigger understanding as to why my parents don’t have the money and have to start borrowing money.”

(Young person who took part in NatWest Thrive)

For many, NatWest Thrive has created a safe space to share honestly around their experiences of money and generate raw conversations. However, there are risks to consider as it touches on issues that may be personal or sensitive for some young people. Some of the things these conversations cover has caused some of the young people to retreat as they feel like a spotlight is being shone on their own financial position and for many, disadvantage. Some clubs noticed that this caused a level of unease amongst young people to engage in group conversation.

“Some young people are coming from really deprived backgrounds and then other young people might not be so deprived. And I think that definitely shone through with those sessions...And I sort of felt that maybe some young people weren’t being as open as they would have been had it not been a collective. And I wondered how as a worker I would adapt to that in the future....So my thinking is to revisit it on an individual basis and then 1 to 1 maybe have a conversation about, you know say I noticed that maybe you were a bit uneasy or maybe a bit uncomfortable.”

(NatWest Thrive Youth Club deliverer)

Recognising how it has positively impacted on confidence young people have around money we must also mitigate risk for individuals whose financial disadvantage has been brought to the forefront of their minds through NatWest Thrive.

### **PROGRAMME RECOMMENDATION:**

- Continuing to ground the course in a discursive and debate led approach to facilitate open and transparent conversations.
- Future pathways that look at supporting family based conversations and family-based understanding around money (extending impact beyond the young person).
- Mitigating risk on the sensitivity of talking about money for some young people in group sessions and provide a pathway for 121 support with young people that may need it.



## **6. NATWEST THRIVE HAS ENGAGED YOUNG PEOPLE IN NEW WAYS AND CHALLENGED THEIR THINKING BY BUILDING A CONNECTION BETWEEN MONEY, THEIR VALUES AND THEIR FUTURE**

**FINDING:** Linked to the ability to create unheard and powerful conversations, the sessions challenged young people's thinking, bringing a new awareness of money connected to their aspirations, ambition and how it can help create positive change in the world.

“ We talked about community action and how they can make a difference to my community there.”

(Young person on NatWest Thrive)

The young people we spoke to noted how activities like the 'Power of Yet' caused them to rethink how they valued things, seeing things in new and different ways. This session was delivered 8 times, with 122 young people benefitting from the sessions.

“The Power of Yet changed my mentality and thoughts. I don't get inspired very easily but I definitely left thinking something.”

(Young person who took part in NatWest Thrive)

Some of the young people described how it reframed their conversations and perceptions of money amongst their peer group. NatWest Thrive has encouraged them to rethink their peers perception of the value of money.

“I always hear my friends complaining about them having no money, not having jobs and just spending. I think this would be important to them.”

(Young person who took part in NatWest Thrive)





For many of the clubs they noted how they had successfully engaged young people in the sessions and its content by actually avoiding the use of the word money or finances directly in the earlier engagements with young people.

“...not actually using the word money that much in the sessions or kind of we’ve had a similar feedback around finances or financial, steering away from that and thinking about how else to frame it.”

(NatWest Thrive Youth Club deliverer)

**IMPACT:** NatWest Thrive’s focus on young people’s relationship with money rather than it being a financial literacy tool has successfully challenged young people’s mindset, with both the young people and Youth Clubs we spoke to acknowledging its aspirational message.

“It made me think about my future and how I would save to reach that goal.”

(Young person who took part in NatWest Thrive)

This aspirational led content is also positively impacting on young people mental wellbeing as we can see that **more young people are reaching average levels of wellbeing after attending 4+ sessions** 78% of young people’s wellbeing score was below the UK average after only 1 session, with only 62% recorded as below the UK average following 4 sessions (SWEMWBS).

The programme acted as a motivator to do more themselves and seize opportunities for a better future by linking money with young people’s aspirations as a method of engagement.

“It stopped me from being lazy, I guess. Because if I can change, that means I’ve got to do it myself, that’s the only way it’s going to happen.”

(Young person who took part in NatWest Thrive)

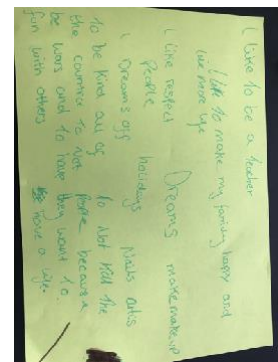
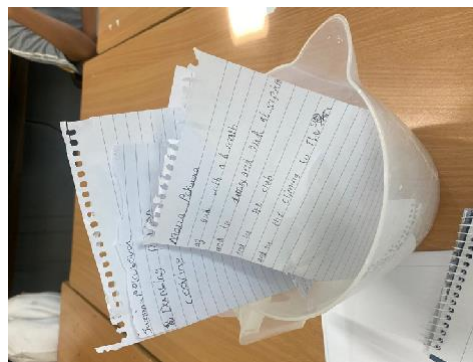
The positive impact on future aspirations was further seen with **over 60% of young people increasing their level of agreement that what they have learnt from NatWest Thrive will help them achieve their goals** (62%) and also more likely to agree that they **feel more in control of their future** (63%) after attending 4 or more NatWest Thrive sessions.

For many this shift in mindset has already resulted in practical application of what they have learnt. For some it's been more immediate in influencing their saving habits as they head into further education. **88% of the young people** agreed that NatWest Thrive improved their **confidence around 'work and education'** after attending 4 or more sessions

**“You learn more about how to save, and save when you go to college and what you want to do in your future.”**

(Young person who took part in NatWest Thrive)

In others, we heard how it had helped them prepare for work life as they entered their first employment.



**“Just got my first job and learning how to manage my money properly. Before I joined this I wasn't into finances but right now I am into finances and being mature with it.”**

(Young person who took part in NatWest Thrive)

**PROGRAMME RECOMMENDATION:**

- Continue leading with the mind-set led content as a way to engage young people in the programme.
- Amplify activities that focus on the relationship between money, values and aspiration.
- Look at future pathways for young people wanting to monopolise on this sparked ambition (explored in a subsequent section).

## 7. NATWESTTHRIVE'S RELEVANCE HAS INCREASED IN THE CURRENT SOCIO-ECONOMIC SITUATION, IMPROVING YOUNG PEOPLE'S WELLBEING AT A TIME IT IS BEING CHALLENGED

**FINDING:** Young people saw the value and relevancy of this programme against the current backdrop of the socio-economic crisis, in particular, the cost of living. They discussed how the realities of the cost of living were affecting them and underlined how they felt NatWest Thrive was needed more than ever as a result.

“With the cost of living, it’s important to learn how to save.”

(Young person who took part in NatWest Thrive)

**IMPACT:** The impact was felt by the young people who saw the value of NatWest Thrive in giving them additional guidance and support with challenges that lie ahead of them and their families.

“Everything’s going up and I understand why my parents have to borrow money right now.”

(Young person who took part in NatWest Thrive)

Simultaneously we have seen how young people’s wellbeing has improved following prolonged engagement with NatWest Thrive which underlines how the programme is building resilience amongst young people at a time of pronounced socio-economic challenges,



### PROGRAMME RECOMMENDATION:

- Explore how content and activities could be updated/ adapted to take current socio-economic situations into account to increase relevancy and resilience of young people.
- The applicability of NatWest Thrive to current socio-economic circumstances and its impact on wellbeing could open up new partnership opportunities (for eg. academic partners understanding the affect of the cost of living crisis or mental wellbeing platforms).



## **8. MARCUS RASHFORD'S ROLE IN NATWEST THRIVE ENGAGES, INSPIRES AND MOTIVATES YOUNG PEOPLE**

**FINDING:** Young people had strong awareness that the NatWest Thrive programme was associated with Marcus Rashford and cited his involvement as being a key driver of engagement for them in the programme. Many of the young people felt that he was a strong role model for them due to his ability to overcome his own adversity and how he has used his own life experiences to make a change and engage young people in ways that will give them skills and exposure to skills like money mindset.

““We saw a video and it was that from when he was at a young age, he struggled with money himself, so I think them knowing it gives them a sense of money's importance.”

(NatWest Thrive Youth Club deliverer)

The young people referenced how they felt inspired by Marcus Rashford, his vales and achievements. Most of the young people that we spoke to used language around inspiration and aspiration when referring to Marcus Rashford and viewed him as a positive role model.

“They all love football down there, and he's relatively young and also I think, after what he did in lockdown with like the free school meals and I think it inspired a lot of children since 2020”

(Young person who took part in NatWest Thrive)

**IMPACT:** Many of the young people felt that having a younger person linked to a money mindset programme makes it more relatable and his ability to overcome his own struggles growing up provides them with a realistic comparison compared vs if it was an older individual or parental figure, or a young person who has not faced challenges in their life.

Some of the delivers referenced that having Marcus Rashford as a role model was a key driver in engaging young boys in particular, however, it did not resonate as well with the girls in some instances, or those from non-English communities.

### **PROGRAMME RECOMMENDATION:**

- Retain and amplify Marcus Rashford's role in Natwest Thrive. Where possible look for opportunities to further embed Marcus Rashford in the content of the programme and marketing.
- Ensure there are other relevant and relatable ambassadors or figures in the content of the programme to inspire other groups of young people who are not football fans and from non UK backgrounds.



## **9. THE EVALUATION WITH YOUNG PEOPLE NEEDS TO BE MORE ACCESSIBLE, SHORTER AND INTERACTIVE**

**FINDING:** There was a consensus amongst the youth club deliverers that the format and length of survey evaluation with the young people is not fit for purpose. For many, the wording of the survey evaluation was challenging to understand /explain with young people and the length put young people off completing it.

“I tried to explain the questions to young people and they really find it difficult to understand what we are trying to ask them. So it is hard to get an honest answer.”

(NatWest Thrive Youth Club deliverer)

**IMPACT:** Some language barriers amongst groups of young people meant many deliverers spent a long time explaining the meaning of questions or the vocabulary used as it was not accessible to some of the young people. It was also identified that the children were reluctant to complete it as it felt like a test with academic style questions.

“Lots of the children struggled to answer the questions and stopped as soon as they felt like it was a test.”

(NatWest Thrive Youth Club deliverer)

Many of the clubs had useful ways to encourage feedback from young people using alternative methods like the use of emojis, expressing agreement/disagreement with their bodies and videoing feedback.

### **PROGRAMME RECOMMENDATION:**

- Review needed to make the evaluation more young person centered.
- More open and reflective questions (qualitative) feedback particularly important to gather.
- Reduce and review the questions to better structure and format.
- The use of simple language, symbols, emojis and expressing in other formats should be considered.

## 10. OPPORTUNITY FOR NATWEST TO FURTHER SUPPORT YOUNG PEOPLE WITH FUTURE PATHWAYS

**FINDING:** The success of NatWest Thrive in engaging young people in conversations about their future has seen both youth club deliverers and young people call for ‘what’s next’ as part of the Thrive programme. For some of the clubs they felt that this was something missing in the current programme – an avenue they can take young people down once the interest has been sparked.

Specifically, what role could NatWest play in helping young people realise those ambitions about their futures. Suggestions included entrepreneurship and business skills development, networking events for participant and deliverers, and more content.

“What kind of NatWest collaboration could there be, like networking with youth workers and young people so we can attend events outside of NatWest Thrive, find out about you (NatWest), send us a kind of a body to the work you’re doing that young people might want.”

(NatWest Thrive Youth Club deliverer)





**IMPACT:** In some instances we have seen this manifest in the request of bank accounts from some of the young people as a desire for independence and responsibility to look after their own finances.

“We’ve had ten young people jump on the bandwagon for wanting to have a bank account. They haven’t got a bank account. They really want one. And they’ve been really keen. And every time I see them, they’re like, where’s the bank account?!”

(NatWest Thrive Youth Club deliverer)

For some other Youth Clubs and their young people they have already made connections locally with local services for young people that can support them with this sparked ambition. At one club, they had matched up a young person with small business advice and support.

“It’s how it’s motivated me a lot more, because before this, I had no idea on how to, like, you know, start your own business and stuff like that. And I had no way of knowing how to do that. And, like, it’s just helped me a lot for that.”

(Young person who took part in NatWest Thrive)

But a number of the clubs felt there was a role for NatWest to have more direct involvement with young people on understanding their needs.

“It would have been nice to hear young people have that conversation with a representative, someone who is more in the know about what NatWest has to offer young people. I mean, we’ve got some people might be interested in being all businesses and all different kinds of things.”

(NatWest Thrive Youth Club deliverer)



Another avenue for a future pathway is how NatWest Thrive involves families in some of the conversations given the familial mind shift is one clubs have noticed as a barrier/enabler to changing perceptions towards money.

“Bring in families as part of conversations that they have. Actually, the young people that are requesting bank accounts, they don’t know whether they’re having conversations with their families. It could be something that maybe parents or carers need to be getting involved in. And so I don’t know whether there’s barriers there for certain families that may be that information. Conversations with families I think would be a massive positive.”

(NatWest Thrive Youth Club deliverer)

### **PROGRAMME RECOMMENDATION:**

- As NatWest Thrive has opened up conversations about young people’s futures, what role could NatWest play in helping young people realise those ambitions with future support.
- Look at facilitating sessions between NatWest, NYA and the young people to explore the form future pathways could take.
- Identify partners that work across future pathways for signposting and funnelling.



## 11. YOUNG PEOPLE'S AFFINITY TO NATWEST IS NOT MARKED BUT THERE IS A SENSE OF THEM DOING THE RIGHT THING BY HELPING YOUNG PEOPLE AND AN OPPORTUNITY TO BUILD BRAND AFFINITY

**FINDING:** Young people generally showed a good awareness that NatWest was the bank behind Thrive. A few of the young people went on to express that NatWest's involvement in Thrive and supporting young people in that way made them think of them positively.

“I think its cool they're trying to help the next generation especially with the costs and I respect them more for that. But I don't know much more about NatWest than they're a bank.”

(Young person who took part in NatWest Thrive)

**IMPACT:** The impact has not been seen enough in the evaluation so far to understand NatWest Thrive's influence on brand affinity, and it was not something captured in the quantitative evaluation with young people. It is worth noting though that a number of the young people were not clear on how and why banks could have a positive role in their lives and currently there is a gap between young people's awareness of the role of banks in helping them realise their future goals.



### PROGRAMME RECOMMENDATION:

- It is the opportunity in future pathways (explored in the previous section) that NatWest Thrive has sparked in young people's future that will help build brand affinity for NatWest with young people. For NatWest to take on a role in their lives that relevant to their needs and in line with their aspirations.



## A young person's pen portrait of the impact of NatWest Thrive on her:

### **DANA\***

Dana is an 18 year old young woman who has been going to the youth club for a number of years. She is one of the older members of the club and is well networked with the children and young people in the club, often looked up to by others.

Dana was beginning to think about what's next for her and had been working with the youth club to figure out what path she wanted to take and what support she needed to get there. Dana felt torn between understanding what was right for her and her values vs what expectations were on her from other people and conforming to society.

Dana's family and friends were 'limiting' her expectations by assuming she would do things that had always been done in the family or set her out on paths that weren't quite right for her as an individual.

At this time in her life, Dana was introduced to NatWest Thrive by her youth club. Dana did some of the inspiration-led sessions in Thrive which made her think differently about her future and what was important to her. Free from the shackles of expectation, NatWest Thrive offered her a space to understand what she valued as an individual and the role of money in being true to these values. Dana felt a shift in mindset which saw her build a connection between money and her individual ambition.

For Dana, this culminated in a realisation that her path wasn't university which she saw as 'putting off the real world' or 'wasting money' on student accommodation. Instead NatWest Thrive helped Dana reaffirm her view that she wanted to earning a living asap and start saving for a house. Key to this was getting an apprenticeship to begin the journey into the real world, something sparked by experiences on Thrive.

Dana was successful in securing a sought after apprenticeship - one with literally hundreds of people applying. The NatWest Thrive sessions had a 'positive impact' in helping her get the apprenticeship, and she put this down to being able to learn 'stuff about of inspiring women' and experiencing other people's ambitions and aspirations. The NatWest Thrive resources had helped Dana identify her goal and own her own aspirational journey.

Dana carried on pursuing this ambition, speaking with her club about whether NatWest could introduce her to a mentor and continue supporting her on her path she's carved out for herself. It made Dana realise there's 'so much more out there' beyond the perimeter of what she knows and what she's used to, and what's expected of her.

For Dana, NatWest Thrive offered a way to 'climb the ladder' in different ways which do not confirm to a university centric approach because it got her to consider what was important to her and the value and role of money in this.

# PROGRAMME RECOMMENDATIONS 2023

Based off the Summer Pilot evaluative findings herein this report, we have summarised the intended adaptations and developments to NatWest Thrive that NYA are looking to implement following these Summer pilot learnings.

- **Additional interactive materials/ gamification and Marcus Rashford support:** Look at upweighting interactive props and games to be shared with each club to make it more physical and creative in their delivery. Highlight and prototype some of the club activities which have been successful. Furthermore, any additional Marcus touch-time and assets would help with engagement.
- **Programme Toolkit:** To help prepare Youth Clubs, NYA have committed to sharing more information upfront, including more information in across communications and the creation of a programme toolkit that will support them in the engagement and delivery of the programme, with hard and digital copies to be shared at train the trainer sessions.
- **Timing:** Build in more time between the training by NYA and the delivery period by Youth Clubs to allow for adequate upskilling of clubs off the back of the train the trainer sessions. As part of this NYA are looking to trial a four week lead in time added to be tested as they enter the co-design period for the national rollout.
- **Programme pathways:** More programme pathways created and designed, whilst maintaining flexibility of options for Youth Clubs to pick and mix sessions suited to their young people and style of delivery.
- **Future pathways and next steps with NatWest:** Facilitate workshop sessions with NatWest and young people with experience of NatWest Thrive to map what additional support would be most effective and what a continued journey for NatWest Thrive young people looks like.
- **Consider additional one-to-one support or direct delivery:** Build in extra staffing capacity to deliver wrap around - support to clubs that have more resourcing pressure and need more support. Complement this with quality assurance and guidance to clubs for sensitive conversations around money and risk management in those conversations.
- **Audience-based assets and design:** Some clubs need to entice and attract young people to NatWest Thrive. Use NatWest Thrive audience data to design assets around key audience groups to engage young people, including cultural relevancy, learning difficulties and ESOL considerations.
- **Materials:** Attach learning outcomes, and skills mapping to content and materials, and find more interactive ways to share successful activities and sessions created.
- **Expectations:** Understand asks of clubs up front and set expectations, agree key milestones and two-way relationships to support and monitor progress.
- **Evaluation/ measurement:** Creating a more young-person led evaluation process that is accessible and interactive to encourage more participant feedback.
- **Partnerships:** Identify additional delivery and academic partners that will help reach and engage more young people and/or advocate on their behalf to influence the wider socio-economic conditions.



**NatWest  
Thrive**

**NYA**



**Thank you**

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**THINK  
BEYOND**

**UPSHOT**  
MANAGE-MONITOR-EVIDENCE