Sessions take place in a fully kitted out flat, not a classroom. It looks and feels like a typical flat that young people would aspire to live in when they move into a form of independent living. Our experts help them become more confident about money and living on their own by providing real-life skills in a unique setting that brings financial education to life.

At TMH there are no lectures. Interactive games and activities involve young people in every aspect of their learning. Our Education Officers are trained, tested and enthusiastic, and it shows in the feedback we get from all the young people who attend.

Impact:

- Participants are three times less likely to have unsustainable arrears.
- We see a 45% reduction in young people incurring bank charges and missing bills.
- A 22% increase in those borrowing safely, and therefore avoiding loan sharks.
- A 27% increase in confidence managing money, which exceeds the national average.
- Landlords have reducing costs and securing more rent with fewer arrears.
- Every £1 spent on TMH generates £3.36 in social value.

Participants will receive a hot lunch plus travel expenses, content adapted to meet their needs and accreditations or certificates.
Sessions also provide:

- Extra support to understand benefit changes and implications - Universal Credit; LHA Housing Benefit Cap.
- Digital skills to help them navigate the financial maze and make the most of their money – Open Banking; comparison websites; changing utility providers etc.
- Signposting to relevant services that can assist young people further if required – StepChange; ChangeGrowLive etc.

Topics include:

- Tenancy agreements Rights & Responsibilities.
- Cost of moving in.
- Avoiding eviction.
- Paying household bills.
- Choosing utility providers.
- Banking – Accounts & Savings.
- Borrowing safely.
- Spending habits – Good & Bad.
- Shopping – Offers, consumer rights.
- Benefits – Entitlements & Universal Credit.
- Online safety and spotting scams.
- Risks of money muling.
- What’s next – Planning for the future?

We also offer a 1-day alternative covering segments of these topics. These are available only to those in full-time employment or other extenuating circumstances (e.g. close to full-term pregnancy).

“I have learnt so much. If this was a lesson at school, I wouldn’t miss it. I’ve learnt about pay, online safety, small print and how to separate my needs and wants. I’m getting my friends on this course!” Channel, 19, TMH Greenwich attendee.