

Case Study (abrdn)

The logo for MyBNK Work Dosh, featuring the text 'MyBNK' in a small font above 'WORK DOSH' in large, bold, green letters with a white outline, all contained within a white circle on a red background.

Work Dosh

Entering the world of work can be scary, especially from a financial perspective. From accessing credit to taxes and pensions, young people are confronted with a whole host of new financial challenges, making effective money management essential.

Our Work Dosh programme targets young professionals, empowering them to take control of their money.



Throughout the in-person or virtual 2.5-hour workshop, MyBnk helps young people build their financial skills, knowledge, and confidence by demystifying the jargon and offering helpful hints and impartial tips.

Key Facts

Format: 2 hour 30 minutes with a break included.

Target group: 18-35 year olds.

Group size: Flexible for groups of 10 -25.

Hannah, 23

Hannah was a participant at the Work Dosh session that took place at the abrdn office. :

"I work full time as a Sustainability Assistant for the corporate sustainability team at Abdrn. I work primarily on our social impact side, which focuses on our charity partnerships and community impact. I am also a student, studying Business Management at university and am in my fourth and final year. I feel that I would like to learn more about investing money but find it overwhelming trying to figure out how I can do this in the best way possible.

I wasn't sure what to expect from the session but had imagined a more formal lecture style approach. I thought the workshop style was much more engaging. I learnt about the app Plum and how it can be used for managing your spending. I also made a note about checking the interest rate of any bank accounts I have and considering whether it may be worthwhile to switch to switching to another account.

The cost of living crisis is impacting me, particularly when shopping for food: , as I've noticed significant increases in my weekly food bill. I will take steps to meal plan each week to make sure ensure I get the most value for money. from my expenditure. I would recommend this session to everyone, as it's a great way to take a step back and think about your spending. It also all while picking up gives you useful tips and tricks that can help you make smarter financial decisions.

Financial freedom means being able to live comfortably knowing that you have and are continuing to build the savings for your future".



Kara, 16

Kara participated in our Work Dosh session that was held at the abrdn office.

“I am currently at abrdn as a trainee in Real Assets. I think the stressful part of managing money is trying to save. I get too excited when I get paid and like to go shopping.



My initial thoughts about the Work Dosh session was that it was very helpful and interesting. I was expecting to only learn a little bit on how to save but I learned a lot more such as: what apps are the best for saving and budgeting, credit scores and tax. The most memorable thing I learnt in the Work Dosh session was how to budget. We had to fill out a sheet about budgeting a holiday and I found it such a fun way to learn. I will be using what I learned in my day-to-day-life.

My main financial goal is to save to buy a car and just become more financially stable. I would also like to save for a house in the future. I think teaching young people like myself to manage money at a young age is such an important thing to help us reach our future goals, especially with inflation.

The cost-of-living crisis isn't affecting me as much as others just because of my age. But I know in the future it will be a lot more difficult to buy a house and Work Dosh helps prepare for that by showing the best ways to budget properly and borrow responsibly.

I would highly recommend this session to others. I took a lot away from it and I think others will too! I honestly don't think Work Dosh could be improved and I would love to do another session”.

“To me, financial freedom means not having to worry about bills or the horrible guilt feeling of spending money”.