

# It's All About Money

IMPACT REPORT 2024/2025



Junior  
Achievement  
Isle of Man

Member of  
JA Worldwide





# Overview

Teaching money management helps young people to develop financial literacy skills, make informed financial decisions, avoid debt and build a strong financial foundation for their future.

The programme "It's All About Money" introduces young people to the essentials of money management.

Within this programme, the students explore spending habits, how to use a bank account, the importance of saving, budgeting, responsible borrowing, credit ratings, dealing with debt, protecting yourself online, identity theft and scams. Through hands-on practical activities, students explore the cost of living.

Students benefit from the experience of the volunteers who deliver this programme, many of whom work within the finance sector.

Thank you to Hansard who have supported this programme as an educational partner.



# Programme Footprint



## 5 Isle of Man High Schools

The programme was delivered in 5 Isle of Man High Schools: Castle Rushen High School, Queen Elizabeth II High School, St Ninian's High School, Ramsey Grammar School and Ballakermeen High School.



## 962 Students

The programme was delivered to 39 classes covering 962 students in year 11.



3,848 student contact hours



## 80 Volunteers

80 Volunteers from different industries in the Isle of Man donated 400 hours.



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# Students' Feedback

After completing the programme, randomly selected classrooms received feedback forms. These feedback forms help the Junior Achievement Team evaluate the relevance of the programme and to look for areas of improvement.

## Feedback Results

80%

of the students have borrowed money from someone (friend, family member, etc.)

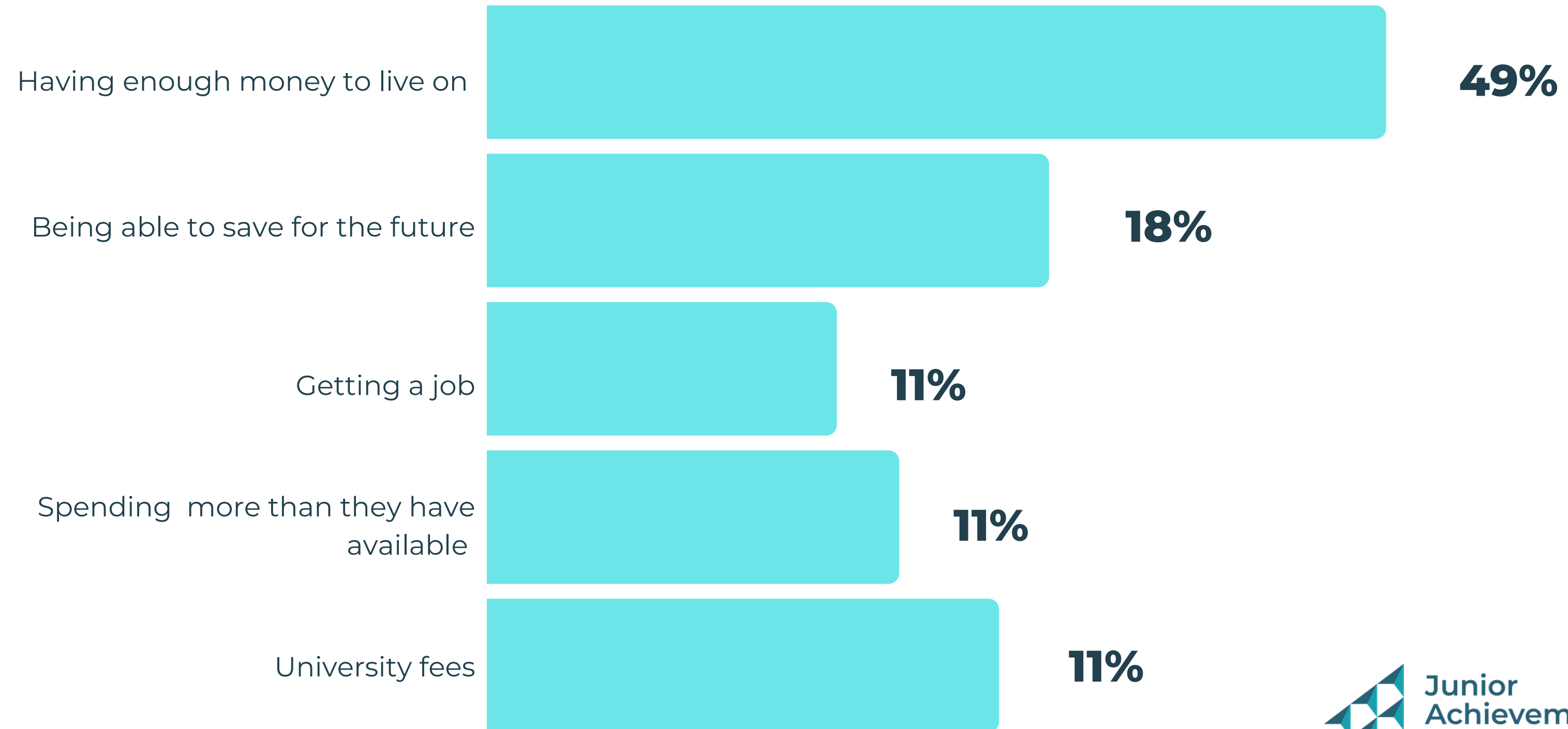
59%

of the students worry about not having enough money.





# What do the students worry about the most?







# After completing the programme...

56%

of the students felt confident about putting a budget together to manage their monthly spending, 41% felt that they have acquired a basic knowledge, and 4% were not sure.

50%

of the students felt that they have a basic knowledge of the different types of borrowing, 46% felt confident about it and 4% were not sure.

64%

of the students felt more confident about protecting themselves from potential scams. 32% felt that they have a basic knowledge about it after completing the programme, and 4% were not sure.

55%

of the students felt more confident about being able to check their bank statements and monitor their balances. 41% said they acquired basic knowledge and 4% were not sure about it.



## After completing the programme...

Students wrote down topics they would have liked to have covered, or covered more deeply, for us to take forward. Each sticky note represents a wider set of similar student suggestions within that category.

*Bank accounts*

*Investing*

*Taxes & bills*

*Saving money*

*Mortgages*

*Loans*

*Making money*



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## About JA Isle of Man

Junior Achievement Isle of Man is a Manx Registered Charity No 665. Incorporated in the Isle of Man as a Company Limited by Guarantee (No 073989C).

We are the Island's leading educational charity helping young people to develop skills for the workplace.

JA Isle of Man is a member of one of the world's largest youth-serving non-profits, JA Worldwide.

Reaching more than 10 million young people, JA Worldwide is one of few organisations with the scale, experience and passion to build a brighter future for the next generation of innovators, entrepreneurs, makers and managers.

Do you want to learn more about JA Isle of Man?

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