

City Pay it Forward - Theory of Change

Charitable Object

To advance education for young people in the UK by undertaking activities relating to, but not limited to, financial education, training and mentorship to further knowledge in the areas of money, finance, enterprise, budgeting and general economics.

Ultimate Goal / Impact

Aligned with our Charitable Object, the ultimate goal is to ensure young people across the UK—particularly those from disadvantaged backgrounds—gain the financial capability, confidence, aspiration and employability skills needed to thrive. This leads to improved social mobility and stronger connections between education, enterprise and community.

Inputs

- Volunteer professionals (mentors, business leaders)
- Educators & content developers
- Funding and sponsorship from corporate and philanthropic partners
- Partnerships with schools, academy chains and City firms
- Teacher training resources and delivery platforms

Activities

- Deliver Year 6 financial literacy curriculum to all UK primary schools
- Provide structured teacher support and training to embed financial education
- Run Investment Competitions, Enterprise Challenges, Insight Days, Career Events and Work Experience programmes for secondary school students
- Create and distribute curriculum-aligned resources (manuals, guides, videos, presentations)
- Facilitate mentorship and direct access to the world of work (trading floors, boardrooms, client meetings, judicial visits)

Outputs

- Distribution of curriculum resources to UK primary schools
- Number of teachers trained and supported
- Number of students engaged in secondary programmes (competitions, challenges, insight days)
- Number of corporate and civic partners providing mentorship and workplace access
- Volume of events and engagements delivered annually

Short-Term Outcomes

- Students improve understanding of money, saving, borrowing and budgeting
- Teachers gain confidence in delivering financial education consistently

- Students experience the City and professional environments first-hand, sparking aspiration

Medium-Term Outcomes

- Students apply financial knowledge in real-world contexts (budgeting, saving, decision-making)
- Students demonstrate increased confidence, ambition and awareness of career pathways
- Schools embed financial literacy and employability content within ongoing curricula

Long-Term Impact

- Young people enter adulthood with strong financial capability and employability skills
- Improved social mobility as students from diverse backgrounds access apprenticeships, university, and careers in finance, law and enterprise
- Deepened civic and corporate engagement with schools and communities, ensuring sustainable impact

Assumptions & Risks

Assumptions	Risks / Mitigation
Teachers are willing and able to use the resources provided	Risk: competing priorities — Mitigation: keep resources simple, flexible, aligned to curriculum requirements
Students remain engaged and find content relevant	Risk: low engagement — Mitigation: integrate real-world examples and role models
Corporate and civic partners continue support	Risk: funding shifts — Mitigation: diversify partners and demonstrate clear impact
Resources remain up to date and accessible	Risk: outdated content — Mitigation: regular reviews and teacher feedback integration