



Frequently Asked Questions

Please find frequently asked questions relating to the Campaign. We include questions for both sponsors and schools in this document.

See complete Terms and Conditions for details.

To contact us, please email campaign@citypayitforward.com

For Sponsors

What is the purpose of the Campaign?

City Pay it Forward and CityAM have launched the *Year Six Dividend: Bridging the Square Mile and the School Yard* campaign (the “Campaign”) to address a current gap in the Curriculum on financial literacy education.

See campaign website at www.yearsixdividend.com.

Research shows that delivery of this non-statutory subject has, to date, been inconsistent across schools. By partnering with the Square Mile, the Campaign seeks to encourage greater engagement with this vital life skill by providing Grant funding to schools that complete a financial literacy programme as described further below (the “Programme”).

What is the Programme?

The Programme is based on the City Pay it Forward Year Six curriculum materials. The materials have been developed with leading educators in both the UK and the US.

Each school should review the materials provided and adjust the content as appropriate to: reflect the needs of its pupils in compliance with current relevant guidelines on Personal, Social, Health and Economic (PSHE) education; and align with its safeguarding, inclusion and curriculum policies.

The materials provided, as adjusted where a school considers appropriate, are referred to as the “Programme”.

City Pay it Forward does not accept responsibility for the educational content, delivery or outcomes of the Programme as implemented by individual schools.



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Why the focus on Year Six students?

We focus on Year Six because this is a pivotal stage when children are forming lasting habits and preparing for secondary school.

Research from the University of Cambridge shows that financial behaviours begin as early as age seven, so timely interventions can set positive foundations before patterns are fixed. At this age, pupils are curious, receptive and ready to build the confidence they need to make informed choices about money.

Why not all primary years?

Schools face heavy demands on teaching time. By focusing on only one year group, Year Six, the Campaign provides a targeted Programme that can be delivered without overburdening the timetable across multiple year groups.

Who is City Pay it Forward?

City Pay it Forward is a UK-registered charity committed to giving young people the knowledge, skills, and confidence to manage money effectively throughout their lives.

Working with schools and leading educators, the charity seeks to deliver practical, age-appropriate financial education and aims to close the gap in financial literacy by reaching children early and ensuring every young person has the chance to build a secure financial future.

For more details, see www.citypayitforward.com.

Who is CityAM?

CityAM is a trusted source of business and financial news in London, reaching professionals across the Square Mile and beyond.

Beyond journalism, it is committed to promoting social mobility and widening access to opportunity. By supporting the Campaign, CityAM brings visibility and reach while helping equip young people with the financial skills to build brighter futures, ensuring the message resonates across business, education, and the wider community.

For more details, see www.cityam.com.

How long will the Campaign last?

The Campaign runs until the end of the 2025–2026 academic year. All Programme requirements must be completed, and Grant claims made, by 31 July 2026.



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How much is the Grant money?

Each eligible school that completes the full Programme will receive a one-off Grant of £1,000.

If a school has multiple forms, will it be eligible for more than one Grant?

No. Only one £1,000 Grant is available per school (per URN), regardless of how many Year Six forms the school has.

What is the purpose of the surveys?

We aim to carry out pre- and post-implementation surveys to track changes in pupils' financial knowledge and confidence. The Campaign seeks to provide a unique opportunity to analyse trends across schools and demographics, offering insights that can guide future education policy and targeted interventions.

What does the Campaign do with the data collected from the surveys?

Data will be anonymised and used for analysis, evaluation and published research where appropriate. Only group or class responses are collected, and no individual pupil data is recorded.

How can a school use the Grant money?

Grants are provided as unrestricted funding, allowing each school to decide the most effective way to use the money.

Is there a time limit for delivering the Programme?

The Programme must be completed, and all surveys submitted, no later than 31 July 2026 to be eligible for a Grant. No Grants will be paid after 31 July 2026.

What does the Programme include?

The Programme includes teacher instruction guides, training videos, three structured lessons with plans and slideshow presentations, optional extension materials and handouts, pre- and post-implementation surveys, and a curated resource library for teachers.

What elements of the Programme are required in order to be eligible for a Grant?

To be eligible for a Grant, a school must:

- Deliver all three lessons
- Complete the pre-implementation survey
- Complete the post-implementation survey
- Complete the completion confirmation
- Provide the information required for the payment process including a unique reference number issued by the Department for Education (URN) and school bank details.



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Can schools outside London use the materials and apply for a Grant?

Schools outside Greater London may use the materials free of charge. Only state-funded primary schools located within the 32 boroughs and the City of London are eligible for a £1,000 Grant.

Can non-state-funded schools use the materials and receive a Grant?

Non-state schools may use the materials free of charge, but they are not eligible for a Grant.

Can the materials be used for another year group?

The resources are free and available for use with other year groups. However, a Grant is awarded only for Year Six delivery.

What if there are more schools applying than there are funds available?

Grants will be awarded on a first-come, first-served basis subject to funding availability. City Pay it Forward gives no guarantee that sufficient funds will be raised to award Grants to all eligible schools, and all eligibility decisions are final. If funds are fully allocated through Grants and Campaign expenses, no additional Grants will be issued, although schools will still have access to the free materials.

How will the Grant payment be processed?

The payment process will be determined by City Pay it Forward and may include direct collection and processing of school payment details or the use of third-party payment providers. Schools must complete the Programme to the satisfaction of City Pay it Forward and provide the information required for the payment process.

City Pay it Forward may use third parties to verify Programme completion and bank details.

Can Grant money be paid into a teacher's personal account?

No. All Grant payments will only be made directly to the verified school's general bank account. No payments will be made to individuals.

What is the total fundraising target for the Campaign?

The Campaign is seeking to raise around £2 million to provide financial literacy education to every Year Six child in state-funded primary schools in Greater London.

How many primary schools and students does the Campaign plan to support?

The Campaign aims to reach over 1,800 state-funded primary schools serving approximately 65,000 year six students.

What recognition will sponsors receive?

Institutional sponsors will receive visible leadership recognition, leaderboard presence, press coverage,



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	opportunities for thought leadership in CityAM, and event invitations depending on sponsorship levels.
Will sponsors be included in media coverage?	Yes. Institutional sponsors will be included in Campaign announcements, CityAM coverage and any final impact release.
How are sponsor contributions acknowledged publicly?	Institutional sponsors will be recognised in PR campaigns, events, government briefings and on the Campaign's digital platforms.
What is the benefit of sponsoring from an ESG perspective?	Institutional sponsorship can convert ESG commitments into measurable pupil outcomes while supporting inclusion and financial capability at scale.
Is sponsorship only open to financial institutions?	No. While the Campaign has a particular connection with the financial sector, sponsorship is open to all organisations and individuals wishing to contribute to social impact and education.
Can smaller firms participate as sponsors?	Yes. Sponsorship is tiered, ensuring opportunities for both large institutions and smaller firms to be visibly involved in the Campaign.
How will sponsor funds be managed?	All Campaign funds will be managed by City Pay it Forward. After deduction of Campaign costs and expenses, as determined by City Pay it Forward in its sole discretion, remaining proceeds will be used for Grants.
What happens if the £2m target is not reached?	If the £2m fundraising target for the Campaign is not achieved, Grants will still be paid to eligible schools. Distribution will follow a first-come, first-served approach until the available funds, after Campaign expenses, are fully allocated.
Will there be opportunities for sponsors to engage with schools directly?	Direct access to schools is not part of the Campaign. Sponsors may, however, be invited to Campaign events or showcases, with all engagement managed to keep the emphasis on teaching and learning.
Can sponsor staff take part in the Campaign as volunteers?	No. Volunteering by sponsor staff is not part of the Campaign. To ensure consistency and quality, the Programme is delivered only by teachers.



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Is this a one-off initiative or an ongoing Programme?

This Campaign is currently a one-off event. Its scalable design means that, with continued sponsorship and support, it could be developed into a wider national Programme.

Who should sponsors contact for more information?

Potential sponsors should contact Campaign@citypayitforward.com or visit the Campaign website at www.yearsixdividend.com.

Comprehensive information is provided in the Campaign Terms and Conditions.

Additional FAQs for Schools

What is included in the Programme?

The Programme includes three elements:

- Teacher training materials - There are four videos to provide teachers with guidance on how to use the materials
- Three lessons - The Programme consists of three lessons and includes two components:
 - A lesson plan
 - A presentation to be used in-class
- Two surveys:
 - One to be done **before** the first in-class intervention
 - One to be done **after** all three lessons are complete

Do I need any previous knowledge or specialised training?

Our materials have been developed with leading educators and early years specialists at top schools of education. The award-winning materials are thoroughly tested and post-implementation evaluations of both teachers and students demonstrate their effectiveness.

How do I access the materials?

Schools can access the materials at campaign.citypayitforward.com

No password is required for access and the materials can be downloaded in order to review and, if necessary, adjust any of them before use with pupils.

Do I need to register to access the Programme?

Yes, in order to access the Programme, a school first has to register on our website. Registration is free of charge.



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I have a school with more than one form, how do I register?

A school is only eligible for a single payment of £1,000 regardless of the number of forms. Therefore, a school can only register once although it is possible for multiple teams from the same school to access the system.

How long is each lesson?

Each lesson has been created to be delivered within one class period. Additional materials included in the Programme, such as handouts, can be done in class or as homework.

Do I need to complete all three lessons to receive a Grant?

Yes, all three lessons need to be completed to receive a £1,000 Grant.

Who should teach the lessons?

The materials do not require any additional training or previous experience. The Programme has been specifically designed so that teachers, even those who do not feel confident engaging in financial literacy education, can confidently teach the Programme.

Any Year Six teacher or PSHE lead can deliver the sessions. No specialist knowledge is required as the resources are fully guided and designed to be teacher-friendly.

What topics are covered in the lessons?

The Programme has been specifically designed for Year Six students. The lessons include subjects like:

- Needs versus wants
- Budgeting and planning
- Saving and spending
- Understanding money in real life

The Programme has been designed with early years specialists to build confidence and awareness at a level suitable for Year Six students.

What are you seeking to accomplish with the surveys?

While there is some research on early years financial literacy knowledge and education, it is limited in size. Given the breadth of the Campaign, we have a unique opportunity to survey a large sample set of students. The financial landscape is rapidly evolving with young people rarely interacting with a bank or even touching real



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Why two surveys?

money. A Cambridge study found that children establish their financial behaviours by the age of seven.

Therefore, having early years research is critical to ensure that we are providing children with the necessary financial foundations and skills.

We are asking schools to do two surveys so that we can measure knowledge before and after the Programme. We seek to assess the impact of the Programme on student knowledge.

Surveys are accessible within the Campaign educational portal. When filling out the surveys, please ask the students the questions and note their responses in the system.

One survey should be done before engaging in the Programme and one should be done after completing all three lessons.

Are the surveys required?

Yes, both surveys are required in order to receive a Grant.

Do you offer any training?

Yes, we offer teacher training. The Programme includes teacher training videos. There are four videos: one with an overview of the Programme and three videos (one per lesson) with detailed instructions on how to use the materials.

How is the Grant paid?

On satisfactory completion of the Programme including the two surveys, the Grant will be paid to the school bank account by bank transfer.

Can a teacher receive the Grant?

No, only a school can receive the Grant. The school's name must appear for the bank transfer.

Do I need to send evidence of the lessons in order to receive a Grant?

No, there is no need to provide evidence of completion, aside from the surveys.

However, we would be very appreciative if you could share any student work. Samples of completed homework assignments or handouts will be gratefully received at Campaign@citypayitforward.com



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Who is running the Campaign?

The Programme is run by City Pay it Forward, an independent registered charity that specialises in financial education. We have reached tens of thousands young people in the UK and US with our practical, age-appropriate content.

Are Grants available to non-state schools?

No, only a state school can receive a Grant. However, independent schools are welcome to register and use the materials and teacher training. We would also welcome their participation in the surveys.

Are these materials financial advice?

No, all materials are provided for general educational purposes only and should not be taken as financial advice.

Still have questions?

If you need to contact us, please email Campaign@citypayitforward.com
