



Terms and Conditions

These Terms and Conditions set out the basis for the 'Year Six Dividend: Bridging the Square Mile and the School Yard' Campaign (the "Campaign"). Participation in the Campaign or registration on the Campaign Website constitutes acceptance of these Terms and Conditions.

City Pay it Forward, a registered charity in England & Wales, charity number 1187860, and City AM Limited (trading as City AM) whose registered office is at Icon 1 7-9 Sunbank Lane, Ringway, Altrincham WA15 0AF ("City AM") have teamed up to undertake the Campaign to raise funding to provide grants to state primary schools in Greater London to engage in financial literacy education for Year 6 students.

More information on the Campaign can be found on the Campaign website www.yearsixdividend.com (the "Campaign Website") or City Pay it Forward at www.citypayitforward.com. The Campaign's educational portal can be accessed at www.campaign.citypayitforward.com (the "Educational Portal"). The Campaign email is campaign@citypayitforward.com.

1. Purpose of the Campaign

- City Pay it Forward believes there is a gap in the UK primary school curriculum regarding early years financial literacy education.
- The Campaign is to encourage state primary schools across Greater London to engage in this non-statutory subject and recognise the importance of financial literacy education, by raising funds to provide grants to those primary schools that complete the Programme (as defined in 'The Campaign Programme' below).
- The Campaign forms part of City Pay it Forward's charitable objectives to advance education in financial literacy among young people.

2. The Campaign Programme

- The Campaign Programme is based on the City Pay it Forward Year 6 curriculum materials. The materials have been developed with leading educators, in both the UK and the US.
- Schools will have individual needs and different student populations. It is important and strongly encouraged that each school reviews the materials in advance and makes any necessary adjustments, including deletions where relevant, to reflect the needs of its pupils in compliance with relevant guidelines on Personal, Social, Health and Economic ("PSHE") education. The materials provided, as adjusted where a school considers appropriate and as updated from time to time, are referred to as the "Programme".
- Financial literacy education referred to in this Campaign is a voluntary, non-statutory enrichment activity and does not replace or amend any statutory PSHE requirements.
- Each school remains solely responsible for ensuring that the Programme aligns with its safeguarding, inclusion, and curriculum policies.
- Each school remains the data controller for any pupil or staff information it collects or processes during delivery of the Programme.



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- City Pay it Forward does not accept any responsibility for the educational content, delivery, or learning outcomes of the Programme as implemented by individual schools.
- The Programme can be accessed by schools via the Educational Portal.
- The Educational Portal will include the following materials:
 - teacher instruction guides
 - training videos
 - pre- and post-implementation surveys
 - completion confirmation
 - three lessons including lesson plans and slideshow presentations
 - curated library of materials for teachers
 - a payment process, determined by City Pay it Forward, which may include direct collection and processing of school payment details or the use of third-party payment providers for receipt of funds by schools.
- Participation in the Programme should be approved in advance by the senior leadership team of the eligible school.
- Participation in the Campaign or Programme is entirely voluntary. Each school must determine, at its own discretion, the appropriateness and application of the Programme for its pupils.
- Completion of the Programme, however, is required for receipt of a grant (see ‘The Grants and Eligibility’ below).

3. The Grants and Eligibility

- Funds raised by the Campaign will be used to make grants of £1,000 to each state primary school in Greater London that completes the Programme (each a “Grant”), subject to funding availability (see ‘Grant Payment’ below).
- Grants are subject to the availability of Campaign funds. City Pay it Forward gives no guarantee that sufficient funds will be raised to award Grants to all eligible schools.
- Each school can only apply for one Grant. No school will be eligible for any additional money beyond the single Grant.
- Grants will only be paid directly to the school account (see ‘Grant Payment’ below).
- To be eligible for a Grant, a teacher from a state-funded school based in Greater London must register at the Campaign Website.
- A valid Unique Reference Number (the “URN”) as provided by the Department for Education must be accepted by City Pay it Forward in its sole discretion.
- City Pay it Forward may verify each URN against Department for Education data or other official sources to confirm eligibility.



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- Only state-funded schools in Greater London are eligible for a Grant. Greater London is defined as the 32 boroughs and the City of London.
- To be eligible for a Grant, a verified school must satisfactorily complete:
 - The three lessons in the Programme using materials provided in accordance with the guidance
 - The pre-implementation survey
 - The post-implementation survey
 - The completion confirmation
 - Access to the payment process
- While not required for a Grant, teachers and schools are strongly encouraged to review and engage with:
 - The instruction guides
 - The training videos
 - The FAQs (as needed)
- City Pay it Forward will have sole discretion as to which schools, if any, are eligible for Grants. All eligibility decisions made by City Pay it Forward are final and not subject to appeal.
- Schools that are not eligible for a Grant may use the Programme free of charge.

4. Grant Timing

- In order to be eligible for a Grant, a school must complete the Programme no later than the end of the 2025-2026 academic year in July 2026 (the “Grant Timing”), unless otherwise agreed by City Pay it Forward.
- No Grants will be paid out for work completed after July 2026.
- Schools may continue to use the Programme free of charge after July 2026.
- There is no commitment by City Pay it Forward or the Campaign to continue to update or make available the Programme in the future or to pay any further Grants or other amounts.

5. Grant Availability

- The total amount of Grants available for eligible schools will depend on the total amount raised in the Campaign after deduction of costs and expenses associated with the Campaign (see ‘Grant Payment’ below).
- The costs associated with any Campaign research partner, if one is selected by City Pay it Forward, may be included in the Campaign costs (see ‘Campaign Research’ below).



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- Any Campaign costs and expenses will be determined by City Pay it Forward at its sole discretion.
- Deductions and provisions will be made, if required, for on-going expenses that may extend beyond the Grant Timing.
- City Pay it Forward will have sole discretion regarding the use of any Campaign proceeds that remain after Campaign is completed, in accordance with its charitable objects as set out in its governing document.
- There is no obligation to account to individual donors or schools for fund allocation.

6. Campaign Research

- City Pay it Forward, at its sole discretion, may engage a third-party research partner to assist in evaluating the success of the Programme.
- Any such research partner will assist, and be responsible, for:
 - Creation of surveys
 - Analysis and evaluation of data
 - Production and publication, if appropriate, of a report on the findings of the Programme based on the data collected.
- There is no commitment by City Pay it Forward to produce any data or reports.
- By registering for the Programme, a school agrees to undertake the surveys contained in the Programme as well as to the usage of the school's name in any publicity.
- In order to be eligible for a Grant, Programme surveys must be returned to City Pay it Forward in the requested format and within the specified timeframe.
- The data gathered by the surveys will be used by City Pay it Forward, the Campaign and/or the research partner for, among other things, data analysis, evaluation, processing, publicity and engagement with governmental bodies.
- Participation in the research element of the Campaign does not constitute endorsement of the findings or reports by participating schools.
- City Pay it Forward may, at its sole discretion, use and publish the findings of the data collected.
- Personal data will be processed in accordance with the UK GDPR and the Data Protection Act 2018.
- Schools act as data controllers for any pupil or staff data they handle internally, while City Pay it Forward and any appointed research partner act as independent data controllers for survey data collected through the Programme.
- All survey responses will be anonymised or aggregated before publication.
- The surveys and all associated data will be the property of City Pay it Forward.



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7. Grant Payment and Data Protection

- If the Campaign does not raise sufficient funding for all eligible state primary schools in Greater London, Grants are expected to be paid to eligible schools in order of completion while funds are available, or such other process as City Pay it Forward may determine in its sole discretion.
- Completion is defined as the date on which a fully completed Grant application is submitted through the Grant Payment Portal within the Educational Portal and approved by City Pay it Forward.
- City Pay it Forward reserves the right to review all Grant applications to ensure that the Programme requirements have been satisfied and may, in its sole discretion, reject any application that does not meet those requirements. A Grant application will only be deemed complete and eligible for payment once it has been formally approved by City Pay it Forward.
- Once Grant money is allocated or the Campaign terminates, there is no commitment by the Campaign, City Pay it Forward or CityAM to pay any additional Grants or any money to any school.
- City Pay it Forward makes no commitment as to the total amount of Campaign proceeds available for schools.
- To access a Grant, on satisfactory completion of the Programme as determined by City Pay it Forward, a school must provide such payment and banking details as reasonably required by City Pay it Forward to enable payment of a Grant, either directly or by a third-party payment provider.
- Programme completion confirmation will be required as well as bank details for the school which must correspond to the school account and must be the same as the URN number used at registration and throughout the Programme.
- City Pay it Forward may collect, verify, store and process school bank account details and share such information with third-party payment providers for the purpose of administering Grant payments. Where City Pay it Forward processes payment or bank details directly, it acts as an independent data controller and will process such data in accordance with its Privacy Policy.
- The payment of Grants will only be made to a school account not to any individual.
- Only one Grant will be paid to each eligible school associated with the URN.
- Schools not eligible for a Grant may not access the payment portal nor apply for a Grant.
- City Pay it Forward has the right, at its sole discretion, to determine whether a school is eligible for a Grant and whether a Grant will be paid. City Pay it Forward may use third parties to confirm Programme completion as well as payment details.
- No Grants will be paid beyond the termination date of the Campaign (see 'Grant Timing' above).
- Grant monies received by schools on completion of the Programme are unrestricted and may be used by the headteacher and schools as needed.
- City Pay it Forward accepts no liability for any losses, claims or expenses arising from payment delays, incorrect information provided by schools or errors in the payment process.



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8. Acknowledgement

- Any school that participates in the Programme, determined by registration on the Campaign Website, agrees to acknowledge City Pay it Forward as the provider of relevant financial literacy materials in any relevant communications (e.g., newsletters, reports), unless otherwise agreed.
- Schools must not use the City Pay it Forward or Campaign logos in commercial materials without prior written consent.
- Donors and sponsors acknowledge that City Pay it Forward may publicly or privately acknowledge their support of the Campaign, including sharing donor names with Campaign partners, such as City AM, for acknowledgement and recognition purposes, unless anonymity has been requested at the time of donation.

9. Third-Party Payment Platforms and Data Protection (Donations)

- The Campaign may use, at its sole discretion, third-party payment platforms for the collection of individual donations and corporate sponsorships.
- Donations made through the Campaign may be processed via third-party platforms such as JustGiving or Stripe.
- Individual donations will be made via the third-party JustGiving platform. Individual donors should review JustGiving's terms and conditions as appropriate at <https://www.justgiving.com/about/info/terms-of-service>. If eligible, individual donations could benefit from GiftAid.
- Corporate and institutional sponsorship will be made via the third-party Stripe platform. Donors should review Stripe's terms and conditions as appropriate at <https://stripe.com/gb/legal/ssa>.
- Donors and sponsors are encouraged to review each provider's current privacy policy before making a donation.
- Both JustGiving and Stripe may charge an additional fee on any donations and sponsorships.
- These platforms operate as independent data controllers, meaning they determine their own purposes and methods for processing personal data. City Pay it Forward does not receive or retain full payment details from these platforms and is not responsible for the security or data handling practices of these external providers.
- When donors and sponsors use these services, their personal and payment information will be collected, stored, and processed directly by the relevant platform in accordance with that platform's own privacy policy and terms of service.
- Donors and sponsors may exercise their rights of access, rectification and erasure directly with the relevant platform in accordance with applicable data protection law.



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10. General

- The information contained in the Programme is provided for general educational purposes only and should not be construed as financial advice or relied on for investment or financial decisions.
- To the fullest extent permitted by law, City Pay it Forward excludes all liability for any loss or damage arising from participation in the Programme or reliance on any information provided.
- Schools wishing to contact City Pay it Forward should email campaign@citypayitforward.com.
- City Pay it Forward retains all rights to the Programme and any related materials. Schools are granted a non-exclusive, limited licence to use the materials for the purposes of the Programme only.
- Nothing in these Terms and Conditions is intended to, or shall be deemed to, create a current, ongoing or future partnership, joint venture, agency, fiduciary, employment or other legal relationship between City Pay it Forward or the Campaign and any funder, school or their respective employees.
- Information collected during the Campaign, including payment and bank details, donor or sponsor information and survey responses, will be treated in accordance with the City Pay it Forward Privacy Policy.
- There is no commitment by City Pay it Forward to extend the Campaign or to undertake any subsequent funding campaigns in the future.
- City Pay it Forward retains the right to pause or stop the Campaign at any point in its sole discretion.
- City Pay it Forward makes no commitment to continuing to make available, update or provide free of charge the Programme beyond the expiry of the Campaign.
- Donations are non-refundable except where required by law.
- These Terms and Conditions constitute the entire agreement between City Pay it Forward, donors, sponsors and participating schools with respect to the Campaign.
- These Terms and Conditions are governed by the laws of England and Wales.
- Any dispute arising out of or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of England and Wales.