



Synopsis



Financial education for the Just About Managing (JAMs): can we nudge people to act before they hit difficulty?

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The adults who most need financial education or support – those just about getting by day-to-day – rarely seek it out until they are already in difficulty, by which point it's much harder to fix.

We commonly think that to reach JAMs, it requires intensive, expensive interventions, but with advances in behavioural science can we design a better tool to fill this gap? As part of the MAS What Works Fund we are testing whether we can. We've designed a simple, practical guide, developed from our highly successful Managing My Money course and adapted in line with the insights from behavioural science.

Working with seven partner organisations that have an existing relationship with part of our target audience, we are rigorously testing whether this guide has an impact on their financial behaviour.