nudge



Financial education plants positive behavior change at perennial





THE COMPANY

Established: 1839



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No. of employees: 500
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THE CHALLENGE

- Perennial has a long history over 180 years as the UK's only charity helping all those who work with plants, trees, flowers and grass. Offering free support, information and advice they are there to help the horticultural community and their families live better lives - both day to day and if times become more challenging. This includes support for their health and wellbeing, money management, if they are experiencing employment or family issues, need help with housing, or could benefit from legal advice.
- To aid financial wellbeing, the team at the charity recognized the need to help people in the horticultural community avoid:
 - Making poor short and long-term decisions around money,
 - Seeking guidance from unreliable or unverified sources.
- nudge was identified as the most effective solution to support the Perennial community needs by offering impartial, financial education to help build and develop stronger, positive personal money management, and overall financial wellbeing.

THE SOLUTION

Perennial launched nudge in November 2022 and has already had incredible engagement. Much of the success can be attributed to the lively series of communication and engagement tactics, designed to unpack the benefits of using nudge, for better money confidence. The team promotes nudge regularly on social media and spotlight access to nudge on their website. Awareness is also driven by sharing information about nudge at tradeshows and encouraging key stakeholders to help amplify the opportunity it offers. Perennial takes full advantage of the nudge tool-kits, including content for the team to raise awareness of financial wellbeing during national and international personal finance awareness days.

THE OUTCOME

When it comes to behavior change, and a potential indication of improved financial wellbeing, Perennial users' interests have moved from reactive topics like, 'debt' and 'borrowing' to positive financial planning such as 'housing' and 'everyday money'.

 And the impact doesn't end there, 49 Perennial users
 said that they thought the platform was 'excellent'. Others said nudge is, 'Very user friendly and clear' or that they found nudge, 'Useful for pension advice' and they now, 'Want to improve their savings'.



"We're pleased to partner with nudge to support all those in horticulture with their financial wellbeing. We want people to feel in control of their finances so that they are not only shown how to take immediate action, but also how to plan ahead. Using nudge can help people to feel confident in making good financial decisions, so they can make the most of their income. When people are in control of their money, they're in better control of their lives making them happier, less anxious and more empowered. This is a good place to be."

Julia Hayne Director of Services Perennial THE RESULTS
Perennial users are improving financial knowledge:
96% are repeat nudge users (have returned 3 or more times)
93% of people are engaged with platform
97% of Perennial users have completed a financial education story

nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

nudge is impacting:

300+ global clients

- 100+ countries
- 1.5 million lives

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