



RELM RESEARCH LTD.

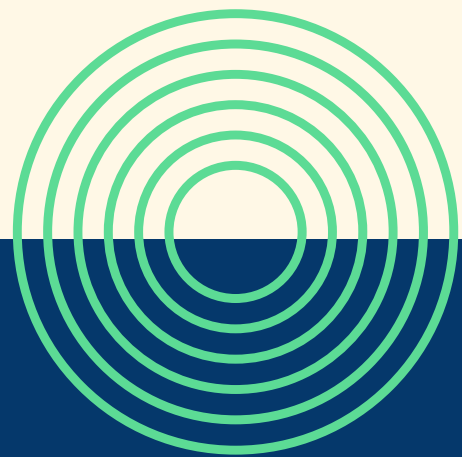
SERVICE PACKAGES

**Turning behavioural science into
lasting change.**

WHAT WE OFFER

Relm works with financial programmes, educational bodies, financial institutions, and policy partners to **understand why financial behaviour happens** – and how to **design systems** that shift it in **meaningful, lasting ways**.

Our services are structured across **four engagement types**, designed to **meet organisations** wherever they are in **their journey** – from initial diagnostics to long-term strategic partnership.



01

**PACKAGE ONE:
Behavioural Programme Audit**

02

**PACKAGE TWO:
Behavioural Design & Redesign**

03

**PACKAGE THREE:
Research & Evaluation Project**

04

**PACKAGE FOUR:
Retainer**

**TABLE OF
CONTENTS**



WHAT IS RELM?

Shaping Policy Shifting Mindsets

Relm is a **behavioural science research initiative**. We work at the **intersection** of behavioural science, **decision-making, and real-world application** — helping organisations **move beyond information delivery** toward programmes that **genuinely change how people think** about and manage money.

We do this through **three proprietary frameworks**: the **4M Framework**, which diagnoses where a programme supports or hinders behaviour change; the **Behavioural Drivers Model (BDM)**, which identifies the psychological, social, and structural forces shaping financial decisions; and **the 7-Dimensional Curriculum Model**, which provides the architecture for progressive, behaviourally-informed financial education from Key Stage 1 through to adulthood. Each engagement draws on one or more of our three proprietary frameworks, applied to your specific context.

We work with:

- Financial education providers and charities
- Schools, Multi-Academy Trusts, and curriculum designers
- Financial institutions and fintech platforms
- Government departments and policy teams
- Any organisation asking: is our programme creating behaviour change - or just awareness?

“Financial decisions are not based on knowledge alone.

Behavioural drivers shape what people retain, internalise, and act on.”

OUR PACKAGE SERVICES

FOUR WAYS TO WORK WITH RELM

1

Behavioural Programme Audit

A structured diagnostic assessment of your existing programme, content, or platform — benchmarked against Relm's 4M Framework. Delivers a scored report with clear recommendations.

2

Behavioural Design & Redesign

A deeper engagement that moves from diagnosis to action. We redesign content, structure, and delivery through a behavioural lens — embedding nudges, scaffolding, and decision-making frameworks that foster genuine change.

3

Research & Evaluation Projects

A research-led collaboration that explores a specific behavioural question relevant to your programme or audience. Produces an evaluation framework, participant insights, and evidence-based recommendations.

4

Retainer Projects

An ongoing advisory relationship. Relm becomes your first point of contact for behavioural insight — providing monthly advisory, content review, strategy sessions, and continuous evaluation.

Every engagement begins with a clear question: where is your programme falling short of its behavioural potential?

Our packages are designed to answer that question at different levels of depth and scope — from a focused audit to an ongoing strategic partnership.

FINANCIAL EDUCATION IS NOT SOLELY FOR KNOWLEDGE.



It's an opportunity to create systems and ways of thinking that encourage long-term behavioural change.

PACKAGE 1:

BEHAVIOURAL PROGRAMME AUDIT

Where does your programme support behaviour change - and where does it fall short?

What this includes:

- Full review of your programme, content, materials, and/or UX
- Benchmarking against Relm's 4M Framework (scored out of 20)
- Behavioural analysis: how well does the programme address Mindset, Money, Moment, and Movement?
- Engagement analysis: does the programme motivate action, or does it stop at awareness?
- Identification of structural barriers to behaviour change
- Strategic recommendations and quick wins
- Written report with scored diagnostic and directional guidance

Timeline: 1 - 2 Weeks

What you gain:

A clear, evidence-informed picture of where your programme is working behaviourally — and where it isn't. The audit gives you the language and the framework to prioritise change, make the case internally, and build a roadmap for improvement. guidance

Best suited for:

Financial education providers, schools, fintech platforms, and financial institutions at any stage of programme development who want an objective, expert assessment of behavioural effectiveness.



PACKAGE 2:

BEHAVIOURAL DESIGN & REDESIGN

From diagnosis to transformation - redesigning your programme through a behavioural lens

What this includes:

- Full behavioural audit (as per Package 1)
- Behavioural research into your target audience and their key decision contexts
- Content redesign: restructuring materials to embed behavioural elements that shift mindset and drive action
- Engagement strategy: applying principles of behavioural nudging, choice architecture, and scaffolding
- Implementation plan: a phased, actionable roadmap for rolling out changes

Timeline: 3 - 6 Weeks

What you gain:

A redesigned programme or content set that doesn't just inform — it equips. Your audience will engage with material built around how they actually think, decide, and act. The result is a programme that is more effective, more credible, and more likely to produce the outcomes you're measuring for.

Best suited for:

Organisations with an existing programme that isn't achieving the behavioural outcomes they intended — or those building something new who want to get the foundations right from the start.



PACKAGE 3:

RESEARCH & EVALUATION PROJECT

Rigorous, evidence-based research into the behavioural dimensions of your programme.

What this includes:

- Research design: defining the behavioural question and appropriate methodology
- Behavioural study: collecting and analysing data on participant attitudes, skills, and behaviours
- Participant analysis: understanding who your audience is and what shapes their financial decisions
- Evaluation framework: a replicable model for measuring programme effectiveness beyond knowledge acquisition
- Full written report with findings, interpretation, and evidence-based recommendations

Timeline: 6 - 12 Weeks

What you gain:

A body of research that demonstrates the impact of your programme with credibility and rigour. This goes beyond satisfaction surveys or knowledge tests — it examines whether your programme is genuinely influencing behaviour, building capability, and shifting attitudes over time. The evaluation framework produced can be used for ongoing measurement, grant reporting, or policy submissions.

Best suited for:

Charities, financial education providers, government-commissioned programmes, and institutions seeking evidence of impact for funders, regulators, or policy partners.



PACKAGE 4: RETAINER PROJECTS

Relm as your ongoing behavioural science partner.

What this includes:

- Monthly advisory sessions: structured strategy conversations to review progress and respond to emerging challenges
- Content review: regular behavioural assessment of new or updated materials
- Behavioural insights: ongoing access to Relm's research and framework development as it evolves
- Testing recommendations: guidance on how to pilot, test, and iterate on behavioural interventions
- Strategy calls: responsive advisory for time-sensitive decisions
- Ongoing evaluation: continuous monitoring of programme effectiveness against behavioural outcomes

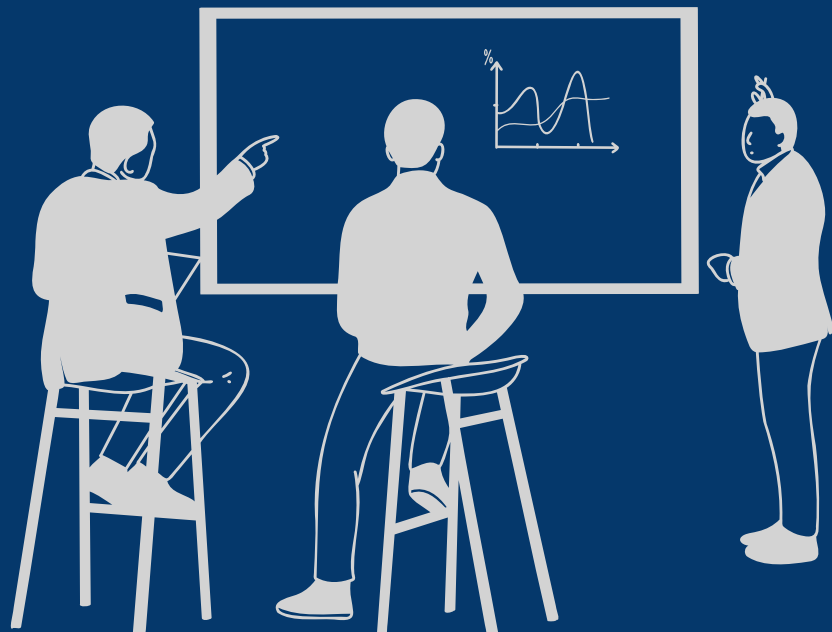
Timeline: Ongoing - Monthly Commitment, minimum 3-month engagement

What you gain:

A dedicated behavioural science partner embedded in your organisation's thinking — not just consulted on request. Relm becomes part of how you develop, test, and improve your programme over time. You gain access to our frameworks, our research, and our expertise on a consistent basis — ensuring that behaviour change remains central to everything you do, not an afterthought.

Best suited for:

Organisations committed to long-term programme quality who want behavioural science built into their decision-making from the ground up — not applied retrospectively.



BUSINESS GROWTH THROUGH

Behavioural Design

Incorporating **behavioural science** into your programme, content delivery, and design doesn't just **improve outcomes** for your audience — it **strengthens** your **organisation's credibility**, differentiates your offer, and **builds** the **evidence** base that funders, regulators, and policy partners increasingly expect to see.

Our Vision

A financially capable nation where knowledge, access, and opportunity are shared equitably among all citizens.

Our Mission

To influence financial literacy, inclusion, and policy through rigorous behavioural research, applied expertise, and genuine collaboration.

Our Philosophy

We believe that sustainable progress in financial capability requires understanding people as much as systems. Every decision is made in a context — and that context can be designed to support better outcomes. Our work is guided by a commitment to evidence, empathy, and empowerment.



RELM RESEARCH LTD.

**WE LOOK FORWARD
TO WORKING WITH
YOU.**

relmresearch.org