SAFEGUARDING POLICY

WIZEUP FINANCIAL EDUCATION

1. Safeguarding Policy

1.1 Introduction

Everyone at WizeUp Financial Education recognise that we play a part in the safety and well-being of children and young people within the education system and the safeguarding community. The organisation has a moral and legal obligation to ensure that, when given responsibility for children, trustees, staff and associates, we will look to provide the highest possible standard of care.

Wizeup Financial Education, in consultation with its trustees and associates who have experience within school and college environments, have devised a policy that takes into account the UK Governments directive to 'Keeping children safe in education'. The policy will be annually reviewed by our Management Team and Trustees.

This policy will be active whenever our trustees, staff or associates are working with children and young people. We are committed to devising and implementing this policy so that everyone accepts their responsibilities to safeguard children from harm and abuse. WizeUp Financial Education will make sure that all trustees, staff and associates are trained in safeguarding when needed and that all trustees and associates sign an affirmation statement saying that they have read and understood this policy.

Our policy will be published online and accessible to read.

The aim of the policy is to promote good practice, providing children and young people with appropriate safety and protection whilst in the care of Wizeup Financial Education and to allow staff and volunteers to make informed and confident responses to specific child protection issues.

- **A child/young person is defined as a person under the age of 18 (Children's Act 1989).**
- **The Trustee for Safeguarding & Wellbeing will be Alan Walters.**
- **The Leadership Team will consist of the CEO of WizeUp Financial Education, Michael Flack, who will be supported by Alan Walters and Ed Flack.**
- **An educational institution can be defined as a school, college, university or academy.**
- **Volunteers are defined as Associates.**

Primary person who is responsible for implementation and maintenance of this policy.	Alan Walters & Michael Flack
Review Date	July 2026
Adopted	July 2026
Next review	July 2027

CONTACT DETAILS TO REPORT A SAFEGUARDING CONCERN

1) Michael Flack – 07939 667 877 – Michael.flack@wizeupfinancialeducation.co.uk
2) Ed Flack – 07941 278 956 – ed@wizeupfinancialeducation.co.uk
3) Alan Walters – 07710 386 793 – trustees@wizeupfinancialeducation.co.uk

Please Note: Should you have a concern regarding Michael Flack, please contact Alan Walters as the primary contact.

2. Policy Statement

The welfare of our children and young people is paramount and, as adults, we must protect our children and young people. With many changes within society, the simple detection of safeguarding concerns can, at times, be difficult.

Wizeup Financial Education aims to use this policy to help define those risks and layout what one must do should they uncover a potential threat or risk. WizeUp are committed to the following:

- The welfare of the child or young person is paramount
- All children, whatever their age, culture, ability, gender (non-binary and binary), language, racial origin, religious belief and/or sexual identity should be able to participate in activities in a fun and safe environment
- All reasonable steps to protect children from harm, discrimination and degrading treatment and to respect their rights, wishes and feelings must be taken
- All suspicions and allegations of poor practice or abuse will be taken seriously and responded to swiftly and appropriately
- All Wizeup Financial Education trustees, staff and associates who work with children will be recruited with regard to their suitability for that responsibility, and will be provided with guidance and/or training in good practice and child protection procedures
- Working in partnership with educational institutions, caregivers and children is essential for the protection and wellbeing of children

3. **Responsibility & Allocation of Tasks**

WizeUp Financial Education aims to establish an appropriate delegation of safeguarding duties. We have nominated a trustee responsible for safeguarding and wellbeing, whose contact details are set out in the contacts list within this policy.

This trustee and the CEO of WizeUp Financial Education will receive advanced safeguarding training when needed. The CEO will inform everyone involved in WizeUp of any updates. Every academic year, the trustees or trustee overseeing safeguarding will hold an in depth review of the safeguarding policies with the management team, making sure everything is implemented. This review will include;

- Training needed.
- Child protection issues or concerns raised in the last academic year.
- Feedback from educational institutions on matters relating to well-being and safeguarding.
- Development points.

This policy will be reviewed by the trustees or the trustee overseeing safeguarding, along with the leadership team once a year, making sure it meets all requirements.

The management team is responsible for the management of concerns or allegations from or about staff. Both the management team and trustee of safeguarding and wellbeing must make sure that policies and procedures are understood and followed. Furthermore, the management team will take lead responsibility for all aspects of safeguarding and child protection throughout WizeUp Financial Education, whilst also making sure that mental health and the mental wellbeing of all those involved in WizeUp is followed.

Should Michael Flack not be available, these duties can be carried out by Alan Walters or Ed Flack.

4. Reporting & Our Responsibility

4.1 Introduction

The welfare of children is **everyone's** responsibility. Should you have any concerns you must speak with the management team immediately. Everyone who comes into contact with young people and families must share these values. WizeUp Financial Education will:

- Be alert to signs of abuse and take the correct steps to protect individuals from any forms of abuse or neglect whether from an adult or another child.

- Design and operate procedures which make sure trustees, staff and associates who are innocent are not prejudiced by malicious, false, unsubstantiated or unfounded allegations.

- Be alert to the need of pupils who are at potential risk, or those with physical or mental health conditions, special educational needs or disabilities.

- Encourage a listening culture, taking into account pupils wishes and feelings.

- Identify students who may be vulnerable and know what to do when they are identified.

- Ask that everyone involved in WizeUp Financial Education raise concerns about poor or unsafe safeguarding practices. All concerns will be taken seriously.

4.2 Our Reporting Obligations

Everyone involved in **WizeUp Financial Education must be vigilant and maintain an attitude of 'it could happen here' where safeguarding is concerned.** We must always act in the best interest of students.

WizeUp have a duty to:

- Report any concerns about safety or wellbeing of pupils.

- Report any concerns about safety or wellbeing of those involved at WizeUp Financial Education.

4.3 How to report a concern about a pupil's welfare

- **If you have *any* concern about pupils welfare, you should report your concern to your contact at the respective organisation your are visiting. Should it be a high level concern (gambling, abuse, debt, exposure to crime) you must ask for this to be raised with the respective organisations safeguarding team. You must also inform Ed Flack or Michael Flack about your concern who will then follow this further** with the educational institution directly. This report should be submitted to Ed Flack and Michael Flack in writing within 24 hours.

- **If a student is in immediate risk of harm, please call the emergency services immediately.** A report should be submitted to Ed Flack and Michael Flack in writing within 24 hours who will then follow up with the educational institution.

The management team should always be available to discuss safeguarding concerns and may be contacted outside of working hours. Should they be unavailable, the trustee for safeguarding and wellbeing should be contacted. Should they be unavailable, then any trustee should be contacted.

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3) Alan Walters – 07710 386 793 – trustees@wizeupfinancialeducation.co.uk

Please Note: Should you have a concern regarding Michael Flack, please contact Alan Walters as the primary contact.

4.4 How to report a concern about a Trustee, Employee or Associate.

Any suspicion that a child has been abused by an employee or associate should be reported to the management team or the trustee responsible for safeguarding at Wizeup Financial Education who will take appropriate steps. This will include the following:

- Wizeup Financial Education will liaise with the DSL at the school.

- The Chair of Trustees for WizeUp Financial Education should be notified to decide who will deal with any media inquiries and implement any immediate disciplinary proceedings.

- Should the media have information regarding a trustee, employee or associate before this is brought to the attention of WizeUp Financial Education, and should a trustee, employee or associate be door stepped, the trustee, employee or associate must contact Michael Flack immediately, or Ed Flack as the secondary contact.

- If the trustee responsible for safeguarding at Wizeup Financial Education OR a member of the management team is the subject of the suspicion/allegation the report must be made to The Chair of Trustees for WizeUp Financial Education who will refer the matter to social services.

Allegations of abuse are sometimes made sometime after the event. Where such allegation is made, you should follow the same procedures.

Where there is a complaint against an employee or volunteer, there may be three types of investigation.

- **Criminal** in which case the police are immediately involved.
- **Child protection** in which case the social services and possibly the police will be involved.
- **Disciplinary or misconduct** in which case WizeUp Financial education will be involved.

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4.5 What to do when receiving evidence of possible abuse.

We may become aware of possible abuse in various ways. We may see it happening, we may suspect it happening because of physical or emotional signs or it may be reported to us by someone else or directly by the young person affected.

In the last of these cases, it is particularly important to respond appropriately.
If a young person says or indicates that they are being abused, you should:

- **Stay calm** so as not to frighten the young person.
- **Reassure** the child or young person that it was right to tell.
- **Listen** to the child or young person, showing that you are taking them seriously
- **Keep questions to a minimum** so that there is a clear and accurate understanding of what has been said. The law is very strict and child abuse cases have been dismissed where it is felt that the child or young person has been led or words and ideas have been suggested during questioning. Only ask questions to clarify
- **Inform** the child or young person that you have to inform other people about what they have told you. Tell the child this is to help stop the abuse continuing. **Never promise confidentiality to the person reporting (for example; "Don't worry, I will not tell your teachers what you have told me".**
- **Safety of the child** is paramount. If the child or young person needs urgent medical attention call an ambulance, inform the doctors of the concern and ensure they are made aware that this is a child protection issue.
- **Record** all information.
- **Report** the incident to the school Direct Safeguarding Lead immediately.

Social services have a legal responsibility under The Children Act 1989 to investigate all child protection referrals by talking to the child and family (where appropriate), gathering information from other people who know the child and making inquiries jointly with the police.

If there is any doubt, please speak with the management team immediately who can offer guidance: it may be just one of a series of other incidences which together cause concern.

4.6 How to Record Information

To ensure that information is as helpful as possible, a detailed record should always be made at the time of the disclosure/concern. In recording you should confine yourself to the facts and distinguish what is your personal knowledge and what others have told you. **Do not include your own opinions.**

Information should include the following:

- Child's name.
- Whether or not the person making the report is expressing their concern or someone else's.
- The nature of the allegation, including dates, times and any other relevant information
- A description of any visible bruising or injury, location, size etc. Also any indirect signs, such as behavioural changes
- Details of witnesses to the incidents
- The child's or young persons account, if it can be given, of what has happened and how any bruising/injuries occurred.
- Has anyone else been consulted? If so record details
- Has anyone been alleged to be the abuser? Record detail

As mentioned, all concerns, discussions and decisions should be recorded in writing.

Incidents will then be reviewed annually with the trustee of safeguarding and wellbeing, with a final report being issued.

The trustee of safeguarding and wellbeing will meet with the leadership team to see if any improvements can be made.

Those improvements will be implemented with immediate effect.

5. Use of Mobile Technology & Emails

- **Never under any circumstances should anyone from WizeUp Financial Education give their personal phone number or contact details to students.** Should students have questions, please direct them to either the website www.wizeupfinancialeducation.co.uk or ask them to send their questions to michael.flack@wizeupfinancialeducation.co.uk.

- **Never under any circumstances should anyone from WizeUp Financial Education be taking photographs of students, especially where faces are on show.** Should you take a photograph and you find that students are featured, this must deleted from your device immediately.

- Should photographs be taken, please also check with relevant staff members beforehand.

- All parents, students and teachers should be made aware when anyone uses video equipment. Should video equipment be being used, all parties should be made aware at least seven days before the presentation.

- When responding to a question from a student, all trustees, staff and associates must use their respective WizeUp email address. **Never under any circumstances should anyone from WizeUp use their personal email address or phone number when communicating with students.**

- Students should also be using school, college or academy email addresses when communicating with WizeUp. Should that not be the case, do make sure a member of the management team is at least B'CC'd into your email for good order.

6. Training

WizeUp Financial Education will ensure that regular guidance and training is arranged on induction and at the beginning of every academic year so that staff and associates understand what is expected of them, whilst also gaining the necessary skills needed to carry out their roles.

Levels of training does depend on the individual, however, when undertaken WizeUp Financial Education will record this on a written record.

All staff will receive a copy of this policy and be required to confirm they have read and understood these via an annual affirmation statement.

WizeUp Financial Education will make an assessment of the appropriate level and focus for training and responsiveness to specific safeguarding concerns.

All trustees will receive safeguarding training on induction. The nominated safeguarding and wellbeing trustee will receive additional appropriate training when needed.

7. Information Sharing

The GDPR and Data Protection Act 2018 place duties on organisations and individuals to process personal information fairly and lawfully; however, they do not prevent, or limit, the sharing of information for the purposes of keeping children safe.

WizeUp Financial Education will carefully consider its response to make sure that any disclosure is in accordance with its obligations under the UK GDPR and Data Protection Act 2018. WizeUp will also have regard to its data protection policy.

8. Recruitment of Trustees, Staff and Associates

8.1 Introduction

It is important that all reasonable steps are taken to prevent unsuitable people from working with children. This applies equally to trustees, staff and associates, both full and part time. To ensure unsuitable people are prevented from working with children the following steps should be taken when recruiting.

8.2 Controlling Access to Children

- All staff and associates should complete an application form. The application form will elicit information about the applicants past and a self disclosure about any criminal record.
- Consent should be obtained from the applicant to seek information from the Disclosure and Barring Service (DBS).
- Evidence of identity (passport or driving licence with photo)
- Anyone who has a previous conviction for offences related to abuse against children is automatically excluded from working with children.

8.3 Further Information on Induction

Further to what has already been written regarding induction, WizeUp Financial Education will use induction have the following checked about new trustees, staff or associates:

- A check should be made that the application form has been completed in full, including sections on criminal records and self disclosures.

- Their qualifications should be substantiated.

- The job requirements and responsibilities should be clarified.

- They should sign the affirmation statement which acknowledges the safeguarding policy and the staff & associates handbook.

9. Defining Abuse

9.1 Introduction

Child abuse is any form of physical, emotional or sexual mistreatment or lack of care that leads to injury or harm, it commonly occurs within a relationship of trust or responsibility and is an abuse of power or a breach of trust. Abuse can happen to a young person regardless of their age, gender, race or ability.

There are four main types of abuse: **physical abuse, sexual abuse, emotional abuse and neglect.** The abuser may be a family member, someone the young person encounters in residential care or in the community, including sports and leisure activities. Any individual may abuse or neglect a young person directly, or may be responsible for abuse because they fail to prevent another person harming the young person.

Abuse in all of its forms can affect a young person at any age. The effects can be so damaging that if not treated may follow the individual into adulthood

Young people with disabilities may be at increased risk of abuse through various factors such as stereotyping, prejudice, discrimination, isolation and a powerlessness to protect themselves or adequately communicate that abuse had occurred.

9.2 Types of Abuse

- **Physical Abuse:** where adults physically hurt or injure a young person e.g. hitting, shaking, throwing, poisoning, burning, biting, scalding, suffocating, drowning. Giving young people alcohol or inappropriate drugs would also constitute child abuse.

  This category of abuse can also include when a parent/carer reports non-existent symptoms or illness deliberately causes ill health in a young person they are looking after. This is call Munchauser's syndrome by proxy.

  In a sports situation, physical abuse may occur when the nature and intensity of training disregard the capacity of the child's immature and growing body

- **Emotional Abuse:** the persistent emotional ill treatment of a young person, likely to cause severe and lasting adverse effects on the child's emotional development. It may involve telling a young person they are useless, worthless, unloved, inadequate or

valued in terms of only meeting the needs of another person. It may feature expectations of young people that are not appropriate to their age or development. It may cause a young person to be frightened or in danger by being constantly shouted at, threatened or taunted which may make the young person frightened or withdrawn.

Ill treatment of children, whatever form it takes, will always feature a degree of emotional abuse.

Emotional abuse in sport may occur when the young person is constant criticised, given negative feedback, expected to perform at levels that are above their capability. Other forms of emotional abuse could take the form of name calling and bullying.

- **Bullying** may come from another young person or an adult. Bullying is defined as deliberate hurtful behaviour, usually repeated over a period of time, where it is difficult for those bullied to defend themselves. There are three main types of bullying.

  It may be physical (e.g. hitting, kicking, slapping), verbal (e.g. racist or homophobic remarks, name calling, graffiti, threats, abusive text messages), emotional (e.g. tormenting, ridiculing, humiliating, ignoring, isolating form the group), or sexual (e.g. unwanted physical contact or abusive comments).

- **Neglect** occurs when an adult fails to meet the young person's basic physical and/or psychological needs, to an extent that is likely to result in serious impairment of the child's health or development. For example, failing to provide adequate food, shelter and clothing, failing to protect from physical harm or danger, or failing to ensure access to appropriate medical care or treatment.

  Refusal to give love, affection and attention can also be a form of neglect.

  Neglect in sport could occur when a coach does not keep the young person safe, or exposing them to undue cold/heat or unnecessary risk of injury.

  - **Sexual Abuse** occurs when adults (male and female) use children to meet their own sexual needs. This could include full sexual intercourse, masturbation, oral sex, anal intercourse and fondling. Showing young people pornography or talking to them in a sexually explicit manner are also forms of sexual abuse.

    In sport, activities which might involve physical contact with young people could potentially create situations where sexual abuse may go unnoticed. Also the power of the coach over young athletes, if misused, may lead to abusive situations developing.

9.3 Indicators of Abuse

Even for those experienced in working with child abuse, it is not always easy to recognise a situation where abuse may occur or has already taken place. Most people are not experts in such recognition, but indications that a child is being abused may include one or more of the following:

- unexplained or suspicious injuries such as bruising, cuts or burns, particularly if situated on a part of the body not normally prone to such injuries
- an injury for which an explanation seems inconsistent
- the young person describes what appears to be an abusive act involving them
- another young person or adult expresses concern about the welfare of a young person
- unexplained changes in a young person's behaviour e.g. becoming very upset, quiet, withdrawn or displaying sudden outbursts of temper
- inappropriate sexual awareness
- engaging in sexually explicit behaviour
- distrust of adult's, particularly those whom a close relationship would normally be expected
- difficulty in making friends
- being prevented from socialising with others
- displaying variations in eating patterns including over eating or loss of appetite
- losing weight for no apparent reason
- becoming increasingly dirty or unkempt

Signs of bullying include:

- behavioural changes such as reduced concentration and/or becoming withdrawn, clingy, depressed, tearful, emotionally up and down, reluctance to go training or competitions
- physical signs such as stomach aches, headaches, difficulty in sleeping, bed wetting, scratching and bruising, damaged clothes, bingeing e.g. on food, alcohol or cigarettes
- a shortage of money or frequents loss of possessions

It must be recognised that the above list is not exhaustive, but also that the presence of one or more of the indications is not proof that abuse is taking place. Should anyone at WizeUp Financial Education have any concerns, please follow the guidance given chapter

9.4 Peer on Peer / Child on Child Abuse

Children of any age can abuse other children (often referred to as peer on peer abuse) and

this can happen inside and/or outside school and/or online. The abuse may involve individual children or groups of children.

Peer on peer abuse includes, but is not limited to:

- bullying (including cyber-bullying and prejudice-based and discriminatory bullying);
- abuse within intimate personal relationships between peers;
- physical abuse such as hitting, kicking, biting, hair pulling, or otherwise causing physical harm (this may include an online element which facilitates and / or encourages physical abuse);
- sexual violence, such as rape, assault by penetration and sexual assault (including grabbing bottoms, breasts and genitalia under or over clothes, flicking bra, unwanted kisses or embraces) possibly with an online element which encourages sexual violence;
- sexual harassment, such as sexual comments, remarks, jokes and online sexual harassment, which may be standalone or part of a broader pattern of abuse;
- upskirting, typically involving taking a picture under a person's clothing without their permission, with the intention of viewing their genitals or buttocks (with or without underwear) to obtain sexual gratification, or cause the victim humiliation, distress or alarm;
- initiation / hazing type violence and rituals (this could include activities involving harassment, abuse or humiliation used as a way of initiating a person into a group and may include an online element);

9.5 WizeUp Financial Education's Approach to Peer on Peer Abuse

Such behaviour is never accepted and should be considered as both a safeguarding issue and potentially a disciplinary one. WizeUp Financial Education will adopt a zero-tolerance approach to abuse. Staff must also address any form of inappropriate, derogatory or sexualised language or behaviour (even if it appears to be relatively innocuous). Downplaying certain behaviours (by, for example, dismissing sexual harassment as "banter", "having a laugh" or "part of growing up") can lead to a culture of unacceptable behaviours, an unsafe environment for children and its worst to a culture that normalises abuse.

All trustees, staff and associates should challenge inappropriate behaviour between pupils and anyone who suffers, witnesses or hears of abuse of any form between pupils is asked to report it in accordance with this policy, so that appropriate action can be taken. No employees or associates under no circumstances should physically be involved as this presents both a safeguarding and wellbeing risk.

10. Special Educational Needs & Health Conditions

Everyone at WizeUp Financial Education is determined to make our services and resources access to everyone. WizeUp is aware that additional barriers can exist when detecting abuse or neglect of pupils with SEND or health conditions. Therefore, one must be mindful that

pupils with SEND or certain health conditions may be more prone to peer group and isolation and can be disproportionately impacted by bullying without outwardly showing any signs. There may also be communication barriers which are difficult to overcome to identify whether action is required.

11. Declaration

On behalf of Wizeup Financial Education I, the undersigned, will oversee the implementation of the Child Protection Policy and take all necessary steps to ensure it is adhered to.

One of the signatories should be the nominated Trustee for Safeguarding & Wellbeing

Name: Alan Walters	**Name: Michael Flack**
Signed: 	**Signed:** 
Position within WizeUp Financial Education	**Position within Wizeup Financial Education:**
Nominated Trustee for Safeguarding & Wellbeing	**CEO**
Date: 31/07/2026	**Date: 31/07/2026**