Financial literacy for community groups

Groundwork Coventry & Warwickshire

Groundwork Coventry and Warwickshire is one of a federation of over 50 Trusts across England, Wales and Northern Ireland who work in partnership with the public, private and voluntary sectors. The trust has a holistic approach to regeneration and capacity building through a range of activities including land based projects, youth work, adult education, arts and sports projects.

The Basic Skills Agency funded Groundwork Coventry and Warwickshire to run a pilot project delivering financial literacy learning opportunities targeted at community groups. Groundwork proposed a number of short courses with community groups within the Building Sustainable Communities neighbourhoods. The broad themes were to be literacy, numeracy and language through financial capability.

The project proposed developing a range of skills through community projects and activities. This would entail working on a group’s financial skills, knowledge, understanding, competence and responsibility in community activities in other cases the community activities would provide an opportunity to reach otherwise difficult to reach potential learners and to use financial themes in a personal context. It was expected that the work would be required at the basic, developing and extending levels as described in the Adult Financial Capability Framework and to require supporting work at all levels of the literacy and numeracy curricula.

PHASE 1
This ran between October 2005 and March 2006. Most of the courses focused on the extended school with some additional courses planned for other areas.

Barrs Hill Extended School

Groups targeted
Courses were delivered to groups already associated with the extended school:

- Parents that Care.
- Somali Women’s Network.
- Young asylum seekers and immigrants.

Topics
Classes were run in a variety of community settings and focused on financial literacy matters of interest to the groups as a whole as well as issues affecting learners’ individually. There was a focus on everyday money issues that face individuals or groups such as personal budgeting and saving, helping them seriously to overcome misgivings about maths and numeracy, returning to learn, dealing with money and working on such matters in a group. In other sections learners and groups report on the range of achievements and aspirations coming from the courses. Cultural issues and matters were also tackled in the pilot such as the difference between Islamic banks and interest levying banks.

Materials
A number of materials were used in the pilot to engage learners. These were:
• Mind Maps-on a pad encouraging learners to circle what they are interested in and getting them to see the linkages

• Offers of fun activities to be undertaken in class

• Practical examples of money matters headaches such as opening bank accounts, dealing with credit, distinguishing between offers from energy companies, phone tariffs etc.

The tutors were also clear that they needed a mixture of a good resource bank of teaching materials together with developing their own materials customised for a particular group. Basic Skills Agency stand alone materials as well as short course materials were used and packs, session plans and resources were created that could be used by other tutors as well as non-specialist staff.

Issues
- Somali Women’s Network. Short taster sessions were delivered as part of other sessions and it was difficult to find regular times to work with group.
- Young asylum seekers and immigrants. There were problems with accommodation and times for this course. Some sessions were curtailed as other centre users needed access to some areas.

Charterhouse area
Initial research was carried out but it was not possible to find appropriate accommodation on available dates

Bell Green area
No groups were identified but several one-to-one learners were identified through other projects and supported

PHASE 2
In developing the project key lessons were taken from the initial research and work undertaken with groups and individuals in the first phase of the project. A number of short courses were proposed to be delivered within the Trust’s Building Sustainable Communities neighbourhoods. The broad themes continued to be literacy, numeracy and language through financial capability but variations would depend on the needs and interests of participants. Research during Phase 1 had also identified a number of key areas to develop further, including work around financial literacy language development especially in contextualised situations for learners as well as work with those that do not normally engage such as those that were uncomfortable to go into colleges and adult education centres.

Programmes were planned for the second phase were:
- A programme planned and developed with LEA Family learning service to work with parents of pre school and primary school children.
- A programme of further work with a group of young asylum speakers based at the extended school. Content was to include more work on oral skills and financial information, managing a bank account and practical activities.

- Work with a second group of young asylum seekers from the extended school. Proposed content included work on basic language associated with money, saving and budgeting, but it did not run due to problems with the venue and dates.

- A programme with an Irish Elders community group. Proposed content was to include reading and understanding information about pensions and benefits. Unfortunately the group for a number of reasons were unable to commit to a start date.

- A capacity building programme around financial literacy that would bring representatives from a number of community groups together. It was found that this work could be integrated into other activities. Some resources and approaches had already been started with the Parents that Care group in Phase 1. Follow up work was carried out with them. The Somali Women’s network also wanted support to set themselves up as a group so work was carried out with this group both on capacity building and on preparation for the national literacy test at level 1. The work consisted of a short course of two hours per week for six weeks and additional tutorial work with committee members on writing a constitution, setting up a group bank account, finding out about group account offering Shariah banking etc.

- A series of tasters for new groups starting through extended schools. One taster was offered to parents of pupils in Year 8 which was designed to help them plan for their children leaving school. The second was a series of three sessions for parents and pupils of Year 11 and above to explore the financial issues to consider for children leaving school and moving on to a variety of different options.

- A programme through Covwise, a local Intermediate labour market provider in Coventry. Proposed content included budgeting, understanding the small print associated with benefits, loans, debt etc. A number of issues as arose though and when the programme was proposed there were no trainers available to deliver it.

**Evaluation**

Courses were evaluated by the participants at the end of the programme. There were regular steering group meetings for key delivery staff, line managers and the extended school manager. During these meetings the team reviewed progress against action plan targets, numbers attending programmes, individual progress, and feedback from participants, partners and staff about all aspects of the programme. In addition meetings were used to plan adaptations and further developments. Numerous informal meetings took place between delivery staff who reviewed progress on an ongoing basis. A final evaluation event took place on completion of all the courses and individual work.

A number of critical factors were identified by all involved and partner organisations. They were:

- Having your organisation understand and support
- Course being fun
- Course being focused and tailored to immediate practical needs
- Partnership with schools and community support organisations
- Flexibility in curriculum, times of classes, venues
- Recognising financial literacy is not just about numeracy, but also literacy and language.
- Celebrating success and progress

Overall the evaluation was extremely productive and encouraging. It was identified that working with established partners works well, whether they are a school network, local community worker or organisations already in partnership with your own.

It was felt by many that it was important to listen to members of the group talk first about what they were trying to achieve and then relating that to financial and money matters that may need tackling on the way. Being very flexible about when and where the courses could be run was also an important issue. Running the courses in a safe and familiar place which people are comfortable to come to, such as a community centre or a youth project building worked well and courses should run at times to suit people such as when children are at school. Celebrating success and achievement was a big confidence builder and having events so learners could talk about their progress and be filmed, as well as receiving awards and certificates where appropriate all created an environment where people were keen to progress. It was also noted that Groundwork staff were very flexible and were able to offer one to one support for some learners. They could do home visits and follow ups to encourage people.

For many, some of the mystery of both financial issues and numeracy have been overcome. “We learned about bank accounts, how to manage your money in a good way, how to spend money in a good way – budgeting, to know about the different bank accounts and credit cards. I found maths hard because my English wasn’t very good” reported a young woman from the Asylum Seekers’ group illustrating also that language and literacy skills are just as important as numeracy in financial capability.

Several of the participants talked about the value of learning about personal budgeting and saving, and how they have now organised themselves to save to buy things or to visit a relative. “The course was very useful and two major achievements for me were opening a full current account at a bank and saving to buy a pair of shoes!” reported a young man from the Asylum Seekers’ group.

The ability to build strong relationships was seen as crucial to the programme. Groundwork noted that having the resources to employ staff that already have the skills to do the necessary and sometimes sensitive outreach and contact work was of benefit.

However it was noted that both phases suffered from certain issues and problems that would need to be addressed for other organisations wishing to deliver the kind of courses Groundwork have been involved in. It was identified that at times getting to classes on a regular basis became an issue for some. This could be due to transport problems, organisational issues or child care issues.

Lack of confidence in dealing with money matters was widespread amongst the group and not just a problem for people with numeracy issues. Some participants had a fear of financial matters and it was felt as a result there were at times a reluctance to sign up for adult learning opportunities without some form of encouragement. But when the ‘offer’ of skills development was embedded in an offer to tackle immediate practical issues such as helping children with homework or school work, or setting a community group on a firmer footing to achieve its aims, then people seemed keen to become learners.

There were issues with homework. On some of the shorter courses, especially those leading to national tests, participants agreed that it would be beneficial to do some work in their own time.
Unfortunately only a few ever completed it on a regular basis, and this had an effect on who was ready to take the test at the end of the course.

From an overall evaluation point it was felt that the programme was effective in delivering financial literacy and learning opportunities within the Coventry and Warwickshire area. The learners felt they had gained a lot from the programme, tutors and the key workers in the partner organisations reported great gains from the development of this work and intermediary organisations felt their ties strengthened with the community groups they had put forward. The extended school got to know local groups and parents better, and teachers reported seeing new opportunities for embedding ‘practical money matters’ into the mainstream curriculum.

Summary

Undertaking the pilot on financial literacy has helped Groundwork to widen the awareness in Coventry that it has wider goals to do with social, community and economic development. Between Oct 05 and Nov 06 Groundwork were successful in running eight separate courses in Coventry that focused on financial literacy skills and learning. 48 people took part in the eight courses. In almost all cases the learning was focused on immediate practical issues related to money, but also individuals within the groups sometimes had their own money issues that were tackled. Overall it was felt that both phases of the programme were successful and opened up learning opportunities to a variety of community groups.

Hints & Tips

Groundwork noted a number of points to avoid or take care about in order for other organisations to run courses successfully in the future. These points were missed by Groundwork and at times led to potential problems. They were:

- **Don't give financial advice.**
  The role of an education programme is to support learners developing the skills and knowledge to make their own decisions about finances. If anyone has a financial problem that they are unable to solve alone then it is important that they seek advice from a specialist advisor. It is however important to develop an individual’s awareness of the different services available to them. Developing links with organisations such as Citizens Advice Bureaux and referrals can become a two way process.

- **Find the right people as guest speakers.**
  Don’t assume that because a specialist has the knowledge that they will therefore be able to communicate it to a particular group. Find out in advance how they plan to communicate any information and make necessary suggestions or it may be more effective to acquire the information and deliver it yourself.

- **Attendance problems.**
  Some participants may have difficulties with attending regularly even over a short period of time. If this is the case then it is important to emphasise the need for regular attendance in order to benefit from the sessions. It is also important to ensure that those unfamiliar with learning environments are not frightened away so a sensitive approach is also crucial. Recapping skills covered in previous sessions though it takes time helps to make sure that absentee are able to catch up. It may be appropriate to phone or visit participants who have missed a session but some may find this intrusive. Though there are no hard and fast solutions it is important not to ignore it but to deal with it sensitively.

- **Timing and location of sessions.**
There were attendance problems with some sessions because the timing did not fit in easily with the participants’ other activities. It is important to identify times which fit the lifestyle and needs of the participants. The location must be both comfortable and accessible.

- **Basic skills needs don’t automatically mean that an individual also has financial literacy needs.**
  Some people have developed good strategies for dealing with financial situations even though they may have limited literacy or numeracy skills. Equally some people with poor financial skills have good literacy, numeracy and language skills. It is important not to make assumptions about skills and knowledge but to ensure that some form of assessment is carried out to identify needs and skills.

- **Insufficient lead in time for setting up provision.**
  It is easy to assume that a programme can be set up quite quickly but there are numerous potential pitfalls which hinder starting. When working with a variety of partners the potential for delays increase enormously. There can be problems making contact with organisers, difficulties in negotiating appropriate dates and times, problems finding suitable accommodation available at appropriate times and general procrastination on the part of people who may have many other priorities. In addition there may be a need for childcare provision. This can cause further difficulties in finding suitable accommodation, equipment and staffing. Once again there are no hard and fast solutions but it is worth allowing as much time as possible for setting up a programme. Be prepared for hitches and don’t be surprised when they happen.

- **Insufficient planning time for multimedia resource development.**
  If you are planning to develop multimedia resources a lot of time can be saved if you have a very clear objective in mind before you start. If you have not done this then you need to make sure you allow plenty of time for the editing process. Generating the initial material can be quick but to produce a good finished resource takes considerable time and may involve several staff.

- **Length of sessions.**
  Three hours is often too long for ESOL beginners and for inexperienced learners as the concentration required can be very tiring. However this needs to be balanced against the problem of courses continuing for many weeks and attendance and interest dropping off over time. There does not seem to be a perfect solution but the experience with Groundwork groups was that 6 weeks was too short, 8 weeks was probably about right and 2 to 2 ½ hours was about the longest people wanted to work for. The 2 ½ hour sessions included time for a chat and informal contact with tutors so actual delivery time was concentrated in 2 hours. Clearly there will also be constraints in terms of funding but a 20 hour programme could work well.

- **Partners don’t really understand what financial literacy and Skills for life cover.**
  Unless partners are already working in the same field it is unlikely that they will have the same understanding of financial literacy as a specialist practitioner. Such misunderstandings can lead to all sorts of problems e.g. difficulties in recruitment so it’s worth spending time ensuring that all partners have the same understanding of what financial literacy is.

- **Trying to do too much.**
  In a short course it is not possible to cover all aspects of financial literacy so it is really important to identify quickly the needs of the participants, to prioritise needs and to cover the main points adequately. Participants may want to cover a wide range of topics but it is important to make sure that those covered are dealt with in sufficient detail.
• **Problems with initial assessment of financial skills and knowledge.**
There are no published tools currently available for assessing initial skills and knowledge but it is important to design some sort of assessment to identify what level you need to pitch any teaching. Learners may have spiky profiles with skills for life, i.e. they may be very able at some of the underpinning skills whilst they have a lot of difficulties with others. Some learners can be excellent readers but very poor spellers. In the same way many participants have spiky profiles in relation to financial capability.

• **Diverse literacy, numeracy and language skills as well as diverse financial capability.**
Developing differentiated activities becomes very complex as you incorporate more skills. Peer support can be valuable here as a means of supporting less able participants. In some cases participants who are less able in one skill area are better able in another so can take on different roles and thereby develop confidence. It is essential to explore and develop every possible avenue for differentiated activities.

• **Assumptions about gender needs.**
It is important not to assume that groups need or want particular conditions in which to work. One group of Muslim women were happy to work with a male tutor although a female tutor was available and were willing to welcome all men and women into their group. An external observer unaware of the consultation process commented critically on the fact that the group had a male tutor. It is clearly important to ensure that participants are consulted about their preferences and have a real opportunity to make real choices. In addition it is important not to be too swayed by political correctness but to allow individuals to make real decisions.

• **Relating financial literacy to the national tests in literacy.**
There were a number of learners who wanted to gain qualifications and who worked on developing their literacy skills in a financial context. It was possible to cover all the skills required in a short course but more time was needed to allow participants to work on the skills in a wider context in order to be familiar with format of the tests. Lack of time meant that some learners were not ready for the test and were therefore not entered. This caused considerable disappointment to those who were not able to take the test.

• **Homework not done.**
On some of the short intensive courses especially those leading to one of the national tests, participants agreed that it would be sensible to do some work in their own time in order to make sure that everything was covered with enough practice time. Unfortunately few of them completed homework on a regular basis. This had an effect on who was ready to take the test at the end of the course. It may be more effective to have a slightly longer course in order to ensure that there is enough time in class for both learning and practice. If some choose to do additional homework then that is a bonus.

• **Lack of time.**
There are many demands on time and not everything can be fitted in. It is worth spending time on tailoring a course to suit the needs of the participants as it helps both with their motivation and retention. There may be times when there are conflicting goals and insufficient time to complete all of them. In such situations the participants need to be involved in deciding which goals to pursue and which to postpone. Though adaptations may be needed to some of the published resources and plans to suit individual needs, it's worth ensuring familiarity with the available resources in order to save time re-inventing materials.

• **Difficulties with recruitment.**
In many cases letters and leaflets don’t work. Where possible it’s worth trying to create opportunities to talk to people face to face as this provides a chance to address queries and problems straight away. In addition an enthusiastic person can sell a course more effectively than any piece of paper. This is a time consuming approach but can be worth it in the long run if it leads to the recruitment of new participants who would not normally be reached by more conventional forms of publicity.

- **Lack of commitment, skills or capacity of colleagues.**
  All staff in the organisation including senior staff need to have a thorough understanding of what is required and the potential benefits. This means that it is essential to ensure that senior staff have a good understanding of all aspects of the project, that staff involved in delivery are confident in their own skills and have sufficient time to carry out the necessary processes. Financial literacy is a sensitive topic and some people may not feel confident that they have either the personal skills or the relevant knowledge to deliver courses. These feeling should be respected, staff development may overcome some doubts and fears but some people may not be suited to delivering financial literacy.

- **Inappropriate accommodation.**
  Accommodation can be inappropriate for all sorts of reasons and in some cases it may not be possible to address all the problems. It is however worth trying to find the best available. Points to consider are: appropriate furniture for adults i.e. not child sized; appropriate heating i.e. not stiflingly hot in summer or freezing cold in winter; not too noisy or distracting – open plan rooms in schools can be difficult for adults to work in when the noise of children playing or passing through public areas can be disturbing. Obviously much can be achieved in difficult environments and clean tidy spaces even when not ideal can still be useable if necessary.