

Bracknell Citizens Advice Bureau Financial Skills for Life (FSfL) project

Project background

Bracknell CAB had not undertaken any financial literacy work before the establishment of the FSfL project, but had £1 million worth of debt cases coming through their doors every year. The social policy committee felt that the bureau should take a more preventative approach to the problem as well as 'fire-fighting' for clients with immediate problems.

The project is based in Bracknell and radiates out from there. Partner agencies take the project further a field, for example drop-in workshop sessions in Reading for PACT (Parents and Child Together).

Staff

Anne Harding is the financial literacy project worker. Anne was a secondary school teacher before starting as a volunteer CAB adviser in 1998, when she did much money advice and outreach work. She took up the FSfL post in February 2003.

Anne's teaching experience has given her the ability to adapt her teaching methods 'on the hoof' to suit whatever situation she is in. For example, the PACT organiser of a young mothers' drop-in session commented that she "wouldn't have much luck as they just want to chat", so Anne joined in the 'chat' and managed to push the conversation towards money matters, resulting in a very successful session.

Original aspirations and hopes

The bureau was aware of the lack of financial awareness of many of their debt clients and wanted to increase clients' knowledge of areas such as the right to cancel, judging priority and non-priority debts etc. They wanted to focus on developing local partnerships and running financial skills courses on partners' premises. They also wanted to look at broad areas of personal finance such as getting started saving and financial planning.

Scope

The project is aimed at a number of client groups including:

Financially excluded people: Anne has run many sessions at luncheon clubs for older people and residents in sheltered accommodation, where she has covered issues relevant to them like pension payments into bank accounts. "However clear

the Government makes the information, people still need face-to-face explanations. Many are alone, frail and hard-of-hearing,” says Anne, whose clients have sometimes been driven to tears because they are so confused.

People in work: Anne has run a very successful project in partnership with Bracknell Forest Council. This has involved a rolling programme of sessions for employees to make the most of their finances.

School-leavers: Their lack of knowledge is quite acute. ‘They often don’t know the difference between credit and debt!’ says Anne.

Students: Anne has a ‘capacity-building’ partnership with Reading University and offers training to student welfare officers who are then better placed to advise the students in their colleges. One welfare office reports a student who would have had to leave college if it hadn’t been for the signpost received from the CAB. Anne has also given a training day at Roehampton University for workers involved in their new FSA funded MoneyDoctor programme.

People that work in the community: Anne has run awareness sessions for people that have various support roles in the community, including vicars and the area Dean. These have included reasons for debt and ways to help people cope.

Materials and the delivery of training

Financial skills training is delivered to small groups of learners and occasionally on a one-to-one basis. The first training started in Bracknell in June 2003.

Anne has developed her own bright and colourful teaching materials, which means they are exactly what she needs. Because she has designed them herself she ‘knows’ them intimately and how she can use the elements within them.

As for content, most voluntary groups are particularly interested in debt and budgeting. Bracknell Forest Council wanted more of a ‘making the most of your money’ slant.

Setting up the project

The project was started from scratch and so it took several months to research and find partners, visiting them and working out what they could do for each other. “It was very much like setting up a business!” says Anne. Things have mushroomed since then and Anne is now fully booked for three months ahead of time.

Barriers and challenges, successes and disappointments

Getting people from companies hooked into the idea of financial skills training for their staff has sometimes been a challenge. Success often depends upon the attitude of the person you speak to initially but, even if they are not keen immediately, a year later someone else may be in post and their attitude may be more positive.

The IT industry in the Thames Valley has contracted; redundancy has been on the increase so Anne tried to target the big IT companies to offer their staff financial skills training. However many of these big companies, especially those based in the US, felt that their human resource departments already covered these areas adequately for their staff (often via their intranet) and didn't see the need to offer this more community-based service. Many outsource their HR function and so it can be very hard to get in.

Initially the project budgeted for the hire of rooms locally to put on financial literacy courses, but these rooms were never needed, mainly because advertising courses 'cold' didn't work – people just didn't turn up. Far more successful has been running courses at the premises of partner agencies, targeted at their clients.

The partnership with Bracknell Forest Council has been very successful, as have partnerships with PACT and the lunch club drop-ins. "It's always very satisfying to arrive with the materials, get the learners talking and have a successful session."

Wider benefits

The work has undoubtedly helped to raise the profile of Bracknell CAB and helped to build up its relationships with partner agencies.

Partner agencies

Partner agencies include:

- Bracknell Forest Council
- Homestart
- PACT (Parents and Children Together – a Church of England project based in Berkshire and Oxfordshire; drop-ins and a house for teenage mothers)
- MIND
- REAP Resettlement Agency for single people who may have drugs or mental health problems
- Reading University and other local colleges and sixth forms
- Luncheon clubs for older people
- Newbold College, a Seventh Day Adventists theology college
- IAG (Information, Advice and Guidance: providing advice in relation to work and education)

Relationships with all partner agencies have worked well and they all seem pleased with the way things have worked out.

Funding

Funding from Citizens Advice in partnership with Prudential plc pays for Anne's salary, office overheads and administrative expenses.

Other financial skills work excluding face-to-face training

The bureau's training pack has contributed to an 'off-the-shelf' pack put together by Citizens Advice on 'Dealing with bills'. The bureau has done radio work, including a 'know your rights' quiz.

Headline figures

Anne has delivered training to a total of 765 learners – 366 in 2003 and 399 in 2004

In 2003, 239 people got one hour of training; 10 people got three and a half hours of training; 21 people got a quarter of an hour of training; a total of 279.25 training hours. In addition, there were workshops for 83 people and 13 students were consulted.

In 2004, 57 people got a half an hour of training; 168 got one hour of training; 12 got one and a quarter hours of training; 32 got one and a half hours of training; five got four hours of training and seven got four and a half hours of training; a total of 311 training hours. In addition seminars and drop-in sessions were run for 118 people.

Anne delivered 22 sessions in 2003 and 27 in 2004.

Case studies

Cheryl Milne email c.a.milne@rdg.ac.uk, welfare officer at Reading University student union has worked with Anne and would be happy to talk about that work.

The future

During the final phase of the project (until Dec 2005), Anne will be actively recruiting new partners, revisiting old partners and looking for funding to continue the project. Future plans include holding a conference with local partners to talk about forming a Credit Union in Bracknell.

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