

North Liverpool Citizens Advice Bureau Financial Skills for Life (FSfL) project

Project background

The FSfL project started in January 2003. Peter Tyson, a CAB community money advisor, was appointed as the financial literacy tutor. Peter already had some experience in this area of work as his previous role had included an element of money awareness but this had mainly been with schools.

Staff

Siw Jones manages the project. Peter Tyson is funded as the trainer for 25 hours a week.

Original aspirations and hopes

The bureau had realised the extent of financial illiteracy as they were seeing more and more younger people coming into the bureau with debt problems. Some of these young people had lost their homes due to their lack of ability to handle their finances and the bureau was keen to take on more preventative work.

Scope

The project began by working with young people moving into work from benefits but has now broadened out to include young pregnant women and 'buddy' community parents who work with young families.

The project serves the north side of Liverpool, which is covered by four bureaux, making up a mini-district. The south side of the city is covered by Speke CAB who are also involved in financial skills work, funded by CLS. Speke CAB and North Liverpool work closely together on their financial skills work.

Materials and delivery of training

The project has found that delivering to small groups is the most effective method of training. There have been a few bureau referrals for one-to-one sessions but advisers find it difficult to suggest to clients that they are in need of money skills training, especially as advice clients are often in need of emergency help and are not in the frame of mind to take on education.

The project uses a wide variety of training techniques. 'Chalk and talk' is definitely not the way to engage with young people so workshops need to be very interactive. For example, in the credit workshop, each group is given a flipchart and marker pen and asked to list all the places you can get credit or take out HP. The group will then look at, for example, the cost of a TV in the Bighthouse catalogue; how much it costs for cash (£562) and compare that to how much you will pay if you take out HP (£7.99 x 156 instalments = £1,246.44). This is compared with the cost of taking out a cash loan for the same amount from a bank or a credit union.

Other activities include a version of Play Your Cards Right (which APR is higher or lower) and True or False. Peter finds that mixing and matching activities works well; a few case studies followed by an activity, for example. Prizes are collected from various partners, bookmarks, yoyos and stress toys, and 'awarded' to learners.

Courses cover a range of topics, including credit, budgeting and general money management, and are tailored to clients' needs. For example, Merseyside Accommodation Project works with homeless young people moving into hostels and other accommodation. They ask for courses to include what happens when you move in to a new home – council tax, setting up utility accounts etc.

Setting up the project

The project began in January 2003. Work with learners was able to start almost immediately because the work was already part of Peter's job and sessions could be arranged with his established groups.

Barriers and challenges, successes and disappointments

Building relationships with groups where there was no prior connection was a challenge at the beginning. Tapping into existing groups with agencies with whom they already had an established relationship was a more effective way to reach learners.

Advertising sessions and waiting to see who turns up was also less than successful, as were individual referrals. The project gave New Deal and Connexions workers 'individual referral' forms to pass onto their clients but none have been returned.

To promote new partnerships, Peter produced a leaflet that was sent to potential agencies and then followed up with a call. Agencies such as New Deal, who have Government contracts to deliver these types of services to young people, were glad that CAB were there to do support that work.

It was a challenge to reach young people from new communities, like asylum-seekers who now have resident status. Language barriers make it difficult to deliver sessions directly. The project has overcome this by delivering second-tier training to housing support workers who are working with those groups and who use interpreters. They have also produced basic fact sheets that have been translated into other languages.

The number of sessions and learners reached has exceeded expectations and targets.

Wider benefits

The project provides an added resource for other CAB advisers involved in aspects of money advice. If a CAB adviser, for example from the asylum service, has a client with a particular money issue, like not having a bank account, that adviser may well consult Peter to help support a client.

The project tries to integrate with other projects in the bureau, like the mental health service users and prison projects. For example, the pre-release prisoners use Peter's training pack and materials.

Partner agencies

The project drew up a list of possible partners that they wanted to work with. It has now worked with about 27 different organisations, including:

- Oakmere Training: provides a wide range of training in the Merseyside area for young people. The bureau provides money management courses as part of their social development curriculum
- North West Community Training and JHP Training
- Furniture Resource Centre: affordable furniture for long-term unemployed
- Merseyside Accommodation Project: single, young people
- Cavendish Drive: parents and under-ones
- Walton Young Mums; recommended to them by Sure Start
- Sure Start: Peter has trained community parents (buddies) who are the links between Sure Start and clients
- Home Ground: young people's hostel
- Women's Aid: sessions with both volunteers and the women themselves at the hostel
- East Liverpool Probation Service
- Prince's Trust: worked with Fire Brigade staff seconded to deliver 12-week courses for socially-excluded youngsters, including community and social development (sexual health and drug awareness), as well as abseiling and outdoor activities
- Outreach courses at Skelmersdale and Ormskirk College. Three 12-week courses including social development

Relationships have worked very well with all partners and feedback has been very positive. Peter has endorsement letters from Oakmere Training, Connexions Supported Living Project and Walton Young Mothers. Oakmere Training's assessors (Learning and Skills Council) have also observed the training.

Funding

Funding from Citizens Advice in partnership with Prudential plc covers Peter's 25 hours a week post.

Headline figures

Training has been delivered to 931 people since April 2003. There have been 154 workshops in partnership with 27 organisations.

Case studies

The following people can be contacted for more information about their experience of working with the project:

Cath Neil at Oakmere Training, telephone 0151 521 3563.

Adele Scotton at West Everton and Breckfield Sure Start, telephone 0151 233 1969.

The future

In terms of content the bureau are looking at ways of training on other topics that will affect the audiences they work with, eg the Child Trust Fund.

The bureau is very keen for the work to continue and would like to expand to all groups (currently working with people aged 16-24), eg to people at pre-retirement. They are also conscious of the value of training the support workers, to help them support their clients, and would like to expand that area.

For further information about the project please contact:

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