

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

Project background

Before the beginning of the project in January 2003, the bureau had identified the need for financial training through their general debt work. However they were not doing any preventative work or financial literacy work. The project started training in March 2003.

Staff

Nigel Ash was a specialist debt advisor before becoming a financial literacy trainer. He also has experience as a school teacher. Nigel is funded for two days per week. An administration assistant post for six hours a week was also included in the funding

Original aspirations and hopes

The project aims to help people on low incomes control their personal finances and make better choices about how they spend their money.

Scope

Training is aimed at a range of individuals and groups in the Wigan and Leigh area, including young people with accommodation problems, individuals with mental health problems and young parents.

Materials and delivery of training

Sessions are delivered to groups, as well as on a one to one format. Group sessions are delivered to young people in Coops Foyer and TNG and are aimed towards helping the young people live independently. The topics discussed are budgeting, paying bills, borrowing and banking. The methods used are always practical, aimed at making the young people think about what financial responsibilities they will have when they live independently.

The bureau also works one to one with parents who have a variety of social problems at a family resource centre. Sometimes sessions are quite basic, perhaps even doing basic price comparisons to get best deals. For one client, the project

even helped to draw up a daily shopping list for four to five weeks in advance to help them get into the routine of implementing a basic budget.

Nigel uses video and internet sites, such as supermarket websites and the Uswitch website (www.uswitch.com) where they can compare gas and electricity prices and look at which loans are the cheapest. This has worked well with learners. The bureau has found that it also works well to use the learners' own experiences as a starting place, eg 'how did this happen and how can we stop it happening again?'

Setting up the project

Nigel was recruited to the post of financial literacy trainer soon after the project received funding in January 2003 and took part in the Citizens Advice training skills programme for financial literacy tutors at the beginning of March 2003.

Training materials were developed and piloted with young people at Coops Foyer, with amendments being made to ensure that they were appropriate for those learners.

Barriers and challenges, successes and disappointments

The work with people on probation has been problematic as those referred often expected money advice, rather than money management training. They also found it hard to commit to a whole course of learning.

Probation clients are often going through many life changes and it has proved a challenge to present the training in an engaging way. The best approach seems to be covering relevant issues by looking at broader choices and options, and then at the financial context, for example, "So you'll be leaving home soon, let's talk about what'll happen. You want to live in a flat. Will you share or live on your own?"

Work with Coops Foyer has progressed well. Regular money matters sessions are now embedded into the training that the Foyer offers to their young tenants and service users.

Wider benefits

Working with the Training Network Group, who provide more basic skills type training, has been an unexpected spin-off.

CAB money advisers have the opportunity to make referrals to the project when they see clients who have no bank account or struggle to budget; this has added value to existing services.

Partner agencies

A partnership with the Wigan Coops Foyer has been central to the project. Coops Foyer provides self-contained accommodation for 29 young people aged between 16 and 25. Practical support and guidance is also given in terms of training, employment, education and housing. Nigel sees groups of four or five young people with a range of different social problems.

Some of the learners are tenants at the foyer and will be moving into council or other accommodation. The training the bureau delivers prepares them for the financial aspects of this transition, including information on the choices they may need to make, such as how to finance equipping their new accommodation. Coops Foyer have included the bureau financial literacy training a part of the Entry to Employment (E2E) programme. E2E is a new work based learning programme, managed and funded by the Learning and Skills Council. Participants are given financial incentives to turn up for aspects of the programme, like financial skills.

Other partners include:

- Greater Manchester Probation Service, which provides training programmes for people on a probation order
- Seven family resource centres in the area, providing early years and family services
- WAVE, for women who have suffered domestic violence
- Training Network Group
- Tunstall House, for people with ongoing mental health problems
- Community workers on the Trees estate

Relationships have all worked well. The project has had more referrals from other agencies than were expected and, as word has spread, people have phoned up unprompted to ask about training.

Funding

Citizens Advice in partnership with Prudential plc fund the core work of the project.

The Department for Work and Pensions (DWP) has paid for some extra work around banking choices (between October 2004 and June 2005)

Other financial skills work excluding face-to-face training

Nigel has developed a training pack for asylum seekers and young parents.

Headline figures

80 people have received training in groups plus another 134 individuals on a one-to-one basis

Nigel has delivered 57 two-hour training sessions to Coops Foyer clients and a further ten talks to other agencies.

Case studies

Tansy was a resident in Coops Foyer for just over a year from April 2002. In June 2003 she left the foyer to live independently after the birth of her baby. She was helped by the staff at Coops Foyer and Nigel at CAB to settle in her new house. She is now employed as an administration assistant for a firm that provides training for young people. In 2004 she addressed a conference at Old Trafford cricket ground, telling them how useful the financial literacy course had been to her after leaving Coops foyer. Tansy can be contacted through Wigan CAB.

The future

Working towards the end of current project funding in December 2005, the project will prepare exit strategies with partners and try to get funding to continue the work. They also intend to write booklets for agencies that will help clients manage their money.

For further information about the project please contact:

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