



# Barclays Money Skills 'champions' project 2011-2014

## Citizens Advice final report

### Project background

We worked with leading youth organisations; the National Youth Agency, UK Youth, Youth Access, Rathbone and Youth Net to deliver this project between 2011 and 2014. The overall aim of the project was to increase the financial awareness of 16-24 year olds, with particular emphasis on NEET young people, through a programme of peer education. The project was funded by Barclays and was the largest project within the Barclays Money Skills portfolio, with overall funding of £5 million.

The project aimed to train 5,000 young people as 'champions' improving their financial knowledge and capability, and equipping them with the skills to share this information with their peer group. Overall the project aimed to reach 100,000 young people through this peer education model.

As part of the 'champions' training, local CAB were to deliver up to 611 two hour advice at hand sessions, helping young people to identify money problems that may occur, and when and where to get help. The role of Citizens Advice was to design accessible resources tailored to meet the needs of young people, and to facilitate the link between local bureaux and the youth agencies supporting the young people.

This project was an important development in our financial capability work, offering an opportunity to extend our services to young people, particularly those who may be more vulnerable to financial exclusion. It is also an opportunity to build stronger partnerships with youth agencies at a local and national level. The project builds on the knowledge and skills we acquired through our contribution to the Young People and Money project which ran between 2004 and 2011, as part of the Financial Services Authority Financial Capability Strategy.

### Project results

Overall the project exceeded its targets by training over 5,200 young people as 'champions' (against a target of 5,000), and in total reaching over 120,000 young people through the peer education model (against a target of 100,000).

**5,200** young people trained as 'champions'

**120,000** young people reached overall

Citizens Advice Bureaux delivered 631 advice at hand sessions to 'champions' exceeding the target of 611. Over 4,800 'champions' attended the advice at hand sessions, representing a 92% attendance rate when compared to the total number of 'champions' involved in the project. The remaining 400 'champions' (8%) received the advice at hand information via their youth support worker. 125 Citizens Advice Bureaux in England and Wales were involved in the delivery of the sessions, plus bureaux at our partner agencies in Scotland and Northern Ireland.

**631** advice at hand sessions delivered by CAB

## Impact for young people trained

### Completing the overall 'champions' training

The University of Bristol were commissioned to conduct an independent impact assessment of the programme, the report was published in August 2013 and covered the programme up to that point. The report showed that the financial capability of trained 'champions' improved through engagement in the programme. A survey of 'champions' at several case-study centres showed that:

**67%** of 'champions' were able to answer a question about APR correctly after the programme, compared to **40%** before.

**86%** of 'champions' said they were saving for the future after taking part, compared to **47%** before the programme.

**76%** of 'champions' said they were now saving at least £5 per month, compared to **24%** before the programme.

The peer education aspect of the project was also assessed and it was found that delivering education sessions to their peers was seen as a challenge for the 'champions'. Those who were interviewed said they found the experience of teaching new groups of people about a new subject was both different and rewarding. It did give the 'champions' a sense of achievement and appeared to help many of them overcome their fear of speaking in public.

### Attending the CAB advice at hand session

The impact of the advice at hand sessions delivered by Citizens Advice Bureaux was assessed informally through feedback forms after each session.

The vast majority of feedback from the 'champions' attending the sessions was positive and demonstrated that the objectives of helping young people to identify money problems that may occur, and when and where to get help had been met.

Feedback from 'champions' included:

"Very good session, I learnt a lot of things, especially getting advice, saving money and keeping out of trouble! It helped a lot."

**'Champion' at a session run by Vale of Glamorgan CAB, November 2013**

- "I learnt about the different types of debts and the options available."
- "I know more about the consequences if you don't pay your bills."
- "I know what the CAB does now."
- "I think I could help others or at least tell them where to go for help."
- "Do not ignore debt it doesn't disappear."
- "I've learnt that the CAB is not just for the older generation."
- "I know that CAB won't judge me"
- "Very helpful, interesting, good to know there is help out there if you need it."

Feedback from support workers, at the local youth organisations delivering the training, demonstrated that they were very satisfied with our input into the project. It was particularly evident from this that CAB trainers added a lot of value to the overall training 'champions' received; their knowledge enabled them to offer a richer and deeper training experience than a trainer from a non-advice background. It also showed that importantly 'champions' could be referred for advice at the local bureau when required.

Feedback from support workers included:

- "They (the 'champions') seemed genuinely interested in what the CAB trainer had to say, and even put in their own perspectives and experiences when we were talking about what CAB covers."
- "They felt like they could visit the CAB if needed, and were told where their local bureau is located."
- "An essential component of the Money Skills programme, I am always pleased with the CAB trainer's delivery."
- "The learners really enjoyed today's session, asked lots of questions and were engaged."
- "The session was an excellent opportunity for the young people to gain an in-depth understanding of the work the CAB does, and to look at some of the issues and scenarios the young people may be asked about in their peer education work."

## Impact for the Citizens Advice service and bureaux involved

The project has given some bureaux a good opportunity to dip their toe into financial capability delivery through a structured session with high quality 'off the shelf' training materials provided. Equally, it has also given some bureaux the opportunity to build on the existing financial capability training they offer, but perhaps delivering to young people for the first time.

It is clear how much CAB trainers valued the experience from the feedback they gave after delivering the advice at hand sessions:

- "I really enjoyed today's session. The young participants were very engaged and receptive. They were all willing to learn."
- "A very rewarding experience; the 'champions' were very involved in the activities and showed interest in discussions giving lots of their own experiences and thoughts."
- "The 'champions' were a bright, receptive, enthusiastic and engaging group; this created a very interactive session. Judging by the feedback budgeting is very important and relevant to young people."

"I have long since thought that CAB needs to be 'sold' to younger people. I certainly wasn't aware of CAB when I was 19, so I think this is great. It's also a brilliant opportunity to get participants talking to one another about bills and debts, thereby preventing future hardship."

**Kirklees CAB trainer, July 2013.**

To give bureau financial capability trainers the skills and confidence to work with young people successfully, we provided a series of free one day workshops run in partnership with the youth organisation Fairbridge. A total of 81 bureau trainers attended these workshops, giving very positive feedback and welcoming the opportunity to extend their skills and knowledge in this area.

Several bureaux were also able to deliver the full 'champions' training programme rather than just the advice at hand element. For example, Maidstone Citizens Advice worked in partnership with local authority organisations to provide financial skills and employability training to young people in care. They developed a close relationship with a sheltered housing unit where homeless young parents work together on their personal development and are supported to achieve employment or further education. Barclays Money Skills 'champions' was delivered in the sheltered accommodation block over a period of eight weeks, with one hour-long session delivered every week. The young parents were supported to deliver peer education within their own group and to local young people at the Switch

Café, a community centre serving 14-19 year-olds in Maidstone and the surrounding area.

## **Project legacy and wider learning**

The project has built and strengthened relationships with national youth organisations as well as CAB relationships with local youth agencies. For example, Sandwell CAB has built a strong relationship with their local Rathbone Centre in Tipton. Following several advice at hand sessions, they are now planning to deliver a series of 4 financial capability sessions to the young learners over a number of weeks. Janet Mylchreest, the trainer at Sandwell CAB, commented that; “the hardest task is to get the learners engaged, but I am planning to use interactive comic books to do this.”

The project has increased our understanding of the learning and access needs of young people, particularly those who are NEET. And we have been able to up-skill CAB trainers to work more successfully with young people. We have used learning from the project and the workshops which were delivered to bureau trainers, to produce a best practice guide for bureaux working with young people which is available on CABlink, along with the training materials which were developed as part of the project.

The advice at hand sessions we delivered focused on identifying what money problems are and where to go for help. Information was given about local bureaux as well as telephone and internet support and young people are now better equipped to make contact and access the advice they need.

“One particularly positive outcome of the course is that a young person was able to get advice from the CAB volunteer about several debts that she has, and now feels a lot more confident and able to access the CAB service to get it sorted. Before the course she had kept all the overdue letters etc. but had been ignoring them as she didn’t know what to do.”

**Support worker at YMCA Norfolk, November 2013**