

Added interest

Research into the role and needs of Citizens Advice Bureaux working with schools to support financial capability



Key Findings

- Many Citizens Advice Bureaux working with schools on financial capability deliver sessions to students with limited input from teachers, often creating training materials from scratch. Sessions are usually delivered to older students under the PSE/PSHE or Citizenship parts of the curriculum and focus on practical topics such as budgeting and managing debt.
- Bureaux would like to work with schools and support the delivery of financial capability in the classroom. They see the preventative benefits of equipping young people with financial skills and want to reach out into the community to promote bureau services and to understand young peoples' needs.
- Teachers value the contribution of bureaux as independent agencies with practical expertise in money issues. Teachers often feel they lack personal finance expertise and value the credibility and 'real life' contribution that bureaux can make.
- Schools and bureaux should invest time together to clarify expectations and to plan, deliver and evaluate financial capability sessions in the classroom.
- Bureau staff can effectively support teachers, but should avoid taking the role of teacher unassisted. Although bureaux can usefully contribute to supporting schools' financial capability work, they should not be leading the work as this does not encourage schools to develop and sustain their own programmes.

"Citizens Advice Bureaux bring a more independent view on financial issues and services." Head of PSHE, North Yorkshire

Introduction

This report provides the summary of the outcomes of a project carried out in partnership between Citizens Advice and **pfeg** (Personal Finance Education Group) to examine the role of Citizens Advice Bureau financial capability work in schools. **Pfeg**, the leading organisation for developing financial capability in schools, has highlighted the role external agencies can play in helping teachers. Nearly 10 per cent of Citizens Advice Bureaux in England and Wales, leading

providers of free and independent money advice, are actively involved in supporting financial capability in schools.

With the support of Abbey Charitable Trust, the project aimed to:

- identify how bureaux are working with schools to enable the delivery of financial capability
- make recommendations about best practice and future work.

Project methodology

The research was commissioned by Citizens Advice and **pfeg**. It was carried out by WA Partnership between March and November 2005.

It involved questionnaires and interviews and was primarily carried out with Citizens Advice Bureaux based in England and Wales. Eighty four out of a total of 451 registered bureaux (18.6 per cent) took part. These were made up of bureaux already working with schools on financial capability projects and a random sample of those that were not. Twenty one schools also responded to a postal survey, but were not interviewed.

Findings

Bureaux interest in working with schools

"We have clients under the age of 20 with debt problems. The sooner we can start to develop financial skills in young people the better."

Bureau worker, Merseyside

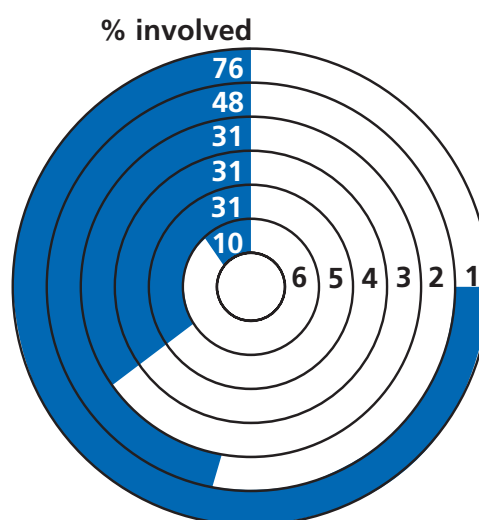
Bureaux recognise that it is not enough to give people advice and information about how they can solve financial issues in their adult lives. They also recognise the benefits of helping to equip young people with the underpinning skills, confidence and knowledge to make informed financial choices. They see the delivery of effective financial capability classes in schools as an essential part of this process.

Bureau respondents demonstrated a strong enthusiasm for working with schools on financial capability. Almost 68 per cent of bureau respondents felt that as against other bureau priorities it was 'very important' or 'important' work.

What bureaux can offer schools

Bureaux reported working with schools in a number of ways including the planning and delivery of financial capability sessions, providing information to teachers, helping teachers prepare teaching materials and providing training to increase teacher knowledge on personal finance topics. Figure 1 below shows the range and level of involvement. Many bureaux are involved in more than one activity.

Figure 1



Type of bureau involvement

1. Planning and delivering financial capability in the classroom with limited input from a teacher
2. Providing schools who are delivering financial capability with information
3. Providing schools with help in preparing teaching materials
4. Planning and delivering financial capability sessions in the classroom jointly with a teacher
5. Planning and delivering a talk to (whole) school assembly or event
6. Providing schools who are delivering financial capability with training to increase staff knowledge on personal finance topics

An independent reality check

*“Citizens Advice Bureaux involvement brings a great deal of insight into real life difficulties in relation to things like debt.”
Head of PSHE/Citizenship, Hampshire*

When working together, schools and bureaux tended to focus on practical and ‘immediate’ financial capability areas such as applied budgeting skills and how to seek advice. The main topics covered included:

- Budgeting 76 per cent
- Seeking advice 72 per cent
- Managing debt 69 per cent
- Basic banking 66 per cent
- Attitudes to money and finance 59 per cent

Teachers felt bureaux had an insight into the difficulties facing people in debt, particularly young people, and of issues affecting the local community. They were able to provide real life experiences to reinforce the messages about managing money, and help with questions of specific concern to students.

Teachers acknowledged that bureau staff could help them develop appropriate materials for the classroom as well as aiding their own understanding of personal finance subjects. Teachers wanted resources produced by people with financial expertise to give them the confidence to deliver lessons. It was also important to the teachers surveyed that classroom visitors were seen as impartial, and bureaux were viewed as offering a particularly independent contribution.

*“We varied the classes so students didn’t get bored. They respect people with what they see as first hand knowledge.”
Bureau worker, Wales*

What schools can offer to bureaux

*“It is good for us because it helps us to gauge how young people think and behave in relation to finance matters.”
Bureau worker, Derbyshire*

Alongside the desire to do more preventive work, bureaux cited a range of other benefits to working with schools. Some bureaux felt that having access to younger people would enable them to have a better understanding of their younger clients and be able to tailor services to their needs.

*“It is crucial to work together with teachers so that you can use your financial expertise and they can use theirs in planning and organisation.”
Bureau Worker, Wales*

Developing staff, and the brand

*“It gives the students a better understanding of what bureaux can offer in the widest sense.”
Bureau worker, Cheshire*

Some bureaux saw involvement in schools as an opportunity for staff development. Providing expectations were clear about what they could offer, bureaux considered planning and working with teachers as an opportunity to extend expertise.

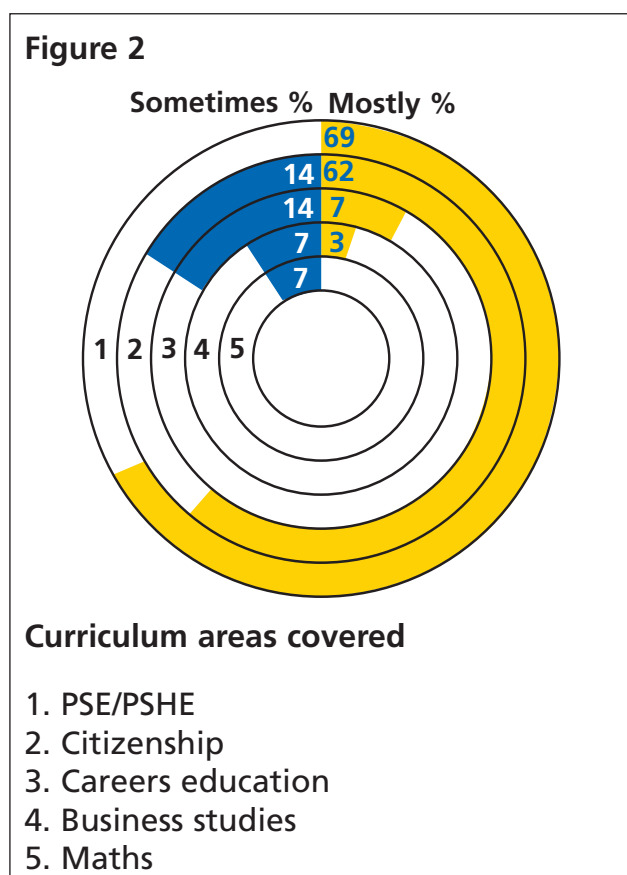
A number of bureaux commented that many teachers and their students were not aware of the services offered by their local Citizens Advice Bureaux. Involvement in local schools was viewed as an opportunity to raise their profile.



Where bureaux make a contribution

Links with the school curriculum

Schools and bureaux reported that Personal Social and Health Education (PSHE) and Citizenship were the dominant subjects through which financial capability was taught. In many cases in secondary schools this person or department is one and the same. Some bureaux were involved with more than one area – see Figure 2.



What ages bureaux work with

Most schools dealt with money matters at a time when students would most likely be facing these issues, for example when they are coming up to leaving school and moving on to the next stage of their lives. Citizens Advice Bureaux delivering financial capability work in schools reported that:

- 62 per cent worked with secondary schools (ages 11-16)
- 59 per cent worked with 16-18 year olds
- 10 per cent worked in primary schools (ages 5 –11)

Barriers to bureaux involvement with schools

Sustainable funding

“If it was a good idea two years ago it will still be a good idea now.”

Bureau worker, Merseyside

Funding is seen as the biggest barrier to involvement. Limited core funding restricted the amount of help bureaux could provide to schools, and developing reliable services over extended periods was often found to be difficult. Fundraising for work in schools was often reported to be time consuming, with most funding streams sporadic, time limited or available only for innovative or new projects. Many bureaux said that more regular core funding for their financial capability work with schools would help them provide a better quality service and to build long-term relationships with schools.

Schools reported having limited budgets to pay for external agencies, but preferred to obtain such services free of charge. Only one participating bureau indicated that it had received payment directly from a schools partnership, through a Pathfinder project. None of the participating schools had paid bureaux, but nearly 30 per cent (six) said they would consider paying around £100.



Time, knowledge and confidence

Schools have many competing demands and financial capability is not yet high on their agenda. Teachers' interests are also moderated by a lack of confidence to deliver financial capability.

Bureaux lack an understanding of the curriculum and confidence working in the classroom. Forty five per cent said that training would help them better understand how schools operate, and where in the curriculum their work might fit. Seventy six per cent of bureaux reported planning and delivering sessions in the classroom with limited input from the teacher. Only 31 per cent reported planning and delivering sessions jointly with a teacher.

Bureaux sometimes found it difficult to communicate what they could offer to schools. There is also evidence that some schools lack confidence to work with outside agencies because they have concerns over ensuring the quality of what will be delivered.



Access to resources

Citizens Advice Bureaux delivering financial capability work in schools reported that:

- 69 per cent produced teaching materials from scratch or adapted resources
- 14 per cent used accredited **pfeg** resources
- 3 per cent used resources that were developed by the school they were working with.

Best practice in assisting schools

Bureaux involvement in schools ranged from single contributions to long term programmes of activity. The research concluded that good quality programmes contain the following elements:

- Clear expectations over roles and working methods – so that bureaux and teachers feel clear about how they will work together in the classroom.
- Sufficient time put aside for collaborative planning and evaluation.
- Extended involvement of bureau staff – so that investments can be made in building long term relationships and teachers' knowledge of financial capability topics.
- Programmes planned that allow for schools to follow up on bureau input and extend learning.

Conclusions and recommendations

Citizens Advice Bureaux can make a significant contribution to the FSA (Financial Services Authority) national financial capability strategy.

Teachers perceive bureaux as being neutral and trustworthy. Bureaux are able to bring first hand knowledge of personal finance topics to the classroom, bringing topics to life. They are seen as credible by students and can support teachers through a national network of staff with expertise in practical money matters.

Teachers and bureaux should ensure that young people are offered a broad view of financial matters.

Bureaux can work with teachers to help young people develop the skills to manage their finances and avoid financial pitfalls, especially around credit and debt. Bureaux also have expertise in helping equip people to be confident consumers and can signpost to specialist providers and services. Other external agencies have expertise in areas such as long-term investments and pensions planning. Topics such as these may also be of use to young people and should be planned into schools' financial capability programmes.

Teachers' confidence should be increased to enable them to teach financial capability.

The research showed that the majority of bureaux planned and delivered lessons with limited input from the teachers. For financial capability to be a sustainable part of the schools' curriculum teachers would need to deliver the lessons themselves, sometimes with input from adults other than teachers. Earlier research by **pfeg** observed that teachers sometimes hand over classroom management to external visitors. Bureaux should insist on working with teachers to plan, deliver and review learning, providing a supportive, rather than a lead teaching role.



There should be a focus on managing expectations in order to minimise disappointment.

Education in financial capability is still at its early stage in schools, and all concerned should aim to ensure they have the service capacity for any expectations that have been raised. Bureaux should consider the impact of commitment to schools work on their resources. Where the support is part of a specific project, bureaux and schools could clarify support time at the outset.

Funders should be encouraged to consider the value of providing sustained funding for schools work.

Bureaux should be encouraged to work with other bureaux or local agencies to bid for funding. A reliable source of funding would enable bureaux to plan ahead with schools partners.

Increase access to quality teaching resources.

Sixty nine per cent of bureaux working in schools produce teaching materials from scratch or adapt resources. Should bureaux need to produce resources, it is recommended that they use the quality mark teaching resources that are accredited by **pfeg** or consult the **pfeg** quality criteria check list. Citizens Advice could also consider collecting best practice material from bureaux, submitting these to the **pfeg** quality mark process and making them available to bureaux and schools. (More information on the quality mark from www.pfeg.org.)

In summary

Working with schools to educate young people in financial matters, so that they are less likely to become bureau clients in the future, is important. Bureaux considering working with schools should:

- Identify and be comfortable with the level of service they can offer
- Aim to guarantee a consistent level of support to schools, however small the commitment is
- Be trained in managing school relationships
- Refer to the guide for Citizens Advice Bureaux prior to approaching schools
- Develop resources only in collaboration with teachers
- Support the teachers in the classroom but avoid taking the role of teacher unassisted
- Make best use of **pfeg** quality mark and Citizens Advice resources.



Working with schools on financial capability: A guide for Citizens Advice Bureaux

A guide for bureaux on working with schools is being developed as part of the Added Interest research project. It is intended to help local bureaux make more informed decisions about the scope and scale of financial capability work they feel able to undertake with schools. It includes:

- the reason for bureaux involvement in schools
- the current issues facing schools
- how Citizens Advice Bureau work can link with the school curriculum
- good practice case studies
- a framework for bureaux to assess the level of involvement they can realistically offer
- useful resources.

The Guide will be available by late Summer 2006 to all Citizens Advice Bureaux in England and Wales through the Citizens Advice intranet (CABlink). It will also be available to interested partners and schools through the **pfeg** website.



“Abbey is committed to helping people manage their finances, so we were delighted to have the opportunity to fund the action research that Citizens Advice undertook with pfeg into the role that local bureaux can play in supporting financial capability work in schools. We believe putting in place the foundations of an understanding of personal finance at school can make a real contribution to helping young people avoid future problems, especially difficulties with debt.”
Alan Eagle, Manager, Abbey Charitable Trust

Citizens Advice service

The Citizens Advice service is one of the largest voluntary organisations in the UK and the largest provider of free money advice. Citizens Advice Bureaux across England, Wales and Northern Ireland provide independent and impartial information and advice from nearly 3,400 locations – helping people resolve nearly 5.3 million new problems a year. Every Citizens Advice Bureau is an independent charity and members of Citizens Advice, the national charity that sets standards for advice and equal opportunities and supports bureaux with an information system, training and other services.

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Citizens Advice and **pfeg** would like to extend their thanks to all the Citizens Advice Bureaux and schools that participated in the Added Interest research project. We would also like to thank WA Partnership for their work on the project and the Abbey Charitable Trust for their generous investment in the project.

Citizens Advice would like to extend its continued thanks to Prudential plc for their ongoing support to the Financial Skills for Life national financial capability project.

Pfeg

Pfeg is an educational charity, that aims to make sure that all young people leaving school have the confidence, skills and knowledge in financial matters to take part fully in society. **Pfeg** offers a range of advice and resources and supports UK teachers working with children and young people aged 4 to 19.

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Produced by Citizens Advice, April 2006

