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## **Added Interest**

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

**This research was carried out jointly between Citizens Advice  
and pfeg (Personal Finance Education Group)**

**Final Report and Recommendations**

**April 2006**

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## Glossary of terms

<b>pfeg:</b>	Personal Finance Education Group
<b>Citizens Advice:</b>	Citizens Advice is the National Association for Citizens Advice Bureaux in England and Wales
<b>Bureaux:</b>	Citizens Advice Bureaux
<b>Active Bureaux:</b>	Citizens Advice Bureaux who have worked with schools on financial capability
<b>Non Active Bureaux:</b>	Citizens Advice Bureaux who have not worked in schools at all on financial capability
<b>Interested Bureaux:</b>	Non active Citizens Advice Bureaux who have expressed interest in working with schools on financial capability
<b>Schools:</b>	Schools approached were part of the <b>pfeg</b> database of schools

## 1. Executive Summary

### Key Findings

- Many 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.

### 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

### **Bureau interest in working with schools**

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 all 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.

### ***An independent reality check***

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 were able to 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.

### **What schools can offer to bureaux**

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.

### ***Developing staff, and the brand***

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.

#### ***What ages bureau 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***

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 class room
- 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](http://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.

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.

## 2. Introduction

A survey of financial capability work by Citizens Advice Bureaux in 2004 showed that nearly 10% of Citizens Advice Bureaux work with schools. Citizens Advice Bureaux have a unique role within local communities as they are independent and have a trusted brand and expertise in adult financial issues.

In 2005, Citizens Advice and **pfeg** did further research on individual Citizens Advice Bureaux activities in schools. The research aimed to identify and examine current provision. It also asked whether Citizens Advice Bureaux can or should carry out more work than at present with schools and how they can best support the delivery of financial capability in the classroom. This research has been produced with funding from Abbey Charitable Trust.

**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 to support UK teachers working with children and young people aged 4 to 19. **Pfeg** works strategically with education, business, voluntary and government sectors to increase the quality and quantity of financial education in schools.

The findings and recommendations arising from the research will assist Citizens Advice and **pfeg** to consider the role Citizens Advice Bureaux can be expected to play in assisting schools and the support required to achieve this.

### Research questions

This research aimed to address the following questions:

- What have Citizens Advice Bureaux been able to provide in the way of support to schools?
- What have Citizens Advice Bureaux been unable to provide and why?
- What more would Citizens Advice Bureaux like to provide and how can they achieve this?

This included consideration of such issues as:

- The levels of awareness among Citizens Advice Bureaux of the need for financial capability
- The extent to which Citizens Advice Bureaux provide support for teachers in relation to financial education. This could be in the areas of Information, Advice or Education
- Where activities to support financial education in schools take place and who is responsible for delivery
- The extent to which school activities are proactive or reactive.

## 3. Research context

*'Work out a syllabus that meets the clients' actual needs, not your perception of their needs'*

Capital Gains, Citizens Advice, 2005

### Citizens Advice and the drive for financial inclusion

The Citizens Advice service helps people resolve their money, legal and other problems by providing information and advice. Most bureaux provide specialist level money advice services, helping to resolve a range of money and debt issues.

Citizens Advice published in 2005 the results of a community-based programme piloting personal finance education projects to young adults through to people in retirement. About 65 Citizens Advice Bureaux deliver financial skills programmes, 38 of which work with schools.

The challenge for this joint research with **pfeg** has been to identify whether Citizens Advice Bureaux can and should carry out more work than at present with schools, and how they can best support the delivery of financial capability in the classroom.

### **Financial Capability in Schools**

Research by the Financial Services Consumer Panel (2004) shows that many people fail to manage their financial affairs effectively. People do not provide adequately for emergencies, life changes and eventual retirement.

The research highlights low levels of consumer understanding, confidence and engagement across a range of financial needs. Two-thirds of consumers think that financial matters are too complicated and that they do not know enough to choose suitable financial products. Only 33% of consumers regularly review their financial situation. It concludes that across most life-stages and across a range of income/debt levels, there is considerable evidence of reactive rather than proactive financial management.

This research has shown that teaching personal finance at a young age is likely to be an effective way of informing people how to plan their finances when they become adults.

### **National Financial Capability Strategy**

The Financial Services Authority (FSA) aims to create better informed, educated and more confident citizens, able to take greater responsibility for their financial affairs and play a more active role in the market for financial services.

The FSA co-ordinates the National Strategy and is building partnerships in seven key areas, of which schools is one. 'Building Financial Capability in the UK' provides more detailed information on the strategy. The aim of the Schools Project is to give future generations a good grounding in personal finance education before leaving school to enable them to become informed and independent consumers. It builds on the good practices identified through **pfeg** pilot projects. This work seeks to raise the status and profile of personal finance education in schools by:

- championing and raising awareness
- one stop shop (provided by **pfeg**) - comprehensive services to support teachers
- recognising achievement

The FSA's financial capability strategy aims to co-ordinate initiatives to improve financial capability overall. This will involve continued collaboration for a range of agencies such as **pfeg** and Citizens Advice to find ways of sharing expertise to the benefit of all.

## **Every Child Matters**

At the heart of the new relationship with schools is 'Every Child Matters' (2004) in which there is the recognition of the need for better coordination of the work of agencies that traditionally have provided discrete services for children and young people.

The remit of the new Children's Service is to focus in particular on five essential areas: being healthy; staying safe; enjoying and achieving; making a positive contribution; and achieving economic well being.

Fundamental to achieving economic well being is the need to ensure that steps are taken to help all young people become financially literate.

## **4. Research design**

In order to offer a balanced view of Citizens Advice Bureaux work in schools, we undertook quantitative and qualitative research, in two phases. The results obtained from the first phase of the research informed the second phase. The research concentrated on bureaux and schools in England and Wales, but had some responses from some individual bureaux in Scotland that expressed an interest in financial education in schools.

The surveys gave an overview of the quantity of work delivered by bureaux in schools.

A sample from the survey respondents were followed up by in depth questionnaires and interviews. The results from this activity informed our qualitative analysis.

A further consultation exercise informed the guidance framework which also allowed us to explore further about funding arrangements within some bureaux. This work has included an exploration of the cost of bureaux involvement; the potential for bureaux getting direct funding from schools' budgets for such activities; and to find out how many are working with schools as part of wider financial capability work or with discrete school projects.

## **Research sample**

### ***Individual Citizens Advice Bureaux***

Using a questionnaire and structured interview approach we asked bureaux to tell us in some detail about their work and their interests in school based work.

We contacted 219 bureaux, 18.6% of all registered Citizens Advice Bureaux numbering 451. The overall response rate from those surveyed was 38%. Table 1. breaks this figure down into the following categories:

- Active Citizens Advice Bureaux: bureaux who have worked with schools
- Interested Citizens Advice Bureaux: bureaux who have not worked in schools but expressed interest in working with schools
- Non Active Citizens Advice Bureaux: bureaux who have not worked in schools.

<b>Survey Responses from Citizens Advice Bureaux</b>			
<b>Citizens Advice Bureaux type</b>	<b>No. Surveyed</b>	<b>No of returns</b>	<b>As %</b>
Active	38	29	76
Interested	96	40	42
Non Active	85	15	18
Total	219	84	38

**Table 1. Survey responses from Citizens Advice Bureaux**

Respondents who are active bureaux were followed up with e-mail questionnaires and in depth telephone interviews. They were asked what in particular enabled them to make a contribution in schools, and what difficulties they have faced and possibly overcome.

Non active bureaux were contacted by e-mail and follow up interviews. The e-mail was sent out by Citizens Advice to encourage maximum high response rate.

### **Schools**

We surveyed a total of 100 secondary schools from **pfeg**'s database, which is about 3.5% of all secondary schools in the UK. The response rate was a disappointing 19%, given that these schools have high awareness of financial capability programmes. Due to the small response rate, the research does not claim authoritative representation, but provided us with qualitative data to verify our findings from the research with bureaux.

We assessed the views of schools through questionnaires and follow up interviews with those schools who have responded, ie 19 schools.

We explored with schools the extent to which they use Citizens Advice Bureaux and other outside agencies in their work and how they use them. This provided us with greater insight as to how best bureaux might work with schools and to what extent schools engage in what would be considered good practice in working with external agencies.

### **Timescales**

Citizens Advice Bureaux that work with schools 1<sup>st</sup> phase: March to June 2005

Citizens Advice Bureaux that have not worked in schools: March to June 2005 and August to November 2005

Citizens Advice Bureaux that work with schools 2<sup>nd</sup> phase: August to November 2005

Schools: July to November 2005

## 5. Research findings

The research questions varied slightly for each group of participants to take into account whether Citizens Advice Bureaux have undertaken work with schools in the past or not, or whether they were intending to do so. All schools received the same questionnaire.

For accurate reporting, the research findings are presented in four sections.

- 1) Active Citizens Advice Bureaux: Citizens Advice Bureaux who have worked with schools
- 2) Interested Citizens Advice Bureaux: Non active Citizens Advice Bureaux who have expressed interest in working with schools.
- 3) Non Active Citizens Advice Bureaux: Citizens Advice Bureaux who have not worked in schools at all
- 4) Schools: Schools approached were part of the **pfeg** database of schools

With each group, the research identified what Citizens Advice Bureaux have been able to provide to schools and what they have not, and the factors conditioning their responses to schools' needs.

## 5.1 Active Citizens Advice Bureaux

We sent out questionnaires to 38 Active bureaux. There was a good response from these bureaux already involved in school work. Over two thirds (76.31%) completed the questionnaire (appendix A) offering detail about their work with many making helpful suggestions about future possibilities and direction. This section reflects the responses from these active bureaux.

### The importance of financial capability in schools

Participating bureaux demonstrated strong enthusiasm for working with schools. Almost 68% of all bureaux respondents, taking other priorities into account, said that they felt it was very important or important, for bureaux to be involved in financial capability work in schools. This represents 12.7% (57) of all registered bureaux in the UK.

### The type of involvement

It is clear from the findings outlined in table 2 that the two main areas of involvement with schools are:

- Providing talks or presentations to groups of students, with limited input from the teacher
- Provision of information.

In discussions with bureaux it emerged that teachers were often keen to get input, but did not involve themselves in the classroom during sessions that were taking place. In the view of bureaux representatives this lessened the impact of what was being delivered; in some cases making it stressful. It also meant that any follow up work as a result of the presentation was unlikely.

Where bureaux representatives reported that they work closely with the teachers in planning and delivery, greater success was reported. In most of these cases the relationships with schools had been built over a period of time.

*'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. Teachers are also the best at helping the students evaluate what they have learned.'* Bureau Worker, Wales

Given the nature of most Citizens Advice Bureaux work it is not surprising that many bureaux saw working with families as an excellent way to educate children and their parents at the same time. Very few had engaged in this type of work, but many saw it as desirable.

Type of Involvement	Already Involved %	Would like to be involved %
Planning and delivering financial capability in the class room with limited input from teacher	76	7
Providing schools who are delivering financial capability with information about Citizens Advice Bureaux services via leaflets etc	48	17
Providing schools who are delivering financial capability with written information on financial capability topics (eg dealing with debt)	45	10
Providing schools who are delivering financial capability with help in preparing training materials	31	21
Planning and delivering financial capability sessions in the classroom jointly with a teacher	31	24
Planning and delivering a talk to a (whole) school assembly or event	31	24
Providing schools who are delivering financial capability with training to increase staff knowledge on personal finance topics	10	41
Working with parents and pupils (family learning)	10	41
<b>Other</b>		
Youth Clubs	3	-
Student help clinics	3	-

**Table 2. Type of Citizens Advice Bureaux involvement - Active**

### Key areas of interest

Table 3 lists the range of topic areas Citizens Advice Bureaux cover in their work with schools. The most frequently emerging topic is **budgeting** and related areas such as **banking, credit and managing debt**. In line with the key role bureaux play, **seeking advice** featured strongly as a topic.

A pleasant surprise was the number of bureaux that have covered issues like attitudes to money and finance - 59%. This is a prominent part of the financial capability agenda in schools and one to which Citizens Advice Bureaux can make a significant contribution, as they often see the consequences of inappropriate attitudes towards money and money management.

In further discussions it emerged that bureaux were happy to respond to most requests from schools and were able to bring expertise to most, if not all, of these areas.

Topic Areas	Involvement %
<b>Budgeting</b> – general skills and strategies	76
<b>Seeking advice</b> – when and how to seek money or financial advice	72
<b>Managing debt</b> – eg prioritising debts, negotiating with creditors	69
<b>Banking</b> – common banking products/facilities such as overdrafts	66
<b>Basic banking</b> – choosing, opening and using an account for the first time	62
<b>Choosing credit – general principles</b>	62
<b>Budgeting for a life transition</b> (including, for example, estimating costs of regular household bills)	59
<b>Choosing credit</b> – common forms of borrowing such as home credit, credit cards, loans and catalogues	59
<b>Attitudes to finance</b> – eg to borrowing, social responsibility	59
<b>Consumer rights and responsibilities</b> (eg returning goods or warranties)	52
<b>Credit Unions</b> – how they work, basic services	52
<b>Financial record keeping</b> – eg understanding bank statements, keeping P60s	52
<b>Shopping</b> – eg identifying best buys for general consumer goods	48
<b>Government help for students</b> – including student loans and educational maintenance allowance	48
<b>Shopping</b> – identifying best buys for <b>basic financial services and utilities</b>	45
<b>Tax and National insurance</b> – explaining basic deductions system when working or self-employed	45
<b>Government help/benefits</b> – including social fund and tax credits	41
<b>Common insurances</b> – eg home contents and car	41
<b>Credit referencing</b> – how the system works	41
<b>Basic saving</b> – eg post office accounts, cash mini ISAs	41
Other: Information on housing, rent and bond schemes Wages and earnings                      The cost of learning to drive Cultural attitudes towards finances and the differences Living independently                      Taxes such as Inheritance tax	All this list were single mentions

**Table 3. Topics areas covered by Active Citizens Advice Bureaux**

### Links with the school curriculum

Citizens Advice Bureaux indicated that their work relates mostly to the PSHE/PSE or Citizenship department or coordinator in schools. In many cases in secondary schools this person or department is one and the same. This is interesting as many bureaux went on to say that one of the major barriers to involvement with schools is communicating with the right person. Table 4 indicates the subject areas most requested.

Curriculum Area	Mostly %	Sometimes %	Never %
PSE/PSHE	69	-	3
Citizenship	62	14	3
Careers Education	7	14	3
Business Studies	3	7	10
Developed 8 x 1 hour course with ASDAN (Award Scheme Development and Accreditation Network ) Accreditation	3	-	-
Food Technology	-	-	14
Maths	-	7	31
Other	-	-	-

**Table 4. Curriculum areas covered**

### Age range

Almost all bureaux contribute to school based work at secondary level (table 5). Although work was carried out at Key Stage 3 (11-14 year olds), 90% of this was at Key Stage 4 (14-16 year olds) with a considerable input at 16 plus. The explanation for this was that most schools wanted to deal with money issues at a time when students will most likely be facing these issues, for example when they are leaving school and getting their first job.

Many bureaux reported the difficulty of providing sessions for younger students as they did not always see the relevance. Others reported that they could have provided more relevant information and input if there had been more prior planning.

Some of the most successful work was reported with those students about to leave schools or who were on employment and training style courses. This was reported as being of immediate relevance to them and therefore more engaging.

Key stage	%
1 and 2 ( 5-11 year olds)	10
3 and 4 ( 11-16 year olds)	62
16 -18 year olds (still at school)	59

**Table 5. Age ranges involved**

### Resources employed - where staffing resource was available

Despite reports of very limited funding by many bureaux, 38% reported that they were able to provide up to three days a month for school work of some shape or form. The minimum number of hours available reported was two hours per week rising to a maximum of 21 hours on specially funded projects with a key worker. The range of activity varied within the hours given. In the case of smaller numbers of hours this was usually (but not always) as a result of a request to address a group of students. Where bureaux are dedicating more hours this indicates involvement through projects where more time is devoted to planning as well as delivery in the classroom.

Per month	Under a day per month %	1- 3 days per month %	3-7 days per month %	7 or more days per month %
<b>Staff</b>	21	38	17	10
<b>Volunteers</b>	10	3	-	-

**Table 6. Time spent in school based work**

### Activities and best practice in work with schools

The resources used by bureaux to support their school work are wide ranging. Of particular interest was the degree to which bureaux generated their own resources for use in schools. Although on the one hand this is encouraging as it means that resources are best fit and the user feels confident, on the other hand there is an issue of time appropriation and quality which can be of concern.

Very few bureaux said they used resources produced by their colleagues in other bureaux. This is an area that might be explored in further work as many reported the need to share good practice. Similarly, it is disappointing that there was not greater use of **pfeg** accredited materials.

Table 7 indicates that sharing practice and resources is not so widespread. It is also clear that like many teachers, Citizens Advice Bureaux workers are likely to choose resources and then supplement with their own material. It is rare for a ready made resource to meet all requirements. The number of bureaux using other national resources is lower than expected. Many are produced for use with adult groups but could be adapted for use with students. This is another reason why greater sharing of resources and their use might be beneficial.

Type of Resource	Use all the time %	Use someti mes %	Never Used %
Training resources <b>produced by own</b> Citizens Advice Bureaux <b>from Scratch</b>	69	14	-
Training resources <b>produced by own</b> Citizens Advice Bureaux <b>using other resources</b> as basis	55	17	-
<b>Information from Citizens Advice</b> or partners e.g. advice guide or MAT self help packs	17	52	14
Training resources <b>produced by national agencies</b> and designed and to be used <b>for adults</b>	17	31	-
<b>Real life 'artefacts'</b> e.g. literature from banks	14	48	10
Training resources that are <b>pfeg accredited</b>	14	41	3
Training resources <b>produced and provided by school(s)</b>	3	7	34
Training resources <b>produced by another</b> Citizens Advice Bureaux	-	24	21
<b>Other individual resources named:</b> County Money Development Officer <a href="http://www.askbureau.co.uk">www.askbureau.co.uk</a> Government websites <a href="http://www.moneymatterstome.co.uk">www.moneymatterstome.co.uk</a>			

**Table 7. Resources employed by Citizens Advice Bureaux**

### What works well?

We asked bureaux to tell us in more detail the kinds of activity they found worked well in their involvement with schools. Although many have no teaching or training background many report strategies that represent good practice in teaching and learning. These included:

- Using relevant and up to date examples to illustrate information
- Providing anecdotal evidence of real live experiences always engages pupils
- Choosing topics of immediate relevance to students
- Varying the activities so that students don't get bored
- Ensuring that you simplify material so less able students can take part
- Using other people as well as Citizens Advice Bureaux such as court services or trading standards

*'During our programme we involved a range of visitors to the classroom and in this way we were able to use particular expertise and vary the inputs for students so they didn't get bored. They respect people with what they see as first hand knowledge' Bureau Worker, Wales*

### **What does not work so well?**

We also asked bureaux to tell us what, in their experience did not work so well. Responses included:

- Not enough time being provided by the schools for the planned session
- Long presentations from the front with little interaction from the students
- Large scale presentations that some schools demand but have little impact as there is usually no follow up.
- Not enough involvement from the teacher either in the planning or in the classroom sessions.

*'Some schools do not always understand that we are not teachers and they do not always use our expertise appropriately'. Bureau Worker, North West England*

We also asked what, on a more general level, hindered them making an impact in schools. The main reasons for lack of involvement were:

- Schools say they do not have the time to introduce finance into the curriculum
- Difficulty in getting to the appropriate person in school
- Lack of involvement from teachers so that input has a limited impact and is not sustainable.

*'When we approach schools we don't always get a response. Some guidance on how best to approach schools would be helpful'. Bureau Worker, North Yorkshire*

Schools are encouraged to use outside expertise and expose students to outside agencies in order to extend their understanding and learning in different areas.

One reason why schools may not be taking advantage of what is on offer is because many schools have not yet established where and how they want to handle financial capability. In addition, teachers may not be confident to teach financial capability as they perceive it to be an area outside their own expertise.

### **Key sources of funding**

Funding for school based work is reported to be very patchy. The amounts and duration of special projects funding vary widely. The chief complaint from bureaux was not the amount of funding, but the fact that it is piecemeal and therefore it is difficult to sustain any developments that they manage to achieve. See table 8 for examples of funding that include school based work.

Some respondents gave an impression that smaller, but regular, funding would be better in terms of planning and sustainability than larger sums for shorter term projects. To some extent this is shown in the responses. Where bureaux reported that they have managed to fund and sustain relationships with schools, the quality of the input and the benefit to schools has been greater.

There was only one bureau that indicated they had received direct payment for their involvement. This was through a school pathfinder project funded by the DfES. This example indicates need for schools to understand the true value of such expertise. Many schools are only just beginning to pay for services directly. The cost of outside expertise has been hidden in the past.

There is perhaps a case for marketing services to schools more robustly and providing realistic costing for such services. There is a widely held belief that what is offered freely is not always valued. There is no proof that this is the reason for the schools' low response rates to offers from bureaux, but it is a possible explanation.

Source of Funding	How much did you receive in the last year that included school related work?	Total duration of funding from project start date (e.g. 3 yrs)
Local Authority	3 between £1 – 8K	12 months duration
Legal Services Commission	4 between £3 – 21K	3 years
Lottery sources	5 between £40 – 60K	2-3 years
Health	No examples given	
Learning and Skills Council	£1K	
Charitable Trust	4 between £2-10K	2-3 years
Regeneration funds	£1K	
Corporate donation	No examples given	
14-19 school pathfinder projects	£250	(£250 for 5 x 1 hr sessions)
Other examples included: A £200 donation per annum from a school for ongoing support Financial capability work undertaken under the vulnerable groups' umbrella where some time has been given to schools but not specified. Work undertaken as part of rural access work – not specified.		

**Table 8. Sources of funding**

## Improving the quality and quantity of provision

We asked bureaux to tell us what they would want the most in order to improve their effectiveness in this area.

### Funding issues

This is clearly seen as the biggest barrier to progress. Many cited this as a problem not just in the quantity of funding but the fact that it can be very sporadic. Many said that more regular core funding would help them to provide a better quality service and build long term relationships with schools in the community.

### Training for Citizens Advice Bureaux workers

The need for training for workers so that they too feel confident and competent in a classroom situation was considered a high priority too. Many bureaux reported the difficulties they had in managing groups of students and engaging them in learning. This raises a very important issue as it is not the responsibility of a visitor to the classroom to deal with these issues. What it highlights is the need for greater partnerships between teachers and contributors in planning and delivery in the classroom. This would ensure that expertise is used appropriately and better quality outcomes would ensue. It was also suggested by some respondents that teachers needed financial education. It is well documented that this is the case and, although a lot of work is going on in this area, there is still more to do to ensure that teachers are also confident and competent to deliver financial education.

### Detailed guidance for Citizens Advice Bureaux on how to link with schools

A number of bureaux reported on the frustrations of communicating with schools. Many suggested that guidance on structures within LEAs and schools, so that they could liaise with the correct people, would be a help.

Many respondents wanted guidance on how to encourage relationships with schools and set up meaningful learning situations for students. They also want to know that their input will be followed through with schools.

Table 9 shows clearly where the priorities lie. Bureaux feel that with guidance and funding they could have more effective relationships with schools. A high proportion also feel that training for bureau workers would be helpful so that they feel more confident about how schools operate.

Support or factors	Priority (1-5) %				
	1	2	3	4	5
Availability of <b>funding</b> - to pay for staffing etc	<b>69</b>	17	7	3	10
Detailed <b>guidance on how to work with schools</b>	<b>31</b>	10	14	14	21
Increased <b>opportunities to share good practice</b> (eg through case studies, networking meetings etc)	14	17	28	17	3
<b>Training for workers</b> (eg on how to engage students when delivering sessions).	3	<b>45</b>	17	14	14
<b>Additional training resources</b> Please note below under 'other' any specific areas where you would like to see more resources	-	14	34	10	31

**Table 9. Priority areas for Active Citizens Advice Bureaux**

## 5.2 Interested Citizens Advice Bureaux

There was a good response from those 96 bureaux interested in school work. Almost half of those surveyed (42%) completed the questionnaire (appendix B) offering a lot of detail about their work and many making helpful suggestions about future possibilities and direction. This section reflects the responses of these 40 bureaux.

### The importance of financial capability in schools

22 bureaux (over 56%) identified financial capability work in schools as 'Very Important' or 'Important', with no bureaux identifying it as unimportant.

### Type of requests and desire for involvement

It can be seen from table 10 that the bureaux get a lot of requests from schools for information or involvement. This is an interesting contrast to the reported difficulties some bureaux have in engaging schools.

The bureaux are keen to have similar involvement to those already involved. There is a strong desire to have hands-on experience in the classroom in addition to material and information provision. There is an equally strong desire to get engaged in family learning as a potentially powerful way forward in increasing the quantity and quality of community financial capability.

Type of Involvement	Received Requests %	Would like to be involved %
Providing schools who are delivering financial capability with information about Citizens Advice Bureaux services via leaflets	28	45
Planning and delivering financial capability in the class room with limited input from teacher	25	48
Planning and delivering a talk to a (whole) school assembly or event	18	28
Planning and delivering financial capability sessions in the class room jointly with a teacher	15	40
Providing schools who are delivering financial capability with written information on financial capability topics	13	48
Providing schools who are delivering financial capability with help in preparing training materials	13	43
Working with parents and pupils (family learning)	3	53
Providing schools who are delivering financial capability with training to increase staff knowledge on personal finance topics	-	53
<b>Other</b>		
Working with 'parents matter coordinator' in a local middle school	3	
Work in Further Education	3	

**Table 10. Type of involvement considered desirable by Interested Citizens Advice Bureaux**

The curriculum areas from where requests come are the same as those for bureaux already supporting work in school (see table 11).

Curriculum Area	Mostly %	Sometimes %	Never %
PSE/PSHE	33	-	13
Citizenship	33	3	15
Careers Education	5	3	18
Food Technology	-	-	20
Business Studies	-	5	18
Other... A money Management day in school each year 14-16 years in all cases with some indication of 16 + work on entry to employment schemes	3		

**Table 11. Curriculum area requests**

### Getting Involved

We asked all those who were surveyed to respond to the following list of questions to enable us to gauge how they could be supported to develop financial capability work in schools.

- Why are you interested in developing financial capability work in schools?
- What would you most like to do first to develop a programme of work with schools?
- What do you consider to be the barriers, if any, to achieving what you want to do?
- What would be of most help to you in developing a programme of work in schools?

Responses were uniform across all the respondents to this series of questions.

### Why are you interested in developing financial capability work in schools?

There was a clear consensus among all respondents that there was a need to develop financial capability as early as possible. There was one exception to this from a bureau that expressed concern. Their view was that many people are financially literate but still in serious debt. This suggested that it was attitudes and not financial acumen that needed to be tackled. This was an interesting view and one we should keep in mind as the school financial capability agenda is clear that attitudes do need to be explored in order to arrive at a position where you can make good and responsible financial decisions. There were other reasons offered for involvement in this work.

- Involvement can help Citizens Advice Bureaux to meet training and development targets for staff
- The work can raise the profile of the services on offer by the Citizens Advice Bureaux among young people – future users of the service
- Involvement can be a means of accessing parents who may need to learn new skills.

## **What would you most like to do first to develop a programme of work with schools?**

Without exception, participating bureaux wanted to be able to develop programmes/materials and resources to be able to engage in work with schools. Some were specific in terms of the actual content eg budgeting workshops. Most just needed support to develop or access suitable materials to meet the requests they receive.

### **Barriers to involvement**

There was also unanimity among respondents as to the barriers preventing them getting involved. These were also similar to the barriers to further development raised by those involved. Those listed by respondents were:

- Lack of time on the school curriculum to deliver financial capability
- Lack of response from the schools or teachers
- Lack of commitment from schools to financial capability
- Lack of bureau volunteers to spend time to build relationships with schools
- Lack of confidence, experience, or training among bureaux staff to present in schools.

### **Supporting involvement**

Interested respondents were also unanimous in listing the things that may help them to get involved. The list was long and very creative. In part it mirrored the priorities raised by those already involved, but in some cases went further.

- There should be a national standard for financial capability in schools
- Funding needs to be available all the time rather than special projects
- Guidance is needed to help Citizens Advice Bureaux be successful if we are to have to bid for funds from outside agencies
- Citizens Advice Bureaux workers need training to work in schools with teachers
- Citizens Advice Bureaux workers could be mentors to teachers working in this area
- Best practice should be shared more widely and resources developed by Citizens Advice Bureaux should be shared
- There should be agreement from LEAs and school heads about involvement. A more community approach to using available resource
- Better quality data should be available about schools from the LEA.

### 5.3 Non Active Citizens Advice Bureaux

We sent surveys to 85 bureaux who had not worked in schools nor previously identified as having a particular interest in this area of work. The following is based on the 15 responses (18%) received.

#### Working with schools?

1. In principle do you think that Citizens Advice Bureaux should be involved in working with schools on financial capability?		
Yes	No	Other
14	1	0

**Table 12. Non active Citizens Advice Bureaux responses**

We deliberately asked an ‘in principle’ question (appendix C) in order to ascertain whether or not non active bureaux saw their role in any way being to work with schools. As the sample shows, only one Citizens Advice Bureau thought that this should not be part of the work of the bureaux. With this one exception, all the bureaux felt that it would be of value to work with schools. The principle reasons for this were:

- Schools provided an opportunity to take preventive action and therefore reduce the future burden on Citizens Advice Bureaux
- Exposure in schools also meant that Citizens Advice Bureaux could raise awareness about the wide range of issues they can assist with including employment rights
- One bureau felt very strongly that the delivery of financial capability in schools should be part of the main curriculum and not the responsibility of the Citizens Advice Bureaux.

#### How much of a priority?

We also asked the bureaux to rate the importance of this work in relation to other competing priorities. The results in this case were more mixed with just over half saying it was very important to quite important.

3. How would you compare the importance of financial capability work with schools for your bureau against other activities you could/should carry out? Please use a scale of 1 to 5 (with 1 being very important and 5 being not important) to rate this work.				
1 - very important <-----> 5 - not important				
1	5	2	5	2

**Table 13. Priority scale for non active Citizens Advice Bureaux**

This is a predictable response as the ability to resource core work is a struggle for many bureaux. Most see school work as additional to their core activity and therefore it would be very dependent on additional resources.

### What is stopping Citizens Advice Bureaux from getting involved?

We also asked a direct question about why individual bureaux were not involved. The 15 that responded gave four reasons. Some gave more than one reason.

<b>4. Please tell us briefly why you are not currently involved in financial capability work with schools?</b>	
Not enough time and resources	8
Not got the skills to deliver in classrooms to students	6
There are more immediate priorities	5
Schools not interested in involving Citizens Advice Bureaux	3

**Table 14. Barriers to Involvement for non active Citizens Advice Bureaux**

Those bureaux that indicated that they did not feel they had the skills to contribute also expressed a desire to know more about how best they could contribute more effectively.

Those bureaux that reported lack of interest from schools also went on to say that they felt that schools were not always clear about what they could offer. This would suggest there is a case for putting a clearer message across about what bureaux can contribute – resources permitting.

### What would encourage more involvement?

As one might expect, there is a correlation between non active and interested bureaux in terms of what they feel would help them to become more involved. What is perhaps more interesting still is that there is a further link with what even active bureaux say would help them to be more effective in their work with schools.

Below is a summary of what non active bureaux say they would like to see. Beside these we have indicated how many of the active bureaux from the earlier survey indicated the same or similar desire.

<b>5. Other than direct funding, can you tell us what other kind of support would encourage / enable you to engage in financial capability work with schools?</b>		
<b>Type of activity</b>	<b>Non Active %</b>	<b>Active %</b>
Ready made materials	47	48
Guidance for working with schools	46	55
A teaching/training course for Citizens Advice Bureaux workers for working in classrooms	41	48
Networking opportunities with those who have worked successfully with schools	37	49

**Table 15. Encouraging Involvement**

Other suggestions included:

- Working in schools with more partners such as banks and credit agencies
- Better information about how schools would like to work with us and the skills required to do it – a job description for example
- Better information about what Citizens Advice Bureaux can offer schools including other areas such as employment rights etc.

These are interesting additions to the general desire to have more information. They also show a desire to work with other partner agencies in delivering services. This is directly related to school comments about the need and the desire to use outside expertise as long as the conditions are right for all concerned.

## 5.4 Schools

The schools surveyed were randomly selected from **pfeg**'s database of secondary schools across England and Wales. They were all schools who have already been engaged in financial capability work via the **pfeg** projects or otherwise receive regular updates from **pfeg**. The low level of response from what is already a selected sample may reflect the current low status of personal finance education in schools.

Questionnaire survey responses		
No. of schools surveyed	No. of returns	As %
100	19	19

**Table 16. School responses**

### Type of Involvement

Given that the schools we surveyed came from the **pfeg** database, it was not surprising that a high number of them had some involvement with outside organisations. However, none of the schools surveyed had used bureaux to support them in the delivery of financial capability. One school mentioned using their local bureaux to help deliver a session on basic Consumer Rights.

Number of schools engaged in specific types of involvement		
	Citizens Advice Bureaux	Other Agencies
Using materials and information provided by an outside agency	0	12
Representative from outside running a session for students	0	10
Planning and delivering sessions jointly	0	8
Using <b>pfeg</b> (QM) resources to support delivery	0	6
Working with an outside agency to develop materials for delivery by the teacher	0	5
Visiting an external agency to gain knowledge to assist in curriculum planning	0	3

**Table 17. Types of Involvement by schools**

What is interesting is to look at the ways in which schools tend to use outside agencies; 63% of schools use materials and information provided by other organisations including those provided by **pfeg** to help them plan and deliver lessons.

In this way, teachers make best use of expert information, and adapt it to best suit the needs of their students. Over 50% of schools had invited a speaker from an outside organisation to deliver a session for students. This is often the only way schools engage with external organisations.

Both of these types of involvement allow the expertise of others to be easily accessed by the teacher and students.

Whilst it is interesting to note that 42% of schools reported using an outside agency to help them plan and deliver financial capability sessions, this is almost certainly due to the fact that the schools surveyed had been part of Excellence and Access, and therefore would have worked with their **pfeg** advisors in this way. Natwest (Face to Face) and Young Enterprise coordinators were also mentioned.

Because of the skewed nature of our sample, we are not convinced that this level of involvement would be reflected in schools in general.

#### Organisations mentioned:

Trading Standards Departments	Natwest	<b>pfeg</b>
HABIB Bank	Raising Black Men Achievement Group	
Barnados	Lloyds TSB	EBP
One Stop Shop	Skipton Building Society	
St Johns Ambulance	Young Enterprise	
Local Community Health Teams	HM Treasury	

#### Links to the school curriculum

Answers to this question directly relate to the person completing the questionnaire. As most of the respondents were either PSHE or Citizenship coordinators, it is unsurprising that this is where they were using outside organisations to contribute to the curriculum.

Curriculum Area	% response
PSE/PSHE	37
Citizenship	37
Business Education	15
Careers	15
Food Studies	0
Other	0

**Table 18. Links to the school curriculum**

### The importance of using outside agencies

We were heartened to see that in general schools were supportive of using outside agencies. However, some respondents did comment that it was important to set the quality of the input against importance, in other words there was no point in bringing in an outside speaker if the input was poor.

1 - very important ←----->				
5 - not important				
36%	32%	32%	0%	0%

**Table 19. Importance of using outside agencies**

### Paying for external agencies

In asking this question we were trying to explore whether schools are prepared to pay for outside organisations to provide support. Overall schools indicated that they did not have a specific budget to pay external organisations. If they did make a payment, it would come from their own general curriculum subject budget – which was often very small, and of course has numerous demands upon it.

	Yes	No
Have a budget?	7	11
Have paid for the services of a local Citizens Advice Bureaux?	0	18
Have paid for other external organisations?	4	8
Would consider paying for the expertise of a Citizens Advice Bureaux	6	8
Would consider paying for the expertise of other external organisations?	9	5

**Table 20. Number of schools and their willingness to pay for services**

Of those schools that had made a payment or would consider making one, a figure of around £100 was identified. However, some respondents pointed out that as there were plenty of organisations who would come in free of charge, why would they ever consider paying. One school indicated they would only make a payment to a charitable organisation, (eg as a donation). The inference was that they didn't consider Citizens Advice Bureaux to be a charity. Many comments linked the quantity and quality of what was on offer to the level of payment to be made. There appeared to be a view that using outside organisations might not always be best value for money.

### Views and experiences

From this section we can, however, develop some real idea of what schools feel Citizens Advice Bureaux might offer. The main issues can be categorised as follows:

#### Expertise

Teachers acknowledged that Citizens Advice Bureaux staff would have specific, expert knowledge, which would be useful to tap into. They felt that it would help them develop appropriate materials for the classroom as well as aiding their own understanding of the subject. The opportunity for experts to answer specific questions relating to circumstances of students was deemed to be useful, as was the opportunity to explain how Citizens Advice Bureaux offer

help and advice re financial issues. One or two teachers also mentioned the provision of ‘an independent’ view of financial issues and services.

### **Real life experiences/case studies**

Teachers were clear that a real benefit to using Citizens Advice Bureaux would be the provision of real life experiences. Teachers felt Citizens Advice Bureaux staff would have an insight into the difficulties facing consumers in debt, particularly young people, and of local issues affecting local people.

*‘Citizens Advice Bureau involvement brings a great deal of insight into the difficulties consumers’ face in relation to things like debt’. Head of PSHE/Citizenship, Hampshire*

### **The main barriers**

The main barriers to using Citizens Advice Bureaux appeared to be that in general schools were not aware of what bureaux might be able to offer and how and who to contact.

*‘We are not always clear about what the Citizens Advice Bureau can offer us so some information would be good about exactly what they can do and how to contact them’. Head of PSHE, Wiltshire*

There was a feeling that the amount of time a Citizens Advice Bureaux might be able to give to any given school would be small, this puts pressure on engaging them to actually participate in delivery, as most schools are looking for flexibility and multiple visits in order to be able to cover a whole year group.

Some teachers expressed concern that visiting speakers often find it difficult to address students (particularly large groups), and that the quality of delivery left a lot to be desired.

### **Specifically schools stated they would like:**

**A leaflet** which clearly states what the Citizens Advice Bureaux can offer eg talks, expert advice, planning time etc.

**Contact details** – named person, telephone and e-mail details

**Associated costs** – clear indication of any fee attached to specific activities

**Clear links to curriculum/school priorities** eg work related learning

*‘Citizens Advice Bureaux seem to be able to cover a wide range of things in financial matters so it would be helpful to have clear links to the curriculum and our current priorities like citizenship or work related learning’. Assistant Headteacher, West Yorkshire*

## 5.5 A Guidance Framework for Citizens Advice Bureaux supporting schools

### Service Model Proposal Findings

The second purpose of the research was to allow us to construct a type of framework that Citizens Advice Bureaux and policy makers could use to assess the quality of the service they offer and/or their ability to offer a particular level of service.

An attempt was made to define and cost levels of involvement/expertise to which bureaux could relate in assessing their input in this area.

We developed a draft model (appendix E) that included consideration of all the above issues and then constructed a series of questions (appendix E) that would allow us to have an extended conversation with a range of bureaux as to whether such an approach would be helpful.

Survey responses from Citizens Advice Bureaux to framework			
Citizens Advice Bureaux type	No. surveyed	No. of returns	As %
Active	11	5	46
Interested	16	11	69
Non Active	5	3	60
	<b>32</b>	<b>19</b>	<b>59</b>

**Table 21. Citizens Advice Bureaux responses to Model**

We contacted each of the bureaux, first asking them if they would be willing to examine our draft document and to speak with us about it. If they responded positively the document was sent and a follow up interview arranged.

It was agreed that the research should allow us to construct a service model approach that Citizens Advice Bureaux and policy makers could use to assess the quality of the service they offer and/or their ability to offer a particular level of service. The main findings using this approach were:

#### ***The Principle of a Service Level Model***

All the bureaux surveyed did not welcome the name 'service level model' because of the contractual implications. They also objected to something which might be perceived to be imposed centrally.

Some bureaux indicated that they thought the service level idea was too prescriptive, and that something which identified types of involvement and ways of working with schools would make more sense.

They did think that the idea of a Guidance framework for Citizens Advice Bureaux to locate themselves in terms of services they could provide to schools was a helpful tool.

Bureaux also thought such a framework could serve as a lever in any funding bids they were likely to make.

### ***Levels and entry points***

Bureaux welcomed a guidance framework as a tool to identify entry points to service delivery and something that could be updated if they were in a position where they could offer more services or indeed reduce services. This would enable them to continually manage expectations.

Without exception, bureaux responded that they would aspire to be working at the highest level, and that they all felt that in order to have the most impact it would be important to be part of the planning process.

Many thought that information provision as described at the entry point was possible to absorb into existing services. This would mean that all bureaux could say they were able to provide good quality information for teachers.

At the other end of the scale many bureaux felt that special projects warranted a next level.

### ***Quality and quantity***

All bureaux interviewed felt that it would not be a good idea to introduce quantity into service levels. Most work in defined areas where the number of schools tends to be manageable and the service offered based on that knowledge. They felt that service should be defined by quality only.

The majority of bureaux interviewed could not put an exact figure on the number of schools within their local area. Where there had been contact with schools, they were able to identify how many they had been contacted by, but stated that they did not know if there were more.

All bureaux said that they would prioritise Secondary level work, and in particular work with those aged 14-18 years old. Further prioritisation would be given to those pupils about to leave school to seek employment and those students thinking about going on to further or higher education.

When questioned about possible involvement in primary schools they felt that this would be difficult because of resourcing issues. However, they did feel that work in primary schools which was based around family learning projects would add more value and therefore might be prioritised. There was also, they thought, potential for funding around such innovative projects.

### ***Funders and funding***

Bureaux felt that potential funders should be aware of any such framework so that they would understand how bureaux were trying to increase their level of service by applying for funding.

It was felt that case studies and specific guidance about funding and grants would be useful in a Good Practice Guide.

On the question of funding generally, this was found to be a difficult question for bureaux to answer. Most people were extremely reluctant to put a price to any of the levels, although it was acknowledged that level one, simple information provision, could be readily established, and would probably have limited costs associated with it for the bureaux. One bureau which already produced a generic information pack (not necessarily aimed at schools) suggested a figure of £1.00 - £1.50 per pack.

Another bureau which was engaged in financial capability work through their local Drug Action Team charged £85 per two hour session. However, many of the associated set up costs eg staff time to develop materials; liaison with the DAT etc. had been externally funded.

The Welfare Rights Project in Somerset (working with Citizens Advice Bureaux) had some more formally worked up costs, and quoted £12,500 for delivering in five schools, working with 97 pupils across eight groups. This was to deliver eight, one hour sessions in each school – which works out as approximately £16 per pupil per session.

Much comment was made about short term funding, and that sustainable funding was crucial when working with schools. This is a theme that has recurred throughout the research.

### ***Building contacts and partnerships***

Some bureaux saw information presented in this way as a means of saying “we do this – how could you be a part?” This would encourage collaborative working or bids for funding.

## **Framework and costs**

### **Guidance Framework for Citizens Advice Bureaux in providing support to schools**

The guidance framework below has been developed in consultation with a wide range of bureaux from those that are active in providing support to schools to those that are inactive but keen to make a contribution.

The range of activities in this framework is currently being carried out by bureaux to a greater or lesser degree.

It has arisen from a need stated by bureaux to be able to:

- Identify whether a Citizens Advice Bureau have the capacity to offer schools support
- Identify and communicate to schools precisely what kind of support they can offer
- Identify ways in which they may increase their contribution to schools and what this may involve
- Use such guidance as a tool to seek funding to increase provision
- Provide a common language for describing the scope and scale of provision to schools and to fellow bureaux.

The detail provided may allow interested bureaux to identify the scope and scale of their involvement and be able to clearly articulate to schools what they can offer and how this may benefit them.

Table 22 shows the results arising from the consultation (using appendix E) which address both the use of existing and desired resources, and the cost associated with it. We encountered difficulty in getting clear costing information from participants. We present here a costing estimate based on the available information we received from the research and from our experience of working with schools at **pfeg**. The illustrated costs are based on a range of advertised bureau salaries for paid posts using different grading systems in different regions within England and Wales.

We have taken a sample salary of £22,000 with 23% on costs. It is also based on a 35 hour working week. The on costs represent employer’s national insurance contributions and a percentage for bureau management and administration costs.

Types of Involvement	Bureaux Activity	What are the benefits to Bureaux?
<b>1. Providing Information</b>	<p>Bureaux provide information or links to information using <a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a> (or other nationally generated resources available to bureau through Citizens Advice) and are able to direct to schools to this information on request; by phone, letter or email within 48 hours.</p> <p>Bureaux need to be able to add some local statistical data and case studies to add value to already available generic information. This would require some initial input and a small amount of time to update perhaps twice a year.</p>	<p>Bureaux are able to respond positively to the request for information from schools even when their resources are very limited and without this impacting on their main priorities.</p> <p>It can be administered by any member of bureau staff including volunteers.</p> <p>This is also an opportunity to promote the comprehensive range of information provided by the online information service and the work of local bureaux.</p>

#### How does this approach benefit schools?

Schools are often seeking up to date information on a range of topics that Bureaux are likely to deal with. It enables the teacher to plan for learning using stimulating and motivating material that makes learning real for students. It also encourages teachers to become more knowledgeable in what is perhaps an area with which they are unfamiliar. It will raise awareness among schools of the information available to them via [www.adviceguide.org.uk](http://www.adviceguide.org.uk) and about the work of the local Bureaux.

Types of Involvement	Bureaux Activity	What are the benefits to Bureaux?
<b>2. Involvement in Planning</b>	<p>In addition to providing information in 1. bureaux provide time to have a discussion with a teacher by telephone or arrange visit to bureaux for the teacher. Sometimes this guidance can be done using email.</p> <p>This brings expert advice and information to the planning process.</p> <p>This may involve a number of interactions with the teacher face to face, email or by telephone.</p>	<p>Direct involvement with teachers enables bureaux workers to find out more about what topics are being covered in the curriculum and how they might be able to provide more information that may benefit teachers and students.</p> <p>It is an opportunity to raise the profile of local bureaux and the work it is involved in.</p>

#### How does this approach benefit schools?

In addition to information, the teacher gains some specialist help on a range of financial matters. The opportunity to speak with a bureau worker or visit a bureau will help them to plan more effectively. It will also allow them to clarify factual information about some financial matters with an expert. It offers Bureaux an opportunity introduce to the teacher the range of work with which they are involved and this opens doors for future collaboration.

Types of Involvement	Bureaux Activity	What are the benefits to bureaux?
<b>3. Involvement in Planning and Delivery</b>	<p>In addition to offering information, guidance and planning support in 1 &amp; 2, bureaux assist in lesson/module planning and take part in the delivery and evaluation of the work in school.</p> <p>There would be interaction with students directly.</p> <p>This approach involves the use of bureaux expertise in the classroom jointly with the teacher as a result of collaborative planning.</p>	<p>This allows bureaux expertise to be involved directly with students and to be able to evaluate the effectiveness of their work.</p> <p>It gives bureaux staff insight into the kinds of issues facing students and also allows them to explain the role of bureaux in society directly to students.</p> <p>It is an opportunity to raise the profile of local bureaux and the work it is involved in.</p> <p>Bureaux seeking this level of involvement will likely need to be CRB checked.</p>
<p><b>How does this approach benefit schools?</b></p> <p>More direct involvement in planning and delivery enables the teacher to involve bureaux expertise in the most appropriate way using their specialist knowledge and experience. The teacher can concentrate on structuring and managing the learning experience while the visitor to the classroom can concentrate on sharing their expertise with students and bring real life examples to the topics under discussion.</p> <p>It helps teachers build their confidence in delivery of financial capability programmes, thus increasing the quality of learning.</p> <p>This approach allows all those involved to review the effectiveness of planned approach and consider how they might improve it for future use.</p>		

**How much will involvement with schools cost Bureaux?**

It is difficult to put an exact cost on different activities because there are so many factors involved; locality, staff involved, salary levels, funding available etc. Any additional activity is bound to have a financial cost to an individual bureau so we have provided illustrative costs associated with the different levels of activity described in the framework.

The illustrated costs are based on a range of advertised bureaux salaries using different grading systems (in different regions and parts of the UK).

Level of Involvement	Estimated Costs
<p><b>1. Providing Information</b></p> <p><b>How much time will this level of involvement take?</b></p> <p>Up to 30 minutes per query involving processing and posting/emailing of information.</p> <p>The amount of resource required will be dependent on number of schools in your area.</p>	<p>In our research bureaux told us that they could absorb this level of service (in staffing costs) as part of their existing provision because it could be carried out by all bureaux staff including volunteers. This would enable them to provide accurate information to those schools and teachers wanting to develop their own financial capability programmes.</p> <p>If the cost could not be absorbed then staffing this provision would be approximately £10.00 - £15.00 per query.</p> <p>The cost of additional local material may involve a number of staff hours initially but the information could then be made available to teachers electronically.</p> <p>There may be some associated printing costs if bureaux chose to print a range of local material.</p>
<p><b>2. Involvement in Planning</b></p> <p><b>How much time will this level of involvement take?</b></p> <p>Up to 2 – 4 hours would need to be allocated to assist in more detailed planning</p> <p>This would potentially total up to 5 hours for any one school requesting assistance.</p> <p>The amount of resource required would be dependent on number of schools in a bureau catchment.</p>	<p>The cost per consultation would be somewhere in the region of £30 – £75 per consultation depending on the time given and the staff allocated to this work.</p> <p>This includes possible on costs for staff and additional costs of any office costs over and above provision of generic information.</p> <p>There may be additional materials development involved at this level. This cost should be absorbed by the school.</p>
<p><b>3. Involvement in Planning and Delivery</b></p> <p><b>How much time will this level of involvement take?</b></p> <p>14-20 hours would need to be allocated for any one school requesting assistance to assist in more detailed planning and involvement in school based activity. This is based on evidence of bureaux involvement largely revolving around modules of work in PSHE/PSE typically consisting of 4-6 sessions of one hour and the planning and review involved in this. There may be some economies of scale as planning may benefit other schools making similar requests</p>	<p>£210 - £300 per school depending on the staff allocated to this work and the time taken.</p> <p>There may be additional classroom resources that may be developed if involved at this level. This cost would should be absorbed by the school</p> <p>Additional schools would take up less time as some of the preparation may be used in more than one school. There are economies of scale to be had from working across a number of schools.</p>

<b>Building Partnerships</b>	<b>How much will it cost?</b>
<p>Many bureaux engage in a range of activities through projects funded in partnership. These often allow bureaux to dedicate time and staffing due to additional funding being obtained. This usually means bureau staff needing time in addition to the project itself in order to liaise with partner organisations.</p> <p>In addition to the support provided to schools as described in (1-3) bureaux might be involved in networking with other agencies in connection with projects. eg preparing and attending steering meetings, learning partnership meetings. This may also involve sharing experiences with other bureaux via existing support networks.</p> <p>Many bureaux report that this collaborative approach can attract new funding opportunities</p>	<p>In addition to the costs per school illustrated in the table, a bureaux may need to allow an additional £120 per month for staff involvement in networking activity.</p>

## 6. Conclusion

This research looked at the appropriateness of Citizens Advice Bureaux involvement and what in addition bureaux needed in order to provide a more effective response to schools. Our conclusions and call to action for Citizens Advice fall into five areas: level of involvement, sustainable funding, access to teaching resources, quality information and guidance and sharing expertise.

### **Should Citizens Advice Bureaux be involved with schools?**

This research looked at the effectiveness of bureaux interventions in schools to help clarify the role of Citizens Advice Bureaux in delivering financial capability in schools.

Where bureaux have worked closely with teachers in the planning and delivery we judge the outcomes to be positive. However, there is also evidence that bureaux are involved in contributing to school based work without such collaboration. This has proved to be a poorer use of bureaux resources and has limited benefit for students, schools and bureaux.

To work well together teachers need to carefully plan how they can make best use of bureau expertise. In turn this involves bureaux being clear about what they can and cannot offer to schools in order to manage expectations.

For an effective response to schools, Citizens Advice Bureaux have identified the following elements as those that would provide a quality programme.

- Good quality information provided by both parties
- Clear expectations by both parties
- Time for collaborative planning – it's all in the preparation!
- Full involvement of school staff in all aspects of planning and delivery – bureaux should deliver work with schools not for schools
- Citizens Advice Bureaux staff involvement over an extended period of time and not just one off events
- Time for evaluation by teachers, Citizens Advice Bureaux staff and students and for further research
- Opportunities to share experience for both parties with their colleagues.

### **Sustainable Funding**

Bureaux felt that funders needed to be more aware of the need to sustain provision and that funding this was equally worthwhile. Funders should be encouraged to consider the value of providing sustained funding for school based work. This would enable bureaux to plan appropriately with their school partners. This approach would allow nominated staff to deal with school work and develop long term expertise. Alternative funding and partnership opportunities highlighted in the (soon to be published) Citizens Advice Bureaux Guide could be explored. Furthermore, Bureaux might work together to bid for funding rather than individually.

## Teaching Resources

Citizens Advice Bureaux as well as schools should take full advantage of the high quality personal finance teaching resources on [www.pfeg.org](http://www.pfeg.org). **pfeg** Quality Mark resources already contain teachers' notes and student activities which could facilitate Citizens Advice Bureaux understanding of schools' work and their involvement. A high percentage of bureaux produce or adapt resources, these should always be developed in collaboration with teachers and set against a standard criteria to ensure quality - such as the **pfeg** guidelines for personal finance teaching resources. A mechanism that pools good practice resources produced by individual bureaux could also be put in place by Citizens Advice. This would also aid monitoring and evaluation of the quality of delivery.

## Communication and capacity

Bureaux were aware that schools did not always know what they could offer.

Most bureaux knew of the **pfeg** website, but some thought that only teachers could use it. When they knew that this was not the case they were keen to access it, but also thought that it would be a useful way to inform schools about what Citizens Advice Bureaux could offer.

Collaboration with organisations already working with schools could be an effective way to communicate the benefits of working with external agencies. Information about local Citizens Advice Bureaux services could be made available through this vehicle.

The service guidance framework arising from this research could be used to help manage expectations from schools or Citizens Advice Bureaux and to indicate the levels of service an individual bureau can offer. Bureaux need to know how schools work so that they can feel more confident to deliver financial education in schools and plan their involvement effectively.

## Sharing Expertise

Bureaux reported a lack of curriculum knowledge, and a lack of confidence in working in schools. Teachers also reported a lack confidence in inviting outside agencies because they are not sure about the quality of what will be delivered. This raises good practice issues on both sides.

Bureaux could share experiences and expertise about their work with schools through existing financial capability networks provided by Citizens Advice. These could also be opportunities for specialist input from other agencies working with schools.

Training could involve bureaux and schools. This helps identify good practice issues and can develop reciprocal understanding between schools and Citizens Advice Bureaux, and how to get the best from this type of collaboration.

## 7. A Guide for Citizens Advice Bureaux

All bureaux surveyed cited the need for better information about the way schools work, the curriculum and the opportunities there might be for collaboration. All the bureaux asked responded positively to the idea of a good practice guide.

The outcomes of the research have culminated in the production of a Guide (to be published late summer 2006). It is intended that this guidance will be made widely available via existing Citizens Advice networks and will assist many bureaux to be able to provide a service to schools or improve their service to schools.

It is envisaged that to be of practical use to bureaux thinking of working with schools or looking for new opportunities, the guide needs to be a digest of information and opportunities to whet the appetite of bureaux. The guide will then signpost bureaux to more information from a variety of sources should they want to get more involved in school based work.

The Guide contents include:

- A rationale of bureaux involvement in schools
- An outline the current issues facing schools and where Citizens Advice Bureaux can support developments
- Links between bureaux knowledge and expertise and the school curriculum
- Case studies and practical advice for Citizens Advice Bureaux getting involved with schools
- A practical framework against which Citizens Advice Bureaux can assess what they can realistically offer to schools and how they can communicate this message
- Signposting to useful resources to help Citizens Advice Bureaux in their collaboration with schools

Although aimed specifically at Citizens Advice Bureaux, this guide may be useful to teachers with an interest or responsibility for developing financial capability programmes as to how they can engage with outside agencies effectively.

## Appendices

## Appendix A

### Active Citizens Advice Bureaux - letter and questionnaire

#### Letter to Active Citizens Advice Bureaux

Dear <<name>>

Financial capability work in schools and the role of Citizens Advice Citizens Advice Bureaux:  
A joint research project between Citizens Advice and **pfeg** (Personal Finance Education Group)  
I am writing with the support of Citizens Advice to introduce you to a new piece of work and to ask for your help in completing a 10 minute questionnaire.

As you may already be aware, at least 40 Citizens Advice Bureaux in England and Wales are supporting the delivery of financial capability in the classroom. In recognition of this, Citizens Advice is collaborating with **pfeg** on a new research and development project, supported by the Abbey Trust.

The overall aim of the project is to:

- Make recommendations about the role and future capacity of Citizens Advice Bureaux to work in schools;
- Identify what support, training, information and financial resources Citizens Advice Bureaux need to effectively meet schools' needs;
- Capture examples of best practice and publish a guide to be used by schools and Citizens Advice Bureaux.

As you have experience of this area of work we would be very keen to hear about your current activities, experiences and views in more detail. We will use the information you provide for an end report, which we will send to you by February next year. Your response will also help us identify Citizens Advice Bureaux to work with when carrying out more detailed research that will generate case studies to share best practice. Please be assured that we are working closely with Citizens Advice and will make full use of existing data such as that generated through the 2003/4 survey of activities and published directory of Citizens Advice Bureau financial capability projects.

**pfeg** is the lead national charity for developing financial capability work in schools. Through our work with over 300 schools we recognise the key role that community organisations, like Citizens Advice Bureaux, can play in supporting their programmes. This project will help Citizens Advice and **pfeg** establish and share a better understanding of the current and potential role of Citizens Advice Bureau work with schools with a range of stakeholders, including the Financial Services Authority. You can find more information about **pfeg** at [www.pfeg.org](http://www.pfeg.org)

We would be very grateful if you could fill in the enclosed questionnaire and return it to our consultants on this project, WA partnership, in the envelope provided by **Thursday 19<sup>th</sup> May 2005**. If you would prefer a copy of the questionnaire electronically please email [enquiries@wapartnership.com](mailto:enquiries@wapartnership.com)

If you have any queries about the project or the questionnaire please contact our consultants by email or on the following numbers, 01204 657413 or 07973 817338.

Thanking you in anticipation of your help.

Yours sincerely  
Wendy van den Hende

Chief Executive **pfeg**

## Questionnaire to Active Citizens Advice Bureaux

Financial capability work in schools and the role of Citizens Advice Bureau:

A joint research project between Citizens Advice and **pfeg** (Personal Finance Education Group)

If you would prefer to complete this questionnaire electronically please email [enquiries@wapartnership.com](mailto:enquiries@wapartnership.com). The questions are designed to provide us with the detail we need without taking up too much of your time.

They should only take about 10 minutes to complete.

### Introduction

Money, and all that goes with it, affects people every day of their lives regardless of class, ethnicity or income level. Gaining financial skills is not just about putting a budget together; it is also about helping young people develop the financial knowledge and attitudes to make informed choices. We want to find out about the kinds of partnerships that exist between Citizens Advice Bureaux and schools so that we can help to spread good practice.

### 1. Contact details

The details we hold for your Citizens Advice Bureau are below. Could you please amend these if needed and confirm the key contacts details for those involved in financial capability work.

Citizens Advice Bureau name \_\_\_\_\_

Address \_\_\_\_\_

Key contact(s) for financial capability \_\_\_\_\_

Position(s) in Citizens Advice Bureau (e.g. Deputy Manager) \_\_\_\_\_

Email address/telephone number for contact \_\_\_\_\_

### 2. Type of involvement

We would like some information about the ways in which Citizens Advice Bureaux are working with schools, or would like to be. From the list of activities below please tick the ones that represent the work you do, or would like to do.

Type of Involvement	Already Involved	Would like to be
Providing schools who are delivering financial capability with information about Citizens Advice Bureau services via leaflets etc		
Providing schools who are delivering financial capability with written information on financial capability topics (e.g. dealing with debt)		
Providing schools who are delivering financial capability with training to increase staff knowledge on personal finance topics		
Providing schools who are delivering financial capability with help in preparing training materials		
Planning and delivering financial capability sessions in the class room jointly with a teacher		
Planning and delivering financial capability in the class room with limited input from teacher		
Planning and delivering a talk to a (whole) school assembly or event		
Working with parents and pupils (family learning)		
<b>Other</b>		

### 3. Topic areas

Please tick the topics that you cover when carrying out work with schools.

Topic Areas	Tick here
<b>Shopping</b> – e.g. identifying best buys for general consumer goods	
<b>Consumer rights and responsibilities</b> (e.g. returning goods or warranties)	
<b>Budgeting</b> – general skills and strategies	
<b>Budgeting for a life transition</b> (including, for example, estimating costs of regular household bills)	
<b>Shopping</b> – identifying best buys for <b>basic financial services and utilities</b>	
<b>Basic banking</b> – choosing, opening and using an account for the first time	
<b>Banking</b> – common banking products/facilities such as overdrafts	
<b>Credit Unions</b> – how they work, basic services	
<b>Choosing credit – general principles</b>	
<b>Choosing credit</b> – common forms of borrowing such as home credit, credit cards, loans and catalogues	
<b>Government help/benefits</b> – including social fund and tax credits	
<b>Government help for students</b> – including student loans and educational maintenance allowance	
<b>Common insurances</b> – e.g. home contents and car	
<b>Credit referencing</b> – how the system works	
<b>Basic saving</b> – e.g. post office accounts, cash mini ISAs	
<b>Tax and National insurance</b> – explaining basic deductions system when working or self-employed	
<b>Managing debt</b> – e.g. prioritising debts, negotiating with creditors	
<b>Financial record keeping</b> – e.g. understanding bank statements, keeping P60s	
<b>Seeking advice</b> – when and how to seek money or financial advice	
<b>Attitudes to finance</b> – e.g. to borrowing, social responsibility	
Other:	

### 4. Links to school curriculum

If you know, can you indicate which area of the schools' curriculum your work relates to? Please tick the ones that apply and add any others not listed.

Curriculum Area	Mostly	Sometimes	Never
PSE/PSHE(Personal, Social and Health Education)			
Citizenship			
Food Technology			
Business Studies			
Careers Education			
Maths			
Other...			

### 5. Key stages reached

What age students do you work with? Please tick below.

<b>Key stage</b>	
<b>1 and 2 ( 5-11 year olds)</b>	
<b>3 and 4 ( 11-16 year olds)</b>	
<b>16 -18 year olds (still at school)</b>	
<b>Additional information you may want to add about age groups</b>	

## 6. Time and workers

How much time per month, on average, of Citizens Advice Bureau worker time is spent on your financial capability work with schools?

	Under a day	1- 3 days	3-7 days	7 or more days (please state)
Staff				
Volunteers				

If you employ staff that have financial capability work with schools within their official remit, how many hours per week do they have available to do this work? Please make an estimate of their time if they have a number of responsibilities and provide a combined figure if you employ more than one person. \_\_\_\_\_ hours

## 7. Resources

We want to find what resources you use to carry out your work. Below is a list of possibilities, but please tell us about others in the space provided below.

Type of Resource*	Use all the tim	Use sometim	Never used
Real life 'artifacts' e.g. literature from banks			
Information from Citizens Advice or partners e.g. advice guide or self help packs			
Training resources produced by another Citizens Advice Bureau			
Training resources produced and provided by school(s)			
Training resources that are pfeg accredited**			
Training resources produced by national agencies***and designed and to be used for adults			
Training resources produced by own Citizens Advice Bureau from scratch			
Training resources produced by own Citizens Advice Bureau using other resources as basis			
Other resources:			

\*resources could include formats such as videos, websites and CD ROMs

\*\*pfeg accredited resources can be identified by the pfeg quality mark stamp and are listed on the pfeg website [www.pfeg.org](http://www.pfeg.org). pfeg accredited materials may have been produced by a range of organisations such as industry or government departments,

\*\*\*e.g. NIACE or Basic Skills Agency

## 8. Importance of financial capability work

How important is financial capability work in schools compared with other services your Citizens Advice Bureau delivers/competing demands? Please circle below

Very Important				
Important				
1	2	3	4	5

### 9. Funding

Do you receive funding for your financial capability work with schools?

If yes, please indicate sources, amounts and duration below. Yes / No

Source of Funding	How much did you receive in the last year?	Total duration of funding from project start date (e.g. 3 yrs)
Local Authority		
Legal Services Commission		
Lottery sources		
Health		
Learning and Skills Council		
Charitable Trust		
Regeneration funds		
Corporate donation		
14-19 school pathfinder projects	Is this right?	
Other		

### 10. Improving quantity and quality

What would you need to increase and improve the work you do with schools?

Please rank the list below in order of priority for you and add any further suggestions you might have.

(1 = highest priority 5 = Less of a priority)

Support or factors	Priority (1-5)
<b>Training for Citizens Advice Bureau workers</b> e.g. on how to engage students when delivering sessions, link to school curriculum etc.	
<b>Additional training resources</b> Please note below under 'other' any specific areas where you would like to see more resources e.g. 'for post 16's - games on credit choices for students'	
<b>Availability of funding</b> - to pay for staffing, overheads etc	
<b>Detailed guidance on how to link and work with schools</b>	
<b>Increased opportunities to share good practice</b> (e.g. through case studies, networking meetings etc)	
<b>Other:</b>	

### 11. What works best for you and the schools with whom you work?

In your experience of working with schools what do you find has had the most impact on pupils and their learning? In the space below we would value your view on what has worked well and perhaps what has not worked so well and why? Although we may use your comments in our final report we will not attribute your comments without your permission.

### 12. Happy to be contacted further?

We are keen to talk to some Citizens Advice Bureaux in more detail to identify areas of good practice and avoid duplication.

Would you be happy to talk further about your comments/experiences over the phone?

YES/NO

Would you be willing to have a visit by our researchers to interview you, your school colleagues and

students about your work?

YES/NO

Please indicate below how you would prefer to be contacted  
mail

Telephone / e-

Are there any particular days / times when you can be reached?

Please return to WA partnership in the SAE provided by Thursday 19<sup>th</sup> May 2005.

If you are sending by email please send to: [enquiries@wapartnership.com](mailto:enquiries@wapartnership.com) .

Thank you very much for taking the time to answer these questions.

## Appendix B

### Interested Citizens Advice Bureaux – letter and questionnaire

#### Letter to Interested Citizens Advice Bureaux

Dear <<name>>

Financial capability work in schools and the role of Citizens Advice Citizens Advice Bureaux:

A joint research project between Citizens Advice and **pfeg** (Personal Finance Education Group)

I am writing with the support of Citizens Advice to introduce you to a new piece of work and to ask for your help in completing a 15 minute questionnaire.

As you may already be aware, at least 40 Citizens Advice Bureaux in England and Wales are supporting the delivery of financial capability in the classroom. In recognition of this, Citizens Advice is collaborating with **pfeg** on a new research and development project, supported by the Abbey Trust.

The overall aim of the project is to:

- Make recommendations about the role and future capacity of Citizens Advice Bureaux to work in schools;
- Identify what support, training, information and financial resources Citizens Advice Bureaux need to effectively meet schools' needs;
- Capture examples of best practice and publish a guide to be used by schools and Citizens Advice Bureaux.

As a Citizens Advice Bureau that has indicated interest in this area of work we are very keen to hear your views on what potential there is to develop financial capability work with schools. We will use the information to produce a report that will help us identify Citizens Advice Bureaux to work with when carrying out more detailed research.

**pfeg** is the lead national charity for developing financial capability work in schools. Through our work with over 300 schools we recognise the key role that community organisations, like Citizens Advice Bureaux, can play in supporting their programmes. This project will help Citizens Advice and **pfeg** establish and share a better understanding of the current and potential role of Citizens Advice Bureau work with schools with a range of stakeholders, including the FSA. You can find more information about **pfeg** at [www.pfeg.org](http://www.pfeg.org).

We would be very grateful if you could fill in the enclosed questionnaire and return it to consultants on this project WA partnership in the envelope provided by **Monday 23<sup>rd</sup> May 2005**. If you prefer a copy of the questionnaire electronically then please email [enquiries@wapartnership.com](mailto:enquiries@wapartnership.com) and one will be sent straight away.

If you have any queries about the project or the questionnaire please do not hesitate to contact our consultants on this project by email or on the following numbers, 01204 657413 or 07973 817338.

Thanking you in anticipation of your help.

Yours sincerely

Wendy van den Hende  
Chief Executive **pfeg**

## Interested Citizens Advice Bureaux questionnaire

Financial capability work in schools and the role of Citizens Advice Bureau:

A joint research project between Citizens Advice and **pfeg** (Personal Finance Education Group)

If you would prefer to complete this questionnaire electronically please email enquiries@wapartnership.com and we will send you one straightaway. The questions are designed to provide us with the detail we need without taking up too much of your time. They should only take about 15 minutes to complete.

### Introduction

Money and all that goes with it affects people every day of their lives regardless of class, ethnicity or income level. Gaining financial skills is not just about putting a budget together; it is also about helping young people develop the financial knowledge and attitudes to make informed choices. We want to find out about the potential there is to develop financial capability work with schools and about the possible barriers to that development.

### 2. Contact details

The details we hold for your Citizens Advice Bureau are below. Could you please amend these if needed and confirm the key contacts details for those involved in financial capability work.

Citizens Advice Bureau name \_\_\_\_\_

Address \_\_\_\_\_

Key contact(s) for financial capability \_\_\_\_\_

Position(s) in Citizens Advice Bureau (e.g. Deputy Manager) \_\_\_\_\_

Email address/telephone number for contact \_\_\_\_\_

### 2. Type of involvement

We would like some information about the ways in which Citizens Advice Bureaux would like to get involved with schools and the level of demand. From the list of activities below please tick the ones that represent the type of requests you have received and whether you would like to be involved. **Please read through all the options before making your choices.**

Type of Involvement	Received Requests	Would like to be involved
Providing schools who are delivering financial capability with information about Citizens Advice Bureau services via leaflets etc		
Providing schools who are delivering financial capability with written information on financial capability topics (e.g. dealing with debt)		
Providing schools who are delivering financial capability with training to increase staff knowledge on personal finance topics		
Providing schools who are delivering financial capability with help in preparing training materials		
Planning and delivering financial capability sessions in the class room jointly with a teacher		
Planning and delivering financial capability in the class room with limited input from teacher		
Planning and delivering a talk to a (whole) school assembly or event		
Working with parents and pupils (family learning)		
<b>Other</b>		

### 3. Links to school curriculum

If you have received requests from schools (Q2.) please indicate, if you know, which area of the schools' curriculum the requests relate to. Please tick the ones that apply and add any others not listed.

Curriculum Area	Mostly	Sometimes	Never
PSE/PSHE(Personal, Social and Health Education)			
Citizenship			
Food Technology			
Business Studies			
Careers Education			
<b>Other</b>			

Are you able to indicate the age range of students involved in any requests?

### 4. Importance of financial capability work in schools

How important is the development of financial capability work in schools compared with other services your Citizens Advice Bureau delivers or other development areas? Please circle below

Very Important				
Not Important				
1	2	3	4	5

### 5. Your views and experiences

We are interested to hear your views on the potential to develop financial capability work in schools. Please use the space below to tell us:

<b>Why you are interested in developing financial capability work in schools?</b>
<b>What you would most like to do first to develop a programme of work with schools?</b>
<b>What you consider to be the barriers, if any, to achieving what you want to do?</b>
<b>What would be of most help to you in developing a programme of work in schools?</b>
<b>If you have any other comments please use this space.</b>

### 6. Happy to be contacted further?

Would be happy to talk further about your comments over the phone? YES/NO

Would you be willing to have a visit by our researchers to interview you YES/NO

Please let us know how and when you would prefer to be contacted (e.g. e-mail address, telephone number etc.....)

## Appendix C

### Non Active Citizens Advice Bureaux - email and questions

Dear Colleague

**Financial capability work in schools and the role of Citizens Advice Bureaux:  
A joint research project between Citizens Advice and pfeg (Personal Finance Education Group)**

Citizens Advice is working with **pfeg** on a piece of research that will make recommendations about the role and future capacity of bureaux to deliver financial capability to young people at school. We have already carried out research with bureaux running projects in this area, but are also seeking feedback from bureaux that are not.

We would be very grateful if you could answer the brief questions below, which should take you no more than five minutes.

1. In principle do you think that Citizens Advice Bureaux **should** be involved in working with schools on financial capability?
2. Whether your answer is YES or NO to question 1, please tell us why?
3. If you have answered YES to question 1, how would you compare the importance of financial capability work with schools for your bureau against other activities you could/should carry out? Please use a scale of 1 to 5 (with 1 being very important and 5 being not important) to rate this work.
4. Please tell us briefly why you are not currently involved in financial capability work with schools?
5. Other than direct funding, can you tell us what other kind of support would encourage/enable you to engage in financial capability work with schools?
6. Is there any thing else you would like to tell us/do you have other points to make?

Thank you very much for your time. Please send your reply to us at [financial.skills@citizensadvice.org.uk](mailto:financial.skills@citizensadvice.org.uk) or just click reply to sender.

If you have any queries about the research or the questions please do not hesitate to contact the consultants working on the project by email at [enquiries@wpartnership.com](mailto:enquiries@wpartnership.com) or on the following numbers, 020 8348 8067 or 07973 817338.

Thanking you in anticipation of your help.

## Schools letter

07 July 2005

**Financial Capability work in schools and the role of Citizens Advice Bureaux (Citizens Advice Bureaux): A joint research project between Citizens Advice and pfeg (Personal Finance Education Group)**

Dear «Prefix» «LastName»

I am writing with the support of Citizens Advice to introduce you to a new piece of work and to ask for your help in completing a very short questionnaire.

There are at least 40 Citizens Advice Bureaux (Citizens Advice Bureaux) in England and Wales already supporting the delivery of financial capability in the classroom. In recognition of this, Citizens Advice is collaborating with **pfeg** on a new research and development project, supported by the Abbey Trust.

As a school that has been involved in **pfeg** projects we would like to find out whether you have engaged in work with your local Citizens Advice Bureau or other external agencies - either as part of your involvement with **pfeg** or as part of other planned activity in school - and how this helped you in delivering the financial capability entitlement for your students.

The overall aim of the research project is to:

- Make recommendations about the role and future capacity of Citizens Advice Bureaux to support schools;
- Identify what support, training, information and financial resources Citizens Advice Bureaux need to effectively meet schools' needs;
- Capture examples of best practice and publish a guide to be used by schools and Citizens Advice Bureaux.

We would be very grateful if you could fill in the enclosed questionnaire that should take no more than 10 minutes and return it to consultants on this project WA partnership in the envelope provided by **Wednesday 20<sup>th</sup> July or as soon as possible thereafter**. If you prefer a copy of the questionnaire electronically please email [enquiries@wapartnership.com](mailto:enquiries@wapartnership.com) and one will be sent straight away.

We look forward to hearing your views and to a continuous working relationship with your school.

Yours sincerely



Wendy van den Hende  
Chief Executive

## Schools Questionnaire

Financial capability work in schools and the role of Citizens Advice Bureau:  
A joint research project between Citizens Advice and **pfeg** (Personal Finance Education Group)

If you would prefer to complete this questionnaire electronically please email enquiries@wapartnership.com and we will send you one straightaway. The questions are designed to provide us with the detail we need without taking up too much of your time. They should only take 5-10 minutes to complete.

### Introduction

Money matters affect people every day of their lives regardless of class, ethnicity or income level. Gaining financial skills is not just about putting a budget together; it is also about helping young people develop the financial knowledge and attitudes to make informed choices.

We want to find out about the potential for Citizens Advice Bureaux (Citizens Advice Bureau) and other agencies to support the development of financial capability in schools and about the possible barriers to that development.

### 3. Contact details

School Name «Organisation» \_\_\_\_\_

Address «Address1» «Address2» «Address3» «PostalCode» \_\_\_\_\_

Contact Name «Prefix» «FirstName» «LastName» \_\_\_\_\_

Role in School «JobTitle» \_\_\_\_\_

Email address \_\_\_\_\_

Telephone number for contact \_\_\_\_\_

### 2. Type of involvement

We would like some information as to whether, as part of your involvement with **pfeg**, or in other areas you have worked with your local Citizens Advice Bureau or any other external agencies, and if you did, what kind of activities you engaged in. Please read through all the options before making your choices.

Type of Involvement	Citizens Advice Bureau	Other Agency (please name)
Using materials and information provided to you by an agency in your lesson planning and delivery.		
Inviting a representative from outside to run a session for students in the classroom.		
Working with an organisation to develop materials for delivery by you in the classroom.		
Visiting an external agency to gain knowledge to assist you in your curriculum planning e.g. a teacher placement.		
Planning and delivering financial capability sessions in the classroom jointly with the representative from an outside agency.		
Using <b>pfeg</b> accredited (Quality Mark) resources to support your delivery.		
If you have been involved with any other work that does not fit the above categories tell us about it here.		

### 3. Links to school curriculum

Can you tell us in which areas of the curriculum you have used the services of the Citizens Advice Bureau or other outside organisations to help you to deliver aspects of financial capability and with what age range of students?

Curriculum Area	Citizens Advice Bureau	Other Agency (please name)	Age Range
PSE/PSHE			
Citizenship			
Food Technology			
Business Studies			
Careers Education			
Other			

### 4. The importance of the role of outside agencies in delivering financial capability

How important is it to you to use outside agencies such as a Citizens Advice Bureau to develop financial capability work?

Very Important				
Not Important				
1	2	3	4	5

### 5. Using External Agencies

	Yes	No	How Much?
a) Do you have a budget that enables you to engage the expertise of external agencies?			
b) Have you ever paid for the services of a local Citizens Advice Bureau to support your work with students?			
c) Have you ever paid for the services of any other kind of agency to support your work with students?			
d) Would you consider paying for the expertise of a Citizens Advice Bureau to support your work with students?			
e) Would you consider paying for the expertise of any other agency to support your work with students?			
Other comments			

### 6. Your views and experiences

We are interested to hear your views on the potential to develop financial capability work in schools with the support of external agencies such as Citizens Advice Bureaux. Please use the spaces provided to answer the following questions.

What do you feel your local Citizens Advice Bureau could offer to you and to your students to develop financial capability? E.g. particular knowledge input
If you have worked with a Citizens Advice Bureau tell us what was particularly helpful to you in achieving your aims e.g. joint planning and delivery.
In your work with a Citizens Advice Bureau were there any barriers to achieving what you set out to do? e.g. time, communication.
If you have not worked with your local Citizens Advice Bureau then tell us what might encourage you to get involved with them or any other outside agency that can offer expertise e.g. Clearer information about what they can offer to schools.

If you have any other comments about your involvement with Citizens Advice Bureaux or other outside agencies please use this space.
Please turnover if you need more space.

**7. Happy to be contacted further?**

Would be happy to talk further about your comments over the phone? YES/NO  
Would you be willing to have a visit by our researchers to interview you? YES/NO

## Appendix E

### Service Model proposal questions used with Citizens Advice Bureaux

#### Questions for Citizens Advice Bureaux

**We would like you to look at this proposed model and we would then like to have a discussion with you about the following:**

1. Based on this proposed model, what level of service would you say you currently offer?
2. Do you think you could offer a higher level of service? If so would the measures proposed enable you to do this?
3. What costs would you attribute to each of the service levels identified? Fixed costs and per enquiry costs?
4. Is there a level at which you might say there are no easily identifiable costs and at which you would be happy to advertise a service? (E.g. Level 1 if provided with a generic pack to which you may spend a short time adding local data – one off event until they needed updating. )
5. What quantity of schools is in your area? Primary and Secondary? Do you know?
6. What would your view be about the relationship between the service levels and the quantity of service you can deliver? For example would you think it useful to ascribe a % of coverage to each level such as Level 1. 10% of schools, Level 5 50% of schools.
7. Or – can we stick to a purely qualitative service model?
8. What would incentivise you to increase the service level you offer to schools – what is in it for you? E.g. if schools were willing to pay for different levels of service?
9. Would you be happy to let us have names of one or two schools you work with so that we can ask them some similar questions?
10. Almost all Citizens Advice Bureaux say that sharing materials and ideas would be good. What do you think the most practical way would be to share ideas and materials?
11. Are there materials you are happy to share with us that came out of your work with schools and which you think would be a good case study for a particular level of involvement?

**Service Model Proposal Sample used with Citizens Advice Bureaux:**

The table indicates what an individual Citizens Advice Bureau may offer at a particular level of service.

Service Level	Citizens Advice Bureau Provision	Resourcing required by Citizens Advice Bureau
<p><b>1. Information provision</b> Reactive Remote Access FREE to schools</p>	<p>Citizens Advice Bureau provides a pack of information on the work of Citizens Advice Bureau and is able to distribute these to schools on request by phone, letter or email within 48 hours. (Citizens Advice Bureau would have added local content to a generic pack about the work of CA/Citizens Advice Bureaux)</p>	<p>Up to 30 minutes per query (Resourcing dependent on number of schools in catchment).</p>
<p><b>2. Information provision and consultation</b> Reactive Remote Access/Direct contact FREE to schools</p>	<p>Provides a pack of information on the work of Citizens Advice Bureau and is able to distribute these to schools on request by phone, letter or email within 48 hours. (Citizens Advice Bureau would have added local content to a generic pack about the work of CA/Citizens Advice Bureaux) Can provide time to have a discussion with teacher by telephone or arrange visit to the Citizens Advice Bureau for teacher.</p>	<p>Up to 30 minutes per query (Resourcing dependent on number of schools in catchment)  Up to 1 hour per consultation or visit.</p>
<p><b>3. Information provision and consultation</b> Reactive/Proactive Remote Access direct contact FREE AND FEE/DONATION</p>	<p>Provides a pack of information on the work of Citizens Advice Bureau and is able to distribute these to schools on request by phone, letter or email within 48 hours. (Citizens Advice Bureau would have added local content to a generic pack about the work of CA/Citizens Advice Bureaux) Can provide time to have a discussion with teacher by telephone or arrange visit to the Citizens Advice Bureau for teacher. Time with teacher to assist in lesson planning. Bringing expert advice and information to the planning process. This may involve a number of interactions with the teacher by email or telephone but would not involve direct involvement in the classroom. (This level of expert input from the Citizens Advice Bureau would be teacher led. Citizens Advice Bureau could offer information/advice etc but the planning and delivery would be by the teacher.)</p>	<p>Up to 30 minutes per query (Resourcing dependent on number of schools in catchment)  Up to 1 hour per consultation or visit.  Up to 4 hours of Citizens Advice Bureau staff time.</p>
<p><b>4. Information provision and consultation (teacher and student)</b> Reactive/Proactive Remote Access direct contact with teachers and remote access</p>	<p>Provides a pack of information on the work of Citizens Advice Bureau and is able to distribute these to schools on request by phone, letter or email within 48 hours. (Citizens Advice Bureau would have added local content to a generic pack about the work of CA/Citizens Advice Bureaux) Can provide time to have a discussion with teacher by telephone or arrange visit to the Citizens Advice Bureau for teacher.</p>	<p>Up to 30 minutes per query (Resourcing dependent on number of schools in catchment)  Up to 1 hour per consultation or visit.</p>

<p>with students FREE AND FEE/DONATION?</p>	<p>Citizens Advice Bureau for teacher. Time with teacher to assist in lesson planning. Bringing expert advice and information to the planning process. This may involve a number of more direct involvement with the teacher but would not involve direct involvement in the classroom. Interaction with students (remote) Answering queries received from students relating to their financial education work by email. Sharing your experience with other Citizens Advice Bureaux via a support network where ideas and approaches are shared.</p>	<p>Up to 4 hours of Citizens Advice Bureau staff time.  5-15 minutes per query within 5 days of receiving query.</p>
<p><b>5. Information provision, consultation and classroom contact (teacher and student)</b> Proactive/Reactive Remote Access, Citizens Advice Bureau visit &amp; hands on school involvement FREE AND FEE/DONATION?</p>	<p>Provides a pack of information on the work of Citizens Advice Bureau and is able to distribute these to schools on request by phone, letter or email within 48 hours. Can provide time to have a discussion with teacher by telephone or arrange visit to the Citizens Advice Bureau for teacher. Time with teacher to assist in lesson planning. Bringing expert advice and information to the planning process. This may involve a number of interactions with the teacher but would not involve direct involvement in the classroom. Answering queries received from students relating to their financial education work by email. Interaction with students (direct) Assisting in lesson/module planning and taking part actively in the delivery and evaluation of the work in school. (This approach would involve the use of the Citizens Advice Bureau as an expert in the classroom jointly with the teacher as a result of collaborative planning.) Sharing your experience with other Citizens Advice Bureaux via a support network where ideas and approaches are shared.</p>	<p>Up to 30 minutes per query (Resourcing dependent on number of schools in catchment) Up to 1 hour per consultation or visit.  Up to 4 hours of Citizens Advice Bureau staff time.  5-15 minutes per query within 5 days of receiving query.  Commitment of up to 20 hours with one school.</p>