

# Review of Financial Capability Training Resources

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**July 2011**

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## ***Executive summary***

### ***1. Introduction***

The aim of this review is to better understand the training needs of practitioners working in the field of post-school financial capability support in Scotland; and the training provision available for different types of practitioners across a range of sectors. The review was undertaken by the Employment Research Institute, Edinburgh Napier University on behalf of the Scottish Government.

The methods used include: a literature review; a survey of financial capability practitioners; and interviews with stakeholders in financial capability practitioner training.

### ***2. The financial capability needs and desired outcomes for client groups***

Financially capable consumers are those who can: effectively and confidently manage their finances and plan ahead; access financial services; understand financial products; make informed financial decisions; and have the motivation to act on these (Financial Services Authority, 2006). It is often the most vulnerable members of society who are affected by a lack of financial capability e.g. younger people, those on low incomes and those with children. The effects of a lack of financial capability are not only financial but may lead to wider problems for the individual, household and beyond, including debt, higher stress and reduced wellbeing. The benefits of improving financial capability include:

- Individuals should not pay more than they need to for goods and services
- Individuals should be able to make plans for the future and cope with financial 'shocks'
- Individuals should be able to make the most of work opportunities

### ***3. The skills requirements for financial capability practitioners***

Financial capability practitioners require both the skills that relate to knowledge of financial products, *and* also the interpersonal, communication, and network skills to work with clients, such as:

- Knowledge of where to find information and resources
- Skills around budgeting and keeping track of expenditure
- Knowing when and where to refer users of their service to other organisations, as well as identifying any additional support needs that they may have
- Non-financial skills, particularly interpersonal and communication skills

Most financial capability support is delivered outside traditional money advice settings, so it needs to be provided to a range of groups by a variety of types of practitioner. Practitioners need to take account of the diverse preferences of their clients and have the 'people skills' to engage with service users and gain their trust. A lack of financial capability is unlikely to be the only issue that an individual or household faces and therefore practitioners need to recognise and direct people to other appropriate services. In order to be effective, financial capability practitioners also need to address an individual's motivations (e.g. CFEB, 2010a).

#### **4. What training is currently available in Scotland to improve financial capability practitioners' skills?**

Training is supplied by a range of providers located in Scotland and elsewhere in the UK, covering a wide range of issues. They fall into two main types: financial knowledge (and referral skills) for practitioners who already have suitable advising, inter-personal, community development, teaching and/or training skills; and advising skills for those who already have financial knowledge.

Appendix 2 provides summary details of 25 courses linked to financial capability, together with examples of 15 training courses on related advising etc. (plus brief information on the Money Advice Service Money Adviser training which is not currently publically available).

A survey of 35 people working in financial capability support sectors identified:

- The area that was felt to have most adequate training was budgeting and keeping track of expenditure
- The area perceived to have least adequate training was retirement planning
- In terms of teaching related skills it is hard to conclude whether the training is perceived as adequate

Interviews discussing training for practitioners were conducted with stakeholders in six financial capability related organisations. These identified that:

- Financial capability support is often provided outside traditional money advice settings
- Some organisations cannot afford to send staff on training courses
- Training is often only targeted at practitioners working on specific projects
- There is a lack of a roadmap for a career in financial inclusion services
- The training provision landscape is not joined up enough

#### **5. Conclusions**

This brief study suggests that there is a range of suppliers and types of financial capability related courses. However, given the range of client groups which the organisations serve, and the variety of backgrounds that financial capability practitioners come from, very detailed information would need to be gathered to identify gaps that need to be filled. In addition the sometimes limited geographical coverage of the courses, the use of in-house courses and the varying levels of training needs analysis within organisations mean that the identification of specific courses or other learning and skills development needs require further detailed analysis at individual, organisational and wider levels.

Some issues for further consideration that arise from this review include:

- training (or skills development) needs analysis packages for financial capability practitioners, so that the needs of staff can be clearly identified and articulated, and locally available provision to meet those needs identified or developed in conjunction with potential providers

- training should not only enable practitioners to effectively impart information to those whom they support, but should also help to ensure that their support improves their clients' overall financial capabilities and motivates these clients to take action on the advice given
- reviewing the capacity for training within existing organisations and how this could be matched to the needs of financial capability support organisations
- improving the different ways of developing skills, e.g. through exchange of good practice, mentoring etc., as well as formal training
- the updating of skills and how this might be better organised and developed.

## ***Review of Financial Capability Training Resources***

### ***1. Introduction***

The overall aim of this review is to better understand the training needs of practitioners working in the field of post-school financial capability support in Scotland and the training provision available for them across a range of sectors and for different types of practitioners. The review was commissioned by the Scottish Government and undertaken by the Employment Research Institute, Edinburgh Napier University.

In July 2010 the Scottish Government Financial Inclusion Policy Team produced a financial capability evidence review and a discussion paper on future policy development.<sup>1</sup> These documents provide the foundation for developing a more consistent policy on financial capability to guide Scottish Government activity. In them the Scottish Government has underlined the need for an increased understanding of financial capability. The Tackling Poverty Board was established by the Scottish Government and CoSLA in September 2009 to review poverty reduction policy and practice in Scotland. It has endorsed the underlying early intervention principle implicit within the three key Scottish Government Frameworks and which is also central to financial capability practice: *Achieving Our Potential: A Framework to Tackle Poverty and Income Inequality in Scotland*, the *Early Years Framework*, and *Equally Well*. These demonstrate the commitment to a preventative approach of tackling the root causes of poverty, rather, than simply treating its symptoms (see Scottish Government, 2008a, 2008b; Scottish Government and CoSLA, 2009).

Financially capable consumers have the motivation to manage their finances; access financial services; understand financial products; and to make informed financial decisions (see section 2). Key to developing the financial capability of the population of Scotland is ensuring those professionals involved with delivering financial capability support are adequately trained. The overall aim of this short review is to better understand the training needs of professionals relating to financial capability support and the training provision available in Scotland across a range of sectors and for different types of practitioners. The specific objectives of this brief review are as follows:

1. To identify the financial capability needs and desired outcomes for the target client groups receiving support, advice and/or training from service provider professionals and practitioners.
2. To indicate what financial capability skills and knowledge are needed by practitioners in the relevant sectors (e.g. Housing, Employability, Adult Literacies and CLD,

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<sup>1</sup><http://www.scotland.gov.uk/Topics/People/tackling-poverty/TacklingScottishPoverty/Financial-Capability>

Offender Learning, Youthwork, Health, Local Government and Voluntary Sector), and for different professional roles.

3. To map out against the skills and knowledge identified in (2) above, the financial capability training and qualifications available to practitioners in Scotland (formal and informal), including their targeted audience, outline content and function.

The methods used are set out in detail Appendix 1. These included a literature review and a questionnaire sent out to those working in financial capability support sectors and those who were invited to a financial capability practitioner event 'Building Resilience' in Glasgow on 15 June 2011 (with 35 responses - see Appendix 3 for the questionnaire results) and finally six telephone and email interviews with financial capability stakeholders in Scotland (see Appendix 4 for a summary of the responses).

For the purpose of this review the authors define financial capability practitioners as those who, through their paid or unpaid work, deliver financial capability support and advice. This may include: those working in credit unions; those working or volunteering in advice agencies such as Citizen's Advice Bureau; or those delivering financial capability support as a peripheral part of their main job (e.g. housing officers working to improve tenancy sustainment, youth workers seeking to improve confidence and skills, health visitors providing financial advice leaflets to new mothers).

## ***2. The financial capability needs and desired outcomes for client groups***

This section identifies the financial capability needs and desired outcomes for the target client groups receiving support, advice and/or training from financial capability professionals and practitioners. It draws on the literature review conducted as part of this evidence review (more details about how this literature review was conducted can be found in Appendix 1).

### ***2.1 What is financial capability?***

Financially capable consumers are those who can: effectively and confidently manage their finances and plan ahead; access financial services; understand financial products, such as insurance; make informed financial decisions; and have the motivation to act on these (Financial Services Authority, 2006; HM Treasury 2007). A previous evidence review by the current authors presents a definition of financial capability highlighting how it is made up of interlinked components. Drawing on *Financial Capability: the Government's Long Term Approach* (HM Treasury, 2007), the *Adult Financial Capability Framework* (Basic Skills Agency and Financial Services Authority, 2006) and the *Financial Capability Baseline Survey*

(Financial Services Authority 2006), McQuaid and Egdell (2010) argue that a financially capable consumer is able to effectively address:

- The day to day management of finances
- Planning ahead (for specific issues such as retirement or unexpected events)
- Efficiently selecting financial products and understanding these products
- Knowing where, and how, to seek financial advice
- Having the motivation to efficiently manage finances and effect change.

The current authors would therefore argue that these five areas should shape the desired outcomes of services seeking to develop financial capability amongst service users (see objective 1 of this review). For example a financially capable individual should be able to: make appropriate choices from, for example, financial products such as savings accounts, complex electricity or mobile telephone tariffs, so as to improve day to day management of their finances; or understand what government benefits or tax credits they might be entitled to, so as to make an informed choice about their employment options.

Supply-side aspects of financial capability, such as the financial macro-structures also need to be in place to enable increased financial capability. For example those on low incomes may not be able to access mainstream products and services for a variety of reasons (Financial Inclusion Taskforce, 2010a; Gibbons, 2010; Harris et al., 2009). The United Kingdom Government has sought to improve the regulation and the supply of suitable financial services, such as basic bank accounts, affordable credit, and face-to-face advice (HM Treasury, 2004).

## *2.2 Who is affected by a lack of financial capability?*

It is often the most vulnerable members of society who are affected by a lack of financial capability. The *Financial Capability Baseline Survey* is arguably the most comprehensive survey of financial capability in the United Kingdom to date (Financial Services Authority 2006). The survey compiled a dataset comprising of 5,328 individuals aged 18 years and over; and indicated that the groups most likely to have low financial capability are:

- younger people
- those on low incomes
- those with children
- those with poor levels of education, literacy and numeracy.

McQuaid and Egdell (2010) analysed the *Scottish Household Survey 2005/6* data and Scottish Government data to give an indication of the distribution of some aspects related to financial capability in Scotland. In response to the questions *“How the household is*

*managing financially these days” and do “they or their partners have any savings or investments”, they found that younger people, those who are unemployed or who are on low incomes, and those with low educational attainment were most likely to indicate low levels of financial capability. Not coping financially was concentrated in the most deprived 15% of areas in Scotland, although while there were differences between individual local authorities in how well people are coping financially but there is little clear difference between urban and rural areas across Scotland as a whole.*

### *2.3 The benefits of improving financial capability and what are the financial capability needs of service users?<sup>2</sup>*

A lack of financial capability can have profound financial effects on individuals and their households and it is those with the least resources who are at risk of the most serious consequences. The effects of a lack of financial capability are not only financial: those with lower financial capability are more likely to report greater levels of stress (Lenton and Mosely, 2008; Melhuish et al., 2005; Taylor et al., 2009) and may also lead to wider problems for the individual, household and beyond. Pressure to pay off debts, for example, can increase stress and anxiety levels and reduce wellbeing, especially if individuals have a large volume of debt or are bound by inappropriate repayment structures. The needs of the individual depend on their circumstances. Approaches should be person-centred, taking into account these varying needs. The benefits of improving financial capability include, for example:

**Avoiding debt or managing debt better.** Individuals may fall into debt because they cannot access mainstream credit. They may turn to doorstep money lenders who, while operating using cash and offering low value loans, have high rates of interest (APRs can be between 275% and 500%) (Financial Inclusion Taskforce, 2010c; Leyshon et al., 2004; Leyshon et al., 2006). Also individuals may be unable to keep up with repayments (Dearden et al., 2010; Elliott, 2005). Using high cost credit reduces disposable income to spend on essentials, which can have an impact on dependents.

**Planning for the future and being able to cope with financial ‘shocks’.** A lack of savings may mean that households are not able to cope with unexpected expenditure as a result of ‘shock’ events such as family breakdown or ill health (Disney et al., 2008; Green, 2009). Older people may not be able to cope well in a crisis or when they have financial advice needs linked to the effects of ageing (e.g. bereavement and financing long-term care) and they may not be well informed about financial products (Age Concern, 2007). A lack of insurance may make it hard for households to replace goods (Collard, 2007, Hood et al.,

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<sup>2</sup>The information presented in this section is summarised in a table in Appendix 5 that provides examples of who may be affected by a lack of financial capability, their service needs, the needs of financial capability practitioners and required service outcomes.

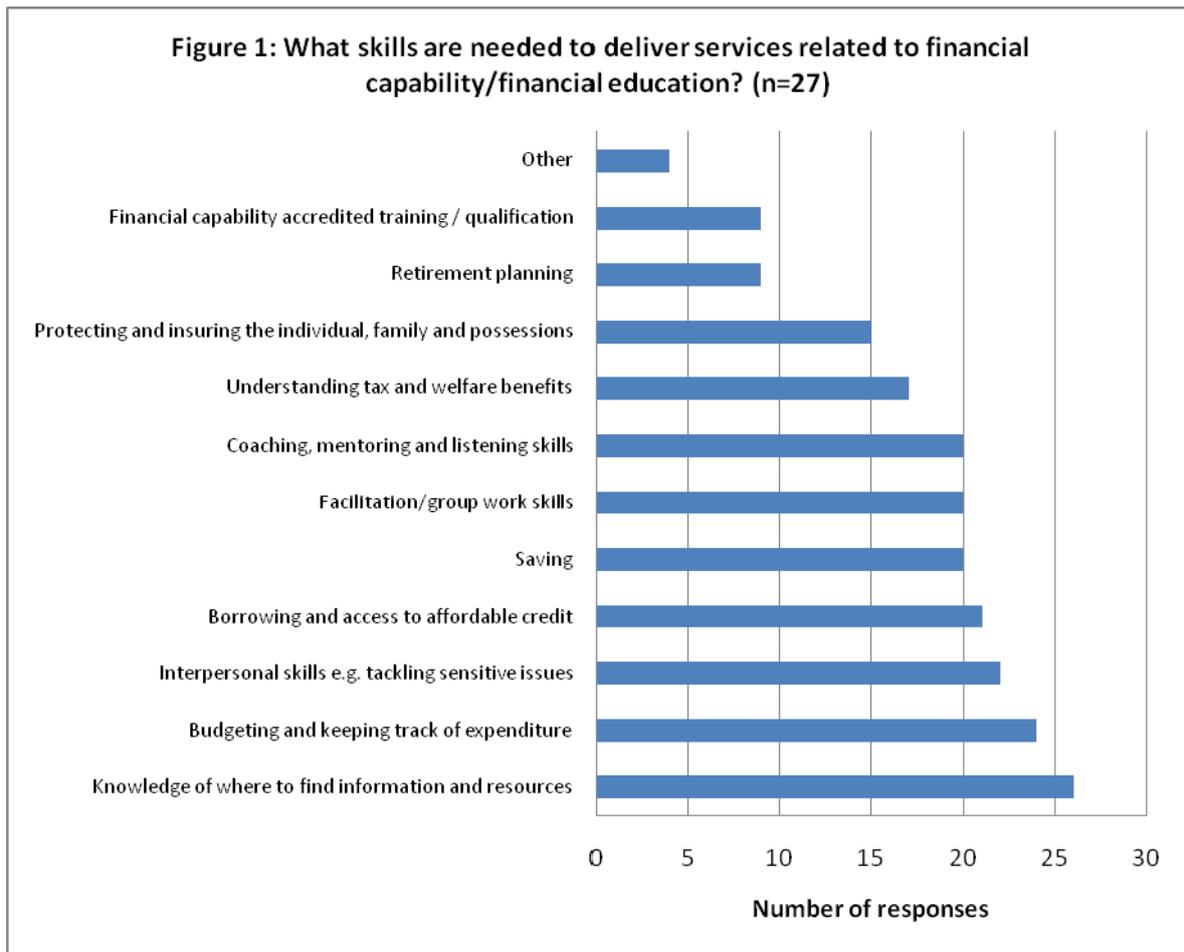
2009; Lindsay, 2010). Plans also may not be made for retirement (by young people in particular) (Berry, 2011) and it is those who planned for retirement who experience higher levels of wealth (Lusardi and Mitchell, 2007).

**Easier transitions to work.** Debt can distract people from and constrain job search activity as well as reducing the likelihood of achieving sustainable employment (Gibbons, 2010) or learning opportunities such as training courses. Those who do not have access to financial products such as bank accounts may not be able to receive wages and may have to use the bank accounts of family members for everyday financial transactions (Herbert and Finnegan, 2010; Payments Council, 2010). Financially capable individuals are likely to be better prepared for changing from weekly to monthly income and have the confidence to move to the relative uncertainty of earned income, taking responsibility for their own finances. The financial stress associated with a lack of financial capability has been associated with increased absenteeism from work (Kim and Garman, 2003; Kim et al., 2006).

### ***3. The skills requirements for financial capability practitioners***

This section draws on the evidence presented above (regarding who is affected by a lack of financial capability and the consequences thereof), to consider the implications on the skills needs of financial capability practitioners. It draws on a survey conducted with those working in financial capability support sectors (see Appendix 3); telephone and email interviews conducted with six stakeholders in financial capability training for practitioners in Scotland (see Appendix 4); as well as the current literature on the skills requirements for financial capability practitioners (see Appendix 1). Although the findings of the survey and interviews are not representative because of the small sample size they provide useful and detailed illustrative insights that could be developed in future research.

A survey was carried out with practitioners working in financial capability support sectors (see Appendix 3). The survey asked respondents what skills were needed to deliver services related to financial capability/financial education. There were 35 responses (not all answering every question).



Most respondents felt that it was important for practitioners to have knowledge of where to find information and resources (26 responses) and skills around budgeting and keeping track of expenditure (24 responses) (Figure 1). Approximately a quarter of all survey respondents felt that retirement planning was a skill needed (and it is increasingly being argued that young people should be better informed about retirement planning as the structure of pensions are changing (Berry, 2011)), or that a financial capability accredited training/qualification was necessary (both with 9 responses each).

The same question was also asked during interviews with six stakeholders in financial capability training for practitioners in Scotland (see Appendix 4). One respondent stressed that while it was important for practitioners to have knowledge of financial products (to help service users make informed decisions), practitioners also needed to be able to identify any additional support needs service users may have and know when and where to refer them to other organisations. However, non-financial skills were also considered important, particularly communication skills. People and group work skills alongside knowledge of certain welfare benefits were highlighted by another respondent. For another a general understanding of money and financial products was important but the other skills needed depended on the method by which advice was delivered: for example those training a group would need to have good presentation and interpersonal skills; and those working

one-to-one would need interpersonal skills and the ability to be empathetic (although arguably this also applies when dealing with individuals in group work). One respondent felt that as the type of clients they saw changed over time so had the skills needed by practitioners; hence there was greater need for counselling skills. Another respondent felt it was important that practitioners were able to check that clients have understood what they have been told, and have the capacity to act on this information. A respondent who provided financial capability training for practitioners outlined that practitioners needed to understand what financial exclusion/ inclusion means, and needed to be able to engage clients, in an accessible manner, with what can be a frightening topic. They also need to be aware that individual clients will have differing relationships with, and attitudes towards, money.

This focus on the required skills that not only relate to knowledge of financial products, but also interpersonal, communication, and network skills has also been highlighted by the literature identified as part of this review. As demonstrated in the literature presented in the previous section, a lack of financial capability often affects the most vulnerable members of society, and can have negative consequences across their life course. This has implications for the skills required of financial capability practitioners, such as inter-personal skills in dealing with a range of different people or clients; community development skills for working with local organisations and for capacity building.

Financial education should be regarded as an ongoing, lifetime process (OECD, 2005) and financial capability support may need to be provided to a range of groups by a variety of practitioners. HM Treasury and the Financial Services Authority (2008) target initiatives at individuals at key points of the life course. Financial education is delivered not only through schools, but also through the workplace and community settings to ensure the specific needs of different parts of the population are met. As such a range of practitioners may need the skills to deliver some financial capability support, e.g. teachers, midwives and social workers, as a small component added to their main jobs. Financial capability practitioners may also need to work with those affected by a lack of financial capability at different points in the life course, and so will need the skills to interact and deliver support to a diverse range of age groups, e.g.: children, first time parents, and older people.

Financial capability practitioners need the skills to deliver information through a range of media, taking into account the diverse preferences of their clients (OECD, 2005). While some may prefer face-to-face advice because of the sensitivity and complexity of their situation (Buck et al., 2010; Mawhinney, 2010), others prefer online or telephone advice (Financial Inclusion Taskforce, 2010b). If a practitioner works for a telephone support provider they may only need skills to provide advice over the telephone. Other services however, may use multiple methods of interacting with people; those practitioners need the skills to deliver complex information through different media.

Financial capability practitioners need to have the people skills to engage with service users and gain their trust. Service provision needs to be proactive as individuals may not necessarily seek advice themselves and some service users might benefit from strong relationships with one advisor (Buck et al., 2007). There is also interest in a service design that allows users to remain in control of their situation (Gillespie and Dobbie, 2010). Practitioners need to know how to engage with hard-to-reach populations, build strong relationships with service users and develop networks in order to reach out to those who would not approach financial capability support services themselves.

It appears that most financial capability support is delivered outside traditional money advice settings. This approach also recognises how a lack of financial capability can impinge on various parts of a person's life. For instance, social landlords are often aware of the effects of financial exclusion and a lack of financial capability, such as persistent rent arrears (Randall et al., 2006) so there is great potential for social landlords to help increase the financial capability of their tenants, while at the same time benefiting from lower rent arrears. Providing money advice in employability settings is a good way to reach people seeking employment (Gillespie and Dobbie, 2007).

Single referral routes are unlikely to be fully effective and cross referrals may be needed as financial exclusion may not be the only issue faced by individuals (Gillespie et al., 2007; Mitton, 2008). Locating advice in trusted services (e.g. community centres or a GP surgery) can be a good way to improve accessibility and also can reach people at key transition points (Gillespie and Dobbie, 2007; Gillespie et al., 2007; Mawhinney, 2010). This highlights why a range of (non-financial) practitioners may need to have the skills to deliver financial capability support.

A lack of financial capability is unlikely to be the only issue that an individual or household faces and therefore financial capability practitioners need to have the ability to recognise and direct people to access other appropriate services e.g. mental health expertise (Green, 2009). This reinforces findings from the interviews with stakeholders carried out as part of this study and highlights the need for practitioners to develop networks and recognise the wider support needs of service users (see Appendix 4). In addition and as outlined above, other services such as the NHS may become implicated in the delivery of, and referral to, money advice (Scottish Centre for Regeneration, 2010). Financial capability practitioners may need training in how to handle crisis situations such as, at an extreme, how to respond to a client who threatens to commit suicide (Gillespie et al., 2007). The Glasgow Association for Mental Health Financial Inclusion Development Project delivered stigma mental health training for advice workers, although uptake was low amongst money advice workers (Dobbie and Gillespie, 2009). As outlined above, engagement with trusted centres delivering services to particular groups in the community may be an effective way to deliver

financial education (Gillespie and Dobbie, 2007; Gillespie et al., 2007; Mawhinney, 2010) and has the advantage of offering people help with more than one problem in the same location (Buck et al., 2007). There is, however, limited detailed evidence on the effects of different types of service provision on improving the financial capability of clients, although there is some evidence about what makes for general good practice (Scottish Government, 2008c).

The literature shows that in order to be effective, financial capability practitioners need to address an individual's motivations. Lessons from the Money Guidance Pathfinder highlight that individuals may not always follow through on the advice they are given (CFEB, 2010a). Economic psychology, behavioural economics and behaviour change theory can be drawn upon in designing and delivering financial education strategies that effect a change in individual behaviour (Dixon, 2006; Mandell and Klein, 2007; de Meza et al., 2008; Oehler and Werner, 2008; CFEB, 2010b). The household circumstances may also need to be taken into consideration.

While some of the considerations highlighted in the literature outlined above may be more about aspects of the delivery of services (e.g. location), rather than practitioners' skills per se, the two are related. There are implications regarding the skills needs of practitioners whose core role is not centred on financial capability (although the level/nature of the skills required will vary). There is a need to assess clients' progress, e.g. by doing a 'needs assessment' at the start of the process and measuring progress as the client completes sessions.

#### ***4. What training is currently available in Scotland to improve financial capability practitioners' skills?***

##### *4.1 Summary of training currently available in Scotland*

Given the time limits of this review, it was impractical to identify and evaluate all relevant courses and skills development opportunities for financial capability practitioners when mapping the skills and knowledge required by financial capability practitioners against the financial capability training and qualifications available to practitioners in Scotland (objective 3). The authors conducted internet searches, followed up links provided by the Scottish Government and carried out a survey of practitioners (see Appendix 3 and Appendix 4), in order to broadly map out the supply of financial capability practitioner training in Scotland. Appendix 2 provides details of 25 courses, together with examples of 15 training courses on areas related to financial capability (plus brief information on the Money Advice Service Money Adviser training which is not publically available, so analysis of the courses is focused on the 40 which are more widely available). It should be noted that the boundary between courses that focus on financial capability and those for which it is

only a subsidiary part is not clear (so it would be possible to reclassify some of these courses). The information specifies: the training provider/awarding body; who the training is for; the training content; the length of the training and delivery methods; the cost of the training; and its availability. This section provides an overview of this information.

The training is supplied by a range of providers located in Scotland and elsewhere in the UK, covering a wide range of issues. Of the 40 courses, 24 were provided by third sector organisations; 12 by professional/trade/membership organisations (some of these were also third sector organisations); and four by education institutions/providers. Examples of the types of provider organisation include:

- Awarding organisations e.g. the Open College Network and the Scottish Qualifications Authority
- Organisations supporting a range of service providers e.g. the Association for Real Change
- Organisations providing a range of advice services to individuals e.g. Citizen's Advice Bureau, Advice UK, Money Advice Scotland and Greater Easterhouse Money Advice Project
- Organisations supporting specific vulnerable groups e.g. One Parent Families Scotland
- Training and consultancy companies e.g. the Housing Quality Network
- Professional and trade bodies e.g. the Chartered Institute of Housing, the Institute of Credit Management and the Association of British Credit Unions Limited
- Educational institutions such as universities and colleges e.g. the Open University and Liverpool John Moore University

The training is provided for practitioners delivering financial education and financial capability support in a wide range of settings across the voluntary, statutory and private sectors. Nine courses can be classified as specifically aimed at those working in money advice/financial education skills. Twenty four courses are aimed at those for whom financial capability support may only be a small part of their role. Five courses were aimed at both audiences. For two courses the target audience was not clear.

It is important to recognise that practitioners may give, and be trained to give, advice in different ways, only some of which may significantly improve the financial capability of clients. For instance, a practitioner who provides supports in which they do nearly all of the identification or calculations etc. (e.g. on benefits or fuel costs) might not always improve their client's financial capability. This might be compared with a practitioner who works through how to identify and plan with the client, and so helping them gain increased financial capability through developing the skills to make informed financial decisions more independently in future. Hence the way advice and related support is given will influence the financial capability of a client.

A previous evaluation of the training needs of financial capability practitioners identified that there are two types of *training need* (waGoro, 2006):

- financial knowledge for practitioners who already have teaching and training skills; and
- teaching and training skills for those who already have financial knowledge

We could add referral and advising skills to financial knowledge, as well as, in the context of this review, other wider skills, such as inter-personal and community development skills. Of the 40 courses, 23 could be classified as courses primarily imparting financial knowledge for practitioners; four were focused on developing teaching and training skills; and 13 could be classified as falling into both categories.

The mapping of the supply of financial capability practitioner training in Scotland to some extent mirror this and highlights that training provision also falls into these two types:

- developing the financial knowledge of practitioners and linking them to (often existing) skills development in other specific ‘technical’ areas; and
- developing skills around planning, delivering and evaluating adult learning in the area of financial capability (for those with existing financial knowledge and expertise)

The *Developing Responses to Financial Exclusion* course provided by Homeless Link develops the financial knowledge of practitioners by examining the causes and impacts of financial exclusion and the link to tenancy failures<sup>3</sup>. Conversely, other courses develop skills around planning, delivering and evaluating adult learning in the area of financial capability. The Citizen’s Advice Bureau course *Financial Capability Training Skills* covers how to identify learners’ needs, how to write learning objectives and how to present information clearly<sup>4</sup>.

The length of the training varies: 19 courses took one day or less; five took 2-5 days; and three took more than one working week. Of the courses lasting more than one week, one took two years to complete. For 13 courses the length was either said to vary or a course length was not given. Some training was provided free of charge; in total 8 courses had free places available or free resources to download for use and to structure a training course. Where charges are made, discounts may be available for members of the training provider organisation or if the organisation purchasing the training is from the voluntary or statutory sector. Limits on the numbers to which the training can be delivered are sometimes set.

In only a minority of the courses it was clear that the training led to a qualification or part of a qualification (n=6). In the majority of the cases no details were given regarding whether

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<sup>3</sup>[www.homeless.org.uk/training-financial-inclusion](http://www.homeless.org.uk/training-financial-inclusion)

<sup>4</sup>[www.citizensadvice.org.uk/index/partnerships/financialskillsforlife/fincap\\_trg\\_skills\\_course\\_outline.htm](http://www.citizensadvice.org.uk/index/partnerships/financialskillsforlife/fincap_trg_skills_course_outline.htm)

there was a qualification or an informal in-house certification (n=31). In one instance in-house certification was provided; in another the training enabled the participant to be a licensed facilitator of a training course; and another course was described as 'informal' training.

It must be noted that the map of supply of financial capability provided is not exhaustive as details of internal training for example, are not always available on the internet. The mapping exercise also focused on training available to practitioners in Scotland. However, some interesting courses available elsewhere were identified in the mapping exercise; these may provide useful examples for Scotland. For instance, Quaker Social Action, an organisation in east London runs *Moneytalk Islington: Train-the-Trainer*<sup>5</sup> course for learning assistants, social workers, housing support workers, volunteers, health visitors and any other professionals working with families. Mind in Taunton and West Somerset have delivered a *Financial Capability Training Programme*<sup>6</sup> to introduce financial capability issues and the generic advice skills to staff working with local Mind Association service users. This course included information slots, practical exercises, role play and group discussions. In Northern Ireland free 2 hour financial capability awareness raising sessions are provided by EGSA to practitioners who support adult learners (such as tutors, trainers and guidance advisers), together with accredited training courses through the Open College Network, such as *Teach Me Financial Capability*<sup>7</sup>.

#### 4.2 Quality of courses

It has been difficult, within the scope of this short study, to assess the quality of the training courses identified. Although evaluations of specific courses have been produced, this review did not find evidence of wide scale longitudinal comparison and evaluation. Below are some examples of emerging themes from evaluations of training delivered to financial capability practitioners identified through the literature review conducted as part of this evidence review (see Appendix 1):

- Evaluations have shown that practitioners use the knowledge they gain from training when engaging with service users. An evaluation, using pre- and post-workshop questionnaires, of training delivered by NACRO to correctional staff to increase their financial capability knowledge and ability to provide one-on-one advice and group sessions to offenders showed that following the training staff felt more confident in delivering financial information to offenders, although this did decrease over time. Nearly all staff intended to use their new knowledge after completing the training: training offenders, helping offenders with financial queries and sharing information with their colleagues. 76% of staff in follow-up survey had used their new knowledge to

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<sup>5</sup><http://www.quakersocialaction.com/moneytalk/Train-the-trainer-courses>

<sup>6</sup><http://www.vistaproject.org.uk/page/financecapability>

<sup>7</sup><http://egsa.org.uk/services/financial-capability-training/>

provide advice or training to offenders. Those who had not either had not had the opportunity, or had sought to deliver training alongside another agency because of a lack of confidence (Ipsos MORI, 2010).

There may, however, be barriers in the use of knowledge gained from training that need to be taken into account. An evaluation of Young People and Money, which provided financial capability training to practitioners working with disadvantaged young people through a one-day training course accompanied by a range of resources, showed that there were some barriers preventing them from using what they have learnt such as organisational pressures e.g. staffing and funding, and there was a need for continued practitioner support in terms of providing further training on working with young people (ECOTEC Research and Consulting Ltd, 2009).

- Staff come from a wide range of sectors so information needs to be tailored and staff may need more support in the more complex areas of financial capability. An evaluation of the training needs of practitioners delivering financial capability support and advice highlights that there is a need for the curriculum to be both generic and specialised in its content in order to meet the skills needs of the practitioners coming from a wide range of sectors (waGoro, 2006). Some evaluations have suggested that training needs to be broad to increase its appeal (NIACE, 2007). There are also potentially lower levels of confidence among practitioners with more complex areas of financial capability e.g. choices regarding financial products (ECOTEC Research and Consulting Ltd, 2009).
- In terms of course structure, delivery and course content areas could be developed to ensure the appeal to a wide range of practitioners. As part of the East of England Financial Capability and Inclusion project financial capability and inclusion training and job search assistance services were delivered to frontline workers and capacity was built in the delivery of financial capability training for trainers. An evaluation of the project found that those receiving the training valued it – they found the interactive games engaging and valued the opportunity to learn from each other (Rocket Science, 2011). Other evaluations have also found that practitioners prefer interactive training using the realistic case studies in the course materials (Citizens Advice, 2006).

In terms of course length, one evaluation found that the organisations prefer short, ‘bite sized’ training courses (although in this case this could be partly due to the short notice in the delivery of the pilot) (Citizens Advice, 2006). waGoro (2006) has suggested that practitioners may prefer training to be delivered modularly, lasting 8-10 hours and in a group setting. Some practitioners want to have a formal information pack to take away from the training (Rocket Science, 2011) and accreditation would help develop staff confidence and ‘professionalisation’ (waGoro, 2006).

Although these evaluations provide useful insights they are lacking in some areas: for example an evaluation of training and toolkits for practitioners working with disadvantaged young people, developed through the Financial Services Authority National Strategy for Financial Capability, recommended that: pre-course questionnaires could be used to get a better understanding of the training needs of practitioners; ‘mystery shopping’ could be used at the training events to ensure quality control; more consistent tools to measure the impacts on service users could be developed; and post-training support could be delivered to ensure that the knowledge acquired in the training is used and distributed (ECOTEC, 2007). The evaluations identified by this review tended to be of specific courses and this review did not find evidence of wide scale longitudinal comparison and evaluation. As a result it is hard to draw robust conclusions about whether one type of training is more effective than another, and how effective training is over the longer term.

#### *4.3 Potential gaps and strengths and weaknesses*

The evidence presented above allows us to make some comments on the potential gaps and strengths and weaknesses of training provision for practitioners working in the field of financial capability support in Scotland. It must be acknowledged that these are tentative conclusions as the mapping of financial capability training in Scotland (Appendix 2) is by no means exhaustive; and the financial capability training resources questionnaire as well as the financial capability training resources interviews cannot claim to be fully representative because of the small sample size (although they provide useful and detailed illustrative insights of the skills needs of financial capability practitioners). The potential limitations of the methods used are more fully outlined in Appendix 1.

Analysis of the 40 courses identified in Appendix 2 indicates that 23 could be classified as courses primarily imparting financial knowledge for practitioners; four were focused on developing teaching and training skills; and 13 could be classified as falling into both categories. However, this classification has been based only on the course information available, not an analysis of course material, so teaching skills may also be included. Greater disaggregation of the specialisations within each type of skills is also required, in order to identify niche gaps in provision.

Analysis of the literature presented in this review as well as the questionnaires and the interviews conducted with stakeholders in financial capability training, can be used to build on waGoro’s (2006) two part classification of the skills needs of financial capability practitioners. In terms of the skills required practitioners will need:

- financial capability skills e.g. how to identify someone who may lack financial capability; identifying what support they require; knowledge of budgeting and different financial products; identifying appropriate organisations to refer them to if needed

- individual and community engagement skills e.g. communication skills; teaching skills; discussing sensitive topics; working with different groups; presenting complex information; group work

However, the level of skills required for these two skill types varies, depending on the job role of the practitioner.

The job role or type of job of financial capability practitioners, as defined in this review, does vary:

- For example, a practitioner for whom financial capability support is their main or full-time role will need high levels of both financial capability skills and individual and community engagement skills.
- However, a practitioner for whom financial capability support is only a peripheral part of their role, e.g. a health worker or youth worker, may require more individual and community engagement skills than financial capability skills; as their delivery of financial capability support may be limited only to providing information packs or referral because of the boundaries of their job description. Hence it is important to link skills gaps and provision with the role of the practitioner as well as their personal expertise.

The questionnaire used for this study (see Appendix 3 for the results) asked respondents whether there was adequate training available to meet the needs of staff delivering financial capability support in specific skills areas (see Figure A 3.4, Appendix 3). The area that was felt to have most adequate training was budgeting and keeping track of expenditure (11 respondents felt that there was adequate training, four did not and eight did not know). The area perceived to have least adequate training was retirement planning (11 felt the training was not adequate, two thought the training was adequate and 10 did not know). In terms of teaching related skills – facilitation/group work skills; coaching, mentoring and listening skills; and interpersonal skills – it is hard to conclude whether the training is perceived as adequate as the distribution of responses between yes/no/don't know is often very similar.

Open-ended responses from the questionnaire also highlighted other potential gaps and strengths and weaknesses. While some felt that there was plenty of high quality training available, others felt that there was not enough training available and/or they were not made fully aware of training provision. Funding constraints and geography made it difficult to access training and as a result in some organisations only a minority of staff could receive training. Of the 40 training courses identified in Appendix 2 only eight were free, although the level of costs varied considerably for the others.

Problems of access to training meant that one respondent developed their own resources and another commented that at present their organisation's financial capability skills were developed through on the ground experience. The importance of knowledge sharing between practitioners was also mentioned. Although evaluations of specific courses have been produced, this review did not find evidence of wide scale longitudinal comparison and evaluation.

Some respondents commented on whom they felt should receive financial capability training and what skills needed to be developed through it. One respondent felt that all community and youthwork practitioners should receive training, while another respondent felt it was important to bring financial capability into other training. This is reflected in the training courses identified in Appendix 2: 12 courses can be classified as specifically aimed at those working, or wanting to develop, money advice/financial education skills; and 29 courses are aimed at those for whom financial capability support may only be a small part of their role (as well those working in money advice/financial education).

The interviews conducted with six stakeholders in financial capability training for practitioners Scotland offered a range of views on training provision. One participant did not feel that there were any gaps in training although their organisation could only afford to send practitioners for training if they did not have to pay. One participant outlined that often training is only targeted at practitioners working on specific projects. They also highlighted the value of sharing of practice that often happens more frequently than training. Another participant felt that there was a lack of a roadmap for a career in financial inclusion services and a qualification and training pathway could help develop this. A participant who was involved in the delivery of a training course for financial capability practitioners outlined that some of positive feedback surrounding their course centred on the fact that it was accredited. This was mirrored in the mapping exercise where only in six cases out of 40 was it clear that the training led to a qualification or part of a qualification. Another participant felt that at present the training provision landscape was not joined up enough. They suggested that perhaps an audit of training provision needed to be done, especially as the funding landscape has changed recently. It also highlights the importance of different ways of improving skills, such as exchanges of good practice, mentoring as well as formal training. A participant who was involved in the delivery of a training course for financial capability practitioners stressed that financial capability support is now being provided outside traditional settings e.g. youthwork, and there are now a wide range of 'unlikely' practitioners who are delivering financial capability support.

It has been stressed in the literature that in order to be effective, financial capability practitioners need to address an individual's motivations as individuals may not always follow through advice given (CFEB, 2010a). It is not clear from the evidence reviewed here whether current training provision enable practitioners to successfully achieve this aim with

their clients. However, some of the courses identified in the mapping exercise (Appendix 2) do seek to develop practitioners' understanding of their clients' relationships with money and therefore go some way to look at explaining individual behaviour. For example 'Working with single parents - a positive approach' provided by Gingerbread looks at the financial, emotional and social issues affecting single parents; and the 'Training the Trainer in Financial Awareness' course provided by Youth Scotland seeks to help practitioners understand the psychology of young people and money.

## **5. Conclusions**

The evidence suggests that there is a range of suppliers and types of financial capability related courses. However, given the range of client groups which the organisations serve, and the variety of backgrounds that financial capability practitioners come from, very detailed information would need to be gathered to identify gaps that need to be filled. In addition, the sometimes limited geographical coverage of the courses, the use of in-house courses and the varying levels of training needs analysis within organisations mean that the identification of specific courses or other learning and skills development needs require further detailed analysis at individual, organisational and wider levels.

Some issues for further consideration that arise from this review include:

- training (or skills development) needs analysis packages for financial capability practitioners, so that the needs of staff can be clearly identified and articulated, and locally available (if possible) provision to meet those needs identified or developed in conjunction with potential providers
- training should not only enable practitioners to effectively impart information to those whom they support, but should also help to ensure that their support improves their client's overall financial capabilities and motivates these clients to take action on the advice given
- reviewing the capacity for training within existing organisations (including financial services firms) and how this could be matched to the needs of financial capability support organisations
- improving the different ways of developing skills, such as exchanges of good practice, mentoring, as well as formal training
- updating skills (e.g. through Continuing Professional Development) and how this might be better organised and developed.

## **Acknowledgements**

The authors wish to acknowledge the great assistance in writing this report from: the stakeholder interviewees; participants in the survey; and Dorothy Ogle, Marie-Amélie Viatte, Ruth Whatling from the Scottish Government and Daniel Sellers from LTS Scotland. All views remain those of the authors.

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## APPENDIX 1 - METHODS

The key tasks which this review had to achieve, within the limited time available, were to:

1. To identify the financial capability needs and desired outcomes for the target client groups receiving support, advice and/or training from service provider professionals and practitioners.
2. To indicate what financial capability skills and knowledge are needed by practitioners in the relevant sectors (e.g. Housing, Employability, Adult Literacies and CLD, Offender Learning, Youthwork, Health, Local Government and Voluntary Sector), and for different professional roles.
3. To map out against the skills and knowledge identified in (2) above, the financial capability training and qualifications available to practitioners in Scotland (formal and informal), including their targeted audience, outline content and function.

The review was conducted between April and May 2011 and comprised four stages. This four stage approach ensured that the current evidence regarding who lacks financial capability and the effect on people's lives could be set against the existing training provision for financially capability practitioners; as well as gaining insights of those involved in the delivery of financial capability support:

**Stage 1 – Literature Review:** Literature searches using internet search engines (Google, Google Scholar) and [NUINlink](#) (searches all the electronic databases and e-journals held by Edinburgh Napier University library) were conducted using key terms such as financial capability training, financial literacy, financial education, financial inclusion training and money advice. The websites and reports produced by organisations known to the authors as being concerned with financial capability, financial inclusion and/or poverty were reviewed. Literature and links provided by the Scottish Government were reviewed. Literature already known to the authors was reviewed. It must be acknowledged that this literature review was not exhaustive due to the time limits of the evidence review, and therefore focused on providing illustrations of key issues relating to the skills needs of financial capability practitioners.

**Stage 2 – Mapping Financial Capability Training in Scotland:** A mapping exercise, identifying example courses in Scotland (a matrix of the courses identified in this review is set out in Appendix 2) was conducted using the Google internet search engine. Key terms such as financial capability (practitioner) training, financial literacy (practitioner) training, financial education (practitioner) training, financial inclusion (practitioner) training and money advice (practitioner) training were used. Links provided by the Scottish Government were

examined and organisations already known to the authors as providing financial capability support were examined to see if details of where they sourced their practitioner training were available. It must be acknowledged that this mapping exercise was not exhaustive and was limited only to training courses where details were available online. Some organisations may source, and only provide, their training in-house and therefore course details may not be published online.

**Stage 3 – Financial capability training resources survey:** A web-based questionnaire was sent out to those working in financial capability support sectors and who had been invited to a financial capability practitioner event called ‘Building Resilience’ in Glasgow on 15 June 2011 - which included many of the main Scottish actors in financial capability (see Appendix 3 for the results).

**Stage 4 – Financial capability training resources interviews:** Five telephone interviews and one email interview (the participant did not have time to answer the questions via telephone) were conducted with stakeholders in financial capability training for practitioners Scotland. The contacts were provided by the Financial Inclusion Team at the Scottish Government. The interviews lasted between 10-15 minutes (see Appendix 4 for more details). Although these interviews cannot claim to be representative because of the small number interviewed they provide useful and detailed illustrative insights of the skills needs of financial capability practitioners.



## APPENDIX 2 - TRAINING PROVISION FOR FINANCIAL CAPABILITY PRACTITIONERS IN SCOTLAND

This section provides an overview of 25 financial capability practitioner training courses (plus brief information on the Money Advice Service Money Adviser training (which is not publically available), and 15 examples of training courses on advising in areas related to financial capability. (Please note that the web sites were accessed May-July 2011.)

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
<i>FINANCIAL CAPABILITY PRACTITIONER TRAINING COURSES</i>							
<i>Predominantly Core financial capability training</i>							
“Adult Financial Capability” (Teach Me Financial Capability)	OCN – National Skills Academy	Practitioners wanting to consolidate their financial capability knowledge	<ul style="list-style-type: none"> <li>- The Adult Financial Capability Framework</li> <li>- Financial products</li> <li>- Sources of information, advice, guidance and support</li> <li>- Financial planning</li> <li>- Barriers to financial services</li> </ul>	Online curriculum, approximately 30 hours to complete.	Qualification in Adult Financial Capability	-	<a href="http://www.moneyforlifeprogramme.org.uk/qualifications/">http://www.moneyforlifeprogramme.org.uk/qualifications/</a>
“Developing Adult Financial Capability” (Teach Others Financial Capability)	OCN National Skills Academy	Those who want to help others improve their money management	<ul style="list-style-type: none"> <li>- Creating a good learning environment</li> <li>- Assessment of users’ skills and knowledge</li> <li>- Understanding learners’ relationship with money</li> <li>- Developing adult money management skills</li> <li>- Methods to improve adult money management skills</li> <li>- Resources to improve the money management</li> </ul>	2-day taught curriculum	Qualification in Teaching Financial Capability	-	<a href="http://www.moneyforlifeprogramme.org.uk/qualifications/">http://www.moneyforlifeprogramme.org.uk/qualifications/</a>
Money Advice Service Money Adviser training	Money Advice Service	Money Advice Service	Training is not publicly available	Training is not publicly available	Training is not publicly available	Training is not publicly available	<a href="http://www.moneyadviceservice.org.uk/">http://www.moneyadviceservice.org.uk/</a>
Managing My Money	Association for Real Change	Those supporting people with a learning disability	<ul style="list-style-type: none"> <li>- Bank accounts, direct debits and standing orders, budgeting and dealing with debt.</li> <li>- Detecting fraud or financial abuse</li> </ul>	Distance learning training pack; trainers manual; or 1-day delivered course	No details given	Distance Learning Training Pack: Non-members £25 or ARC Members £20. Trainer’s Manual: Non-members £25 or ARC Members £20	<a href="http://arcuk.org.uk/publications/managing-my-money/">http://arcuk.org.uk/publications/managing-my-money/</a> <a href="http://arcuk.org.uk/training-service">http://arcuk.org.uk/training-service</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
							<a href="#">s/managing-my-money/</a>
Money Mastery Meets the Benefits Trap	National Youth Agency	Youth workers and other professionals	Equips young people's workers to motivate young people to think about their income, wealth and their personal goals	1 day	No details given	Free	<a href="http://www.nya.org.uk/integrated-youth-support-services/money-mastery">http://www.nya.org.uk/integrated-youth-support-services/money-mastery</a>
Quidz In facilitator training	Care for the Family	Extended/community focused schools and those providing informal parenting support.	Teaching Quidz In facilitators to parents teach their children about money management	2 days	Licensed Quidz In facilitator	Statutory or Corporate Sector: £279 Individual place or Voluntary Sector: £199	<a href="http://www.careforthefamily.org.uk/quidzin/">http://www.careforthefamily.org.uk/quidzin/</a>
Financial capability training skills	Citizen's Advice Bureau	Those delivering face to face financial capability training to adults; those wanting to develop their adult learning skills; and those wanting to network with other bureau staff	<ul style="list-style-type: none"> <li>- identify learners' needs</li> <li>- write clear learning objectives</li> <li>- select appropriate learning methods and plan learning activities</li> <li>- present information clearly</li> <li>- develop the skills to support adult learners</li> <li>- evaluate the effectiveness of learning activities.</li> </ul>	3 hour pre course training pack and 3 day course. .	No details given	Free to all CAB staff but priority to those whose bureaux are members of a financial capability forum. Limited places for external applicants (£150 per applicant) who are active members of their financial capability forum and/or members of TRANSACT. Funding is available for expenses.	<a href="http://www.citizensadvice.org.uk/index/partnerships/financialskillsforlife/fincap_trg_skills_course_outline.htm">http://www.citizensadvice.org.uk/index/partnerships/financialskillsforlife/fincap_trg_skills_course_outline.htm</a>
CAP Money Coaches training	Christians Against Poverty	Church volunteers who wish to become CAP Money Coaches	Training to run the CAP Money course in money management	Regional training days held throughout the year	No details given	To run the course there is a one off £150 sign up fee.	<a href="https://www.capmoney.org/en_GB/runacourse">https://www.capmoney.org/en_GB/runacourse</a> <a href="https://www.capmoney.org/en_GB/whatiscapmoney">https://www.capmoney.org/en_GB/whatiscapmoney</a>
You and your money: personal finance in context	Open University	Those working in, the financial services industry and those offering general financial guidance	<ul style="list-style-type: none"> <li>- The importance of the changing economic and social environment to your personal finances.</li> <li>- The relationship between individuals and households in financial matters, a relationship that is crucial to situating financial decisions in their real context.</li> <li>- The importance of change over the course of a lifetime.</li> <li>- Financial planning.</li> </ul> <p>The course is endorsed by the Association of Chartered Certified Accountants as making a</p>	<ul style="list-style-type: none"> <li>- Runs November 2011-June 2012 and May 2012-October 2012.</li> <li>- Course work is made up of 3 tutor-marked assignments and an end-of-module assessment. There is no residential school.</li> </ul>	Open University Level 1 course. Compulsory module in BA (Honours) Business Studies (with Accounting); Foundation Degree in Financial Services; and Diploma of Higher Education in Financial	£400	<a href="http://www3.open.ac.uk/study/undergraduate/course/db123.htm#entry">http://www3.open.ac.uk/study/undergraduate/course/db123.htm#entry</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
			major contribution to the development of financial literacy and its education.		Services		
Greater Easterhouse Money Advice Project Financial Inclusion Resource Pack	Greater Easterhouse Money Advice Project	Trainers	- Modules and workshops on: Banking; Budgeting; Credit; Debt; Savings etc. - The Users: Pensioners; More choice and more chances; Mental health service users; Criminal Justice clients; Special needs clients etc. The Impacts: Building capacity; Improving confidence; Raising awareness etc. Key Partners: NHS and Social Work clients; Employment programmes; Local authorities; Schools; Credit Unions; Communities; Colleges; Banks; and Local Communities.	-	No details given	Resource pack is free to download	<a href="http://www.ebilitotechnologies.co.uk/jobs/gemap/financial_inclusion.htm">http://www.ebilitotechnologies.co.uk/jobs/gemap/financial_inclusion.htm</a>
Made of Money Train the trainer	Quaker Social Action	Practitioners working with families that would benefit from financial education	Training to enable people to deliver the 7 week Made of Money course; which aims to help families talk, listen and learn about money and its impact on their lives	2 day. Next course run 9 June 2011 in Belfast	No details given	£100-£350 on a sliding scale based on size of organisation. Resources to run all 7 sessions are charged at cost: £100+ p&p.	<a href="http://www.transact.org.uk/event/item.asp?itemid=1512&amp;itemTitle=Quaker+Social+Action%3A+Made+of+Money+Train+the+trainer+%2D+Belfast&amp;section=32&amp;sectionTitle=">http://www.transact.org.uk/event/item.asp?itemid=1512&amp;itemTitle=Quaker+Social+Action%3A+Made+of+Money+Train+the+trainer+%2D+Belfast&amp;section=32&amp;sectionTitle=</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
							<a href="#">Events&amp;archiveDate=2011-06-01</a>
Young People And Money	Fairbridge Training	Those working with young people who are not in education, employment or training	<ul style="list-style-type: none"> <li>- Understanding the psychology of young people and money</li> <li>- Helping young people make the most of their money</li> <li>- Enabling young people to make informed choices</li> <li>- Skills to engage young people in financial matters</li> <li>- Helping young people to manage debt</li> </ul>	One-day 9.30am - 4.30pm	No details given	-	<a href="http://www.fairbridgetraining.co.uk/courses.php?c=5">http://www.fairbridgetraining.co.uk/courses.php?c=5</a>
ABCUL Webinar: Financial Inclusion - The Basics	ABCUL	Credit unions	Financial inclusion of credit union members and how credit unions can develop members' financial capability.	25 May 2011 at 7pm (60 minutes)	No details given	Free for ABCUL member credit unions £40.00 for others	<a href="http://www.abculelearning.coop/webinars/view/101">http://www.abculelearning.coop/webinars/view/101</a>
Personal Budget Coach Training	Credit Action	Front-line workers and volunteers at voluntary, statutory and commercial organisations	<ul style="list-style-type: none"> <li>- Identifying the common causes and effects of debt.</li> <li>- Describing where to find and how to collect the information needed to prepare a budget.</li> <li>- The benefits of preparing a budget and when a budget should be revised.</li> <li>- Preparing a budget to reflect the life of the family concerned.</li> <li>- Increasing income or decreasing expenditure.</li> <li>- The broad debt advice process.</li> <li>- Identifying situations that need urgent referral.</li> <li>- The information that the supporting agencies are likely to require.</li> <li>- The difference between advice and information.</li> </ul>	1 day course. Training can be delivered at the organisation's premises, at our offices in London or Leeds or any other suitable location.	No details given	Maximum 20 delegates: Charities and community organisations with income below £500,000 - £400 + expenses Charities and community organisations with income above £500,000 - £575 + expenses Statutory organisations - £625 + expenses Commercial organisations - £750 + expenses. Individuals attending 1 day courses are charged at £50 per person.	<a href="http://www.creditaction.org.uk/helping-others/training/training-to-help-others.html">http://www.creditaction.org.uk/helping-others/training/training-to-help-others.html</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
What is Financial Capability?	Credit Action	Front-line workers and volunteers at voluntary, statutory and commercial organisations	The terminology of financial capability and the key questions faced by organisations supporting people to take more control of their money	2 hours. Training can be delivered at the organisation's premises, at our offices in London or Leeds or any other suitable location.	No details given	Maximum 30 delegates Charities and community organisations with income below £500,000 - Discretionary donation + expenses Charities and community organisations with income above £500,000 - £150 + expenses Statutory organisations - £150 + expenses Commercial organisations - £200 + expenses	<a href="http://www.creditaction.org.uk/helping-others/training-to-help-others.html">http://www.creditaction.org.uk/helping-others/training-to-help-others.html</a>
Financial Education Partnership financial capability and employment skills workshops	Financial Education Partnership	Teachers and students	Four workshops related to financial education: - Managing Your Money - Sensible Borrowing - Finance for Life - It's My Business	-	No details given	Free to schools	<a href="http://www.chartredbanker.com/Home/Schools/">http://www.chartredbanker.com/Home/Schools/</a>
<i>Income maximisation – to enable practitioners to help service users with the financial management of their resources –</i>							
One Parent Families Scotland training courses	One Parent Families Scotland	Statutory and voluntary sectors and lone parent groups	Courses offered include: - Tax Credits - Lone parent awareness - Welfare reform - Child Maintenance changes - Working with Young parents - Working with fathers - Working with lone parents and disability issues - Tailored training on request	Courses run for a half or full day and are complemented by copies of our factsheets. Participants also have access to our telephone information line for follow-up support.	No details given	The training can be delivered in the participants' own area.	<a href="http://www.opfs.org.uk/training/practitioners">http://www.opfs.org.uk/training/practitioners</a>
Child Poverty Action Group in Scotland training courses	Child Poverty Action Group in Scotland	Advisers and support workers	CPAG courses in Scotland May 2011-March 2012 include: - Housing benefit and rent arrears - Benefit support on bereavement	Varies	No details given	Varies	<a href="http://www.cpag.org.uk/scotland/training/courses/default.htm">http://www.cpag.org.uk/scotland/training/courses/default.htm</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
			<ul style="list-style-type: none"> <li>- Birth: benefits, tax credits and other help</li> <li>- Income maximisation for older people</li> </ul>				
Money for pregnant teenagers and young parents	Gingerbread	Specialist teenage pregnancy advisers, midwives (course accredited by the Royal College of Midwives), health visitors, children's information service workers, Connexions workers, youth workers, Sure Start workers, leaving care workers, youth offending team workers, Jobcentre Plus benefits advisers, housing workers, reintegration officers and any other professionals working pregnant teenagers and young parents	<ul style="list-style-type: none"> <li>- Increase awareness of the range of benefits available to teenagers aged 16 and over</li> <li>- Increase awareness of how family members can access benefits on behalf of under 16-year-olds</li> <li>- Develop an understanding of the logistics of the benefits system, how to challenge bad practice and where to go for more help</li> <li>- Get across the message that teenagers have protection from pregnancy- related discrimination, and employment rights too</li> <li>- Increase understanding of the potential for young parents of combining benefits and work and the possibilities of combining benefits and education.</li> </ul>	-	No details given	<p>Statutory organisations: £195 per person. Multi-buy: send a second person for £150.</p> <p>Voluntary/community organisations: £150 per person. Multi-buy: send a second person for £120.</p>	<a href="http://www.gingerbread.org.uk/content/397/Money-for-pregnant-teenagers-and-young-parents">http://www.gingerbread.org.uk/content/397/Money-for-pregnant-teenagers-and-young-parents</a>
Money for pregnant teenagers and young parents leaving care	Gingerbread	Professionals working with young care leavers	<ul style="list-style-type: none"> <li>- Clarify who counts as a care leaver for benefits</li> <li>- Explain who can claim what and when</li> <li>- Discuss how foster carers are treated for the purposes of benefits and tax credits</li> <li>- Clarify which benefits can be claimed by care leavers before and after the birth of their child</li> <li>- Examine what happens to benefits if a child is placed into care</li> <li>- Investigate which benefits are available to encourage young parents back into education, employment and training</li> <li>- Examine some of the reasons young people leaving care may become parents and how their</li> </ul>	-	No details given	£1,450 (+ VAT + trainer expenses) per course	<a href="http://www.gingerbread.org.uk/content/398/Money-for-pregnant-teenagers-and-young-parents-leaving-care">http://www.gingerbread.org.uk/content/398/Money-for-pregnant-teenagers-and-young-parents-leaving-care</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
			<p>experiences have shaped these choices</p> <ul style="list-style-type: none"> <li>- Address the characteristics of teenage pregnancy and examine the importance of supporting the family as a whole</li> <li>- Look at how signposting to local universal and targeted support work can enhance care pathway planning</li> <li>- Share examples of good practice in care planning to ensure successful placement of pregnant and parents teenagers who are care leavers.</li> </ul>				
<p><i>Housing</i> - poor financial management may make it hard to keep up with rent and sustain tenancies -</p>							
Managing Sustainable Tenancies	Chartered Institute of Housing	Front line managers and staff	<ul style="list-style-type: none"> <li>- Understand financial inclusion, advice services, affordable credit and financial capability support</li> <li>- Identify tenants in need of support</li> <li>- Know about supporting social networks and improving life chances (covering a range of other 'wider role' type interventions with tenants)</li> <li>- Measure success through performance management and key performance indicators</li> <li>- Undertake practical measures to improve tenancy sustainment</li> </ul>	1 day course	No details given	Contributing organisations £195, Non-contributing organisations £245, Voluntary organisations or tenants £122.50, CIH Member £220.50	<a href="http://www.cih.org/scotland/training/event.php?ID=968">http://www.cih.org/scotland/training/event.php?ID=968</a>
Financial Inclusion for Front Line Staff	Chartered Institute of Housing	Front line managers and staff	Equip front-line housing staff with the knowledge and understanding to engage effectively with tenants experiencing poverty and financial exclusion	1 day course	No details given	Contributing organisations £195, Non-contributing organisations £245, Voluntary organisations or tenants £122.50, CIH Member £220.50	<a href="http://www.cih.org/scotland/training/event.php?ID=947">http://www.cih.org/scotland/training/event.php?ID=947</a>
Financial Inclusion Training for Social Landlords	The Housing Quality Network	Housing officers, income and rent arrears officers, homelessness prevention and housing aid staff, welfare teams,	<ul style="list-style-type: none"> <li>- Raising debt awareness and prevention</li> <li>- Accessing affordable credit and ethical financial services</li> <li>Identifying and dealing</li> </ul>	1 day, in-house course	No details given	-	<a href="http://www.hqnet.org.uk/financial_inclusion_training">http://www.hqnet.org.uk/financial_inclusion_training</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
		estate management staff, customer services staff, money management and welfare benefit advisers, financial inclusion officers and support workers.	with loan sharks <ul style="list-style-type: none"> <li>- Avoiding fuel poverty, and coping with rising food and energy bills</li> <li>- Using digital Inclusion initiatives to address financial exclusion</li> <li>- Reducing evictions</li> <li>- Action planning and setting service standards that enhance customer focus</li> <li>- Measuring success and meeting the expectations of the inspectors.</li> </ul>				
Developing Responses to Financial Exclusion	Homeless Link	Frontline staff and managers in housing advice, supported accommodation, general needs housing, floating support and move-on teams.	<ul style="list-style-type: none"> <li>- The causes and impacts of financial exclusion</li> <li>- The link to tenancy failure</li> <li>- The role of extortionate lenders (doorstep loan companies and others)</li> <li>- The role of credit reference agencies</li> <li>- The role of credit unions and how to work in partnership with them</li> <li>- How access to banking services can be facilitated</li> <li>- How to develop positive practice</li> <li>- The national policy environment and how this relates to financial exclusion</li> </ul>	1 day	No details given	<p>Community and Band A member: £660 in house and £75 open course</p> <p>Band B-E member: £770 in house and £90 open course</p> <p>Non-member: £1110 in house and £125 open course</p>	<a href="http://www.homeless.org.uk/training-financial-inclusion">http://www.homeless.org.uk/training-financial-inclusion</a>
Training pack for housing officers	West Midlands' and Housing Financial Inclusion Champions in conjunction	Housing provider frontline staff	<ul style="list-style-type: none"> <li>- How home contents insurance works</li> <li>- The benefits to tenants of being insured</li> <li>- Different types of home contents insurance policies</li> <li>- The benefits to landlords of having</li> </ul>	Presentation, discussion, and group exercises. Lasts approximately 2.5 hours, or 1 hour if the exercises are omitted.	No details given	Training pack is free to download	<a href="http://www.abi.org.uk/Access_to_Insurance/Landlords/Support.aspx">http://www.abi.org.uk/Access to Insurance/Landlords/Support.aspx</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
	with the Association of British Insurers and the Financial Services Authority.		insured tenants - How to promote HCI – what works, what doesn't				
<p><b>EXAMPLES OF MORE GENERIC COURSES CONCERNING ADVICE WHICH MAY IMPROVE FINANCIAL CAPABILITY CAPACITY BUILDING</b></p> <p><i>Advice skills</i></p> <p><i>- Financial capability practitioners need the skills to deliver advice on different issues to a range of groups</i></p>							
Learning to Advise	Advice UK	Frontline advisers	Six modules: advice skills, welfare benefits, debt and money advice, employment law, immigration, housing and homelessness	11 days	Provides learners with the underpinning knowledge requirements for the Advice & Guidance vocational qualification and the Legal Advice vocational qualification at Level 3	Entire 11 day course: Members £565, Voluntary sector £630 + VAT, All others £750 + VAT Single days: Members £85 / All others £85 + VAT	<a href="http://www.adviceuk.org.uk/training/for-advisers/learning-to-advise">http://www.adviceuk.org.uk/training/for-advisers/learning-to-advise</a>
Wiseradviser	Joint collaboration between Money Advice Scotland, Citizens Advice Scotland and Advice UK, through participation in the Scottish wiseradviser Operational Team.	Free advice sector	– Active information, signposting and explanation – Casework – Advocacy, representation and mediation at tribunal or court action level	-	No details not given	-	<a href="http://www.wiseradviser.org/index.php/scotland/">http://www.wiseradviser.org/index.php/scotland/</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
<p><i>Debt</i></p> <p><i>– to enable practitioners to help service users with the financial management of their resources and planning ahead to avoid falling into debt and to help them pay off debts</i></p>							
Debt Advice Money Adviser Training	Motherwell and Wishaw Citizens Advice Bureau	Bureau volunteer Advice Workers	<ul style="list-style-type: none"> <li>- Planning and preparing written budgets</li> <li>- Composing letters to creditors</li> <li>- Presenting and arguing the client's case with creditors</li> <li>- Putting clients at ease by explaining their options</li> <li>- Processing and explaining the legislation relating to debt</li> <li>- Operating a computer-based case management and administration system.</li> </ul>	Part time, start and end dates are flexible	In house certification	Free	<a href="http://www.skillsdevelopmentscotland.co.uk/tools/course-details.aspx?course=8a68cfb0-955f-4b44-9764-09b8b65e9ff4&amp;subject=%22money+advice%22&amp;cost=Any&amp;page=1&amp;perPage=100&amp;sortBy=Relevance">http://www.skillsdevelopmentscotland.co.uk/tools/course-details.aspx?course=8a68cfb0-955f-4b44-9764-09b8b65e9ff4&amp;subject=%22money+advice%22&amp;cost=Any&amp;page=1&amp;perPage=100&amp;sortBy=Relevance</a>
Diploma in Money and Debt Advice	Institute of Credit Management		<ul style="list-style-type: none"> <li>- General money and debt advice</li> <li>- Debt prioritisation and collection process advice</li> <li>- County court procedures and enforcement advice</li> <li>- Statutory debt solutions</li> <li>- Non statutory debt solutions and budgeting advice</li> <li>- Money and debt advice call handling</li> </ul>	Full diploma can take 2 years.	Diploma in Money and Debt Advice	There are three assessment submission dates and a £70 fee for each assignment.	<a href="http://www.cccs.co.uk/training.aspx">http://www.cccs.co.uk/training.aspx</a> <a href="http://www.icm.org.uk/education/icm-professional-qualifications/level-1-diploma">http://www.icm.org.uk/education/icm-professional-qualifications/level-1-diploma</a>
Money Advice Training	Money Advice Scotland	Money advice providers	<p>Money Advice Scotland delivers two types of training:</p> <p>1) Continuing Professional Development is a personal commitment to keeping your professional knowledge up to date and improving your capabilities throughout your working life</p> <p>2) Wiseradviser training</p>	-	No details given	-	<a href="http://www.moneyadvicescotland.org.uk/training/">http://www.moneyadvicescotland.org.uk/training/</a>
How the church can help people with money and debt	Credit Action	Front-line workers and volunteers at voluntary, statutory and commercial organisations	Options available to churches in developing money outreach.	2 hours. Training can be delivered at the organisation's premises, at our offices in London or Leeds or any other suitable location.	No details given	Maximum 30 delegates Charities and community organisations with income below £500,000 - Discretionary donation + expenses Charities and community organisations with income above	<a href="http://www.creditaction.org.uk/helping-others/training/training-to-help-others.html">http://www.creditaction.org.uk/helping-others/training/training-to-help-others.html</a> <a href="http://www.credit">http://www.credit</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
						£500,000 - £150 + expenses Statutory organisations - £150 + expenses Commercial organisations - £200 + expenses	<a href="http://taction.org.uk/hel ping-others/training.html">taction.org.uk/hel ping-others/training.html</a>
Money Advice Trust Training	-	Money advisers	All aspects of a money adviser's work, enabling people to achieve competence at three different levels – generalist, caseworker and specialist.	-	No details given	This year the Money Advice Trust will provide over 5,000 free training places.	<a href="http://www.moneyadvicetrust.org/content.asp?ssid=3">http://www.moneyadvicetrust.org/content.asp?ssid=3</a>
<i>Numeracy and Literacy</i> <i>- Numeracy and literacy skills are important in being financially capable</i>							
Money and Literacies: Finding the Balance	Developed by Sheerface Ltd for Learning Connections. Available at Adult Literacies Online	-	Raising awareness of adult literacies and developing the support given to clients - an understanding of the extent of adult literacy and numeracy need in Scotland - insight into the literacy and numeracy involved in everyday financial tasks - enhanced skills in supporting clients with financial tasks - increased confidence in talking to clients about literacy and numeracy issues - contact details for referring a client for literacy and/or numeracy support	-	No details given	Training pack free to download	<a href="http://www.aloscotland.com/alo/vi ewresource.htm?id=532">http://www.aloscotland.com/alo/vi ewresource.htm?id=532</a>
Numeracy Counts	NIACE	Vocational tutors	- Raise awareness of numeracy and of the implications for learners of improving their numeracy skills - Allow non-numeracy specialists to consider good practice in numeracy teaching - Developing mathematical thinking - Encouraging learners to seek numeracy support	1 day	No details given	£165 (Non NIACE member rate) £140 (NIACE member rate)	<a href="http://www.niace.org.uk/campaigns-events/events/numeracy-counts">http://www.niace.org.uk/campaigns-events/events/numeracy-counts</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
<p><i>Credit Unions</i></p> <p><i>- Those lacking financial capability may use high cost financial services e.g. loan sharks. Low cost options such as credit unions may offer an alternative</i></p>							
National Association of Credit Union Workers training	National Association of Credit Union Workers	Credit unions	Recent courses: - New Staff induction training - New Lending products - Business Planning - Marketing and Promotion - Money Advice services - Instant Loans - Tailor made training	-	Informal training	-	<a href="http://www.nacu.org.uk/training">http://www.nacu.org.uk/training</a>
<p><i>Poverty and Financial Exclusion</i></p> <p><i>- Those lacking financial capability may also be financially excluded and/or live in poverty -</i></p>							
Promoting Financial Inclusion in Low Income Communities	Liverpool John Moore University – Research Unit for Financial Inclusion	Those working in agencies and organisations concerned with financial inclusion or financial education in low-income communities	- Develop understanding of poverty, over-indebtedness and financial exclusion, and of the dynamics of financial capability education. - Government policy, and the role of the financial services industry, the community and voluntary sectors in tackling financial exclusion. - Partnership approaches e.g. the role of social housing providers, local authorities, credit unions and money advice agencies. - Course leads to the award of a University Certificate in Professional Development	Teaching is fortnightly over 5 full days (an additional day is also offered for private tutorial support, date of 6th day negotiated with the group).	University Certificate in Professional Development (CPD - either at undergraduate (level 3) or post-graduate level (level M))	Course fee £345	<a href="http://www.ljmu.ac.uk/courses/cpd/92163.htm">http://www.ljmu.ac.uk/courses/cpd/92163.htm</a>
Poverty Awareness Training	Poverty Alliance	Management and operational staff particularly in organisations working with people living in poverty	- Develop knowledge and understanding of the relationship between poverty and inequality and how poverty impacts on individuals lives - Identify ways in which participants can provide an effective service to people who experience poverty.	1 day	No details given	-	<a href="http://www.povertyalliance.org/training.asp">http://www.povertyalliance.org/training.asp</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
<i>Understanding the needs of different groups - Financial capability practitioners work with different groups who have different relationships with money -</i>							
Working with single parents - a positive approach	Gingerbread	Professionals working with single parents	<ul style="list-style-type: none"> <li>- Single parents in the UK</li> <li>- The financial, emotional and social issues affecting single parents</li> <li>- The barriers single parents face on returning to work;</li> <li>- Childcare options, choosing quality childcare, sources of financial help and local information</li> <li>- Resources available to lone parents and those advising them.</li> </ul>	-	No details given	£1,450 (+ VAT + trainer expenses) per course	<a href="http://www.gingerbread.org.uk/content.aspx?CategoryID=400">http://www.gingerbread.org.uk/content.aspx?CategoryID=400</a>
Training the Trainer in Financial Awareness	Youth Scotland	Staff from Youth Scotland's Participating Units and Operating Agencies	<ul style="list-style-type: none"> <li>- Understanding the psychology of young people and money</li> <li>- Helping young people make the most of their money</li> <li>- Enabling young people to make informed choices about saving and borrowing</li> <li>- Helping young people to manage debt</li> <li>- Tailoring the course and toolkit for your own setting.</li> </ul>	17 and 18 February 2011	No details given	£40 (this includes accommodation, meals and a copy of the Financial Awareness Toolkit)	<a href="http://www.youthscotland.org.uk/training/financial-awareness-train-the-trainer-sessions/financial-awareness-train-the-trainer-sessions.htm">http://www.youthscotland.org.uk/training/financial-awareness-train-the-trainer-sessions/financial-awareness-train-the-trainer-sessions.htm</a>
<i>Fuel Poverty - to enable practitioners to help service users with the financial management of their resources and accessing appropriate tariffs -</i>							
Fuel Debt Advice	National Energy Action	Advice workers involved with clients who are in fuel debt	Range of topics including: <ul style="list-style-type: none"> <li>- Causes of fuel debt</li> <li>- Payment options</li> <li>- Speaking with suppliers</li> <li>- Social tariffs</li> <li>- Grants</li> </ul> Participants will also be given access to NEA's fuel debt manual	1 day, 21 September 2011	No details given		<a href="http://www.transact.org.uk/eventitem.asp?itemid=1500&amp;itemTitle=NEA+%2D+Fuel+Debt+Advice+%2D+London&amp;section=32&amp;sectionTitle=Events&amp;archiveDate=2011-09-01">http://www.transact.org.uk/eventitem.asp?itemid=1500&amp;itemTitle=NEA+%2D+Fuel+Debt+Advice+%2D+London&amp;section=32&amp;sectionTitle=Events&amp;archiveDate=2011-09-01</a>
Consumer Focus Training	Money Advice Scotland	Advisers	Help frontline advisers understand what they can do to help clients manage their energy costs and	Edinburgh 06/06/11; Glasgow 10/06/11	No details given	Free to advisers in the free sector	<a href="http://www.moneyadvicescotland.org.uk/training/c">http://www.moneyadvicescotland.org.uk/training/c</a>

Name	Provider/ awarding body	Who is it for	Training content	Length of training and delivery methods	Course carries a qualification	Cost of training and availability	Web link
			reduce the impacts of fuel poverty				<a href="http://www.moneyadvice.scot.nhs.uk/training/consumer-focus-training-glasgow">consumer-focus-training-edinburgh-1</a> <a href="http://www.moneyadvice.scot.nhs.uk/training/consumer-focus-training-glasgow">http://www.moneyadvice.scot.nhs.uk/training/consumer-focus-training-glasgow</a>

### APPENDIX 3 - FINANCIAL CAPABILITY TRAINING RESOURCES QUESTIONNAIRE

A questionnaire was posted on Survey Monkey to seek views on the financial capability training resources available to practitioners supporting young people and adults outside school in Scotland. This survey was sent to a range of financial capability practitioners identified through the event 'Building Resilience' (Glasgow, 15 June 2011). In total 35 people from 33 different organisations responded. For two organisations two people responded; these responses have been counted as separate responses, as both were large organisations and the respondents may have come from different parts of the organisation. It should be noted that these findings cannot claim to be fully representative of all financial capability practitioners.

The questionnaire and the responses are presented below.

- **Is your organisation a ...third sector organisation, private sector organisation, local government, college or education body, other public body or other?**

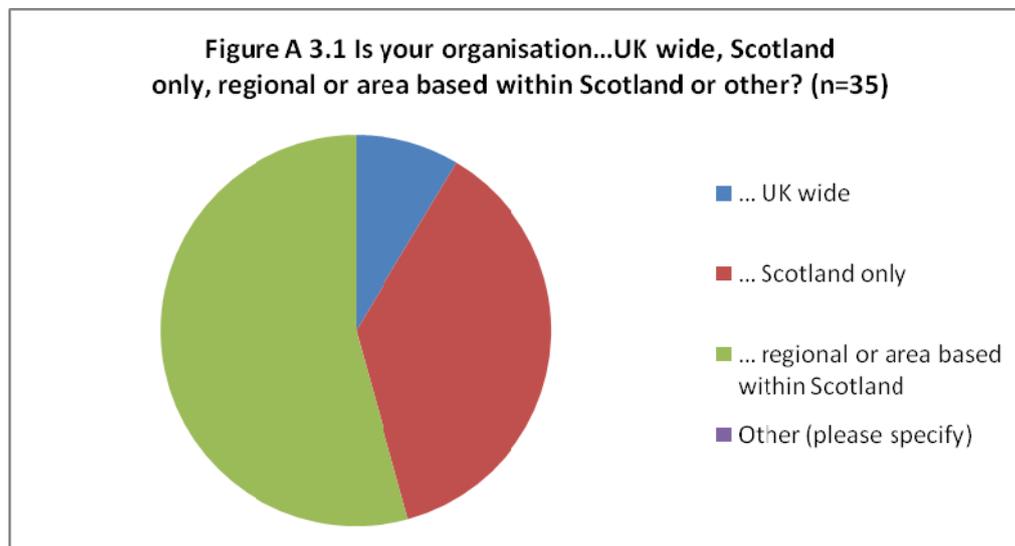
All respondents answered this question.

**Table A3.1 Is your organisation a... Local government; Other public body; Private sector organisation; Third sector organisation; Other?**

<b>Type of organisation</b>	
Local government	8
Other public body	6
Private sector organisation	2
Third sector organisation	17
Other	2
<b>Total</b>	<b>35</b>

The majority of the respondents (n=17) came from third sector organisations; eight from local government; six from other public bodies; two from private sector organisations; and two from other types of organisation.

- **Is your organisation...UK wide, Scotland only, regional or area based within Scotland or other?**



All respondents answered this question. The majority of the respondents represented organisations working only in Scotland: 19 were from regional or area-based organisations, and 14 were from organisations with a Scotland-wide remit.

- **Please briefly outline the main services related to financial capability, including financial education, directly provided by your organisation**

Twelve respondents did not answer the question including two organisations who noted that this question was either not applicable to them, or that they did not provide any financial capability services. The financial capability services that were outlined included:

- helping people to improve financial capability through household budgeting, cooking on a budget, managing bills and opening a bank account to enable better independent living;
- educational assistance for people with everyday billing and money handling issues;
- promoting financial capability through a range of stories and activities for younger children, primary schools and parents; as well as training teachers in schools and university;
- adult numeracy and literacy classes and community learning for adults and young people;
- guidance and supported referrals to other agencies;
- workshops, courses and information seminars;
- financial education to children and young people in the schools to help them learn about saving and understand how money works;

- financial inclusion services to housing association tenants;
- one-to-one advice and debt advice;
- accessible savings and low cost loans;
- and publications about managing money.

The relative occurrence of the 11 most important words and phrases were:

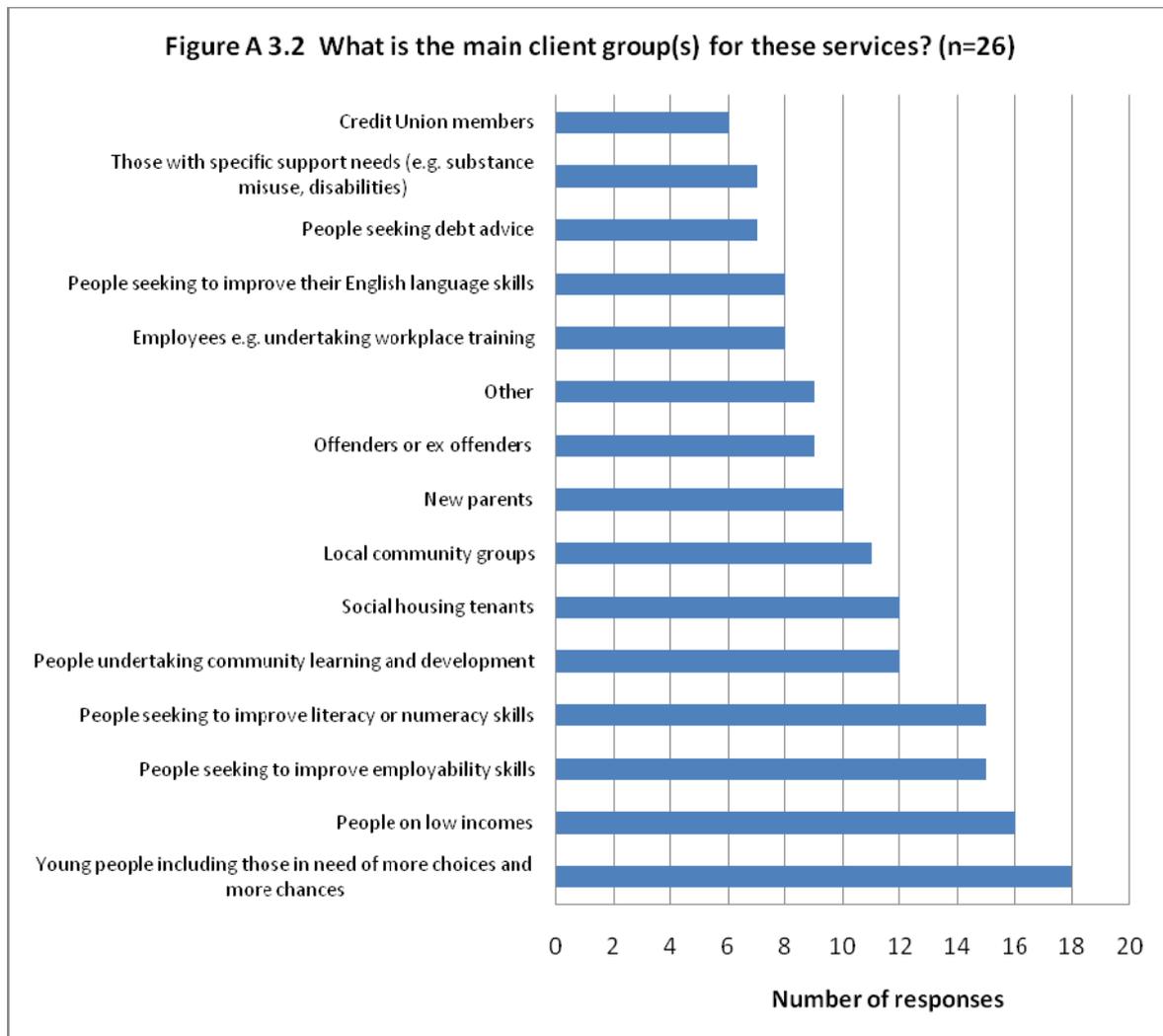


- **What is the job title(s) of those who provide these services?**

The respondents were asked to provide the job titles of those providing financial capability services within their organisations. Eleven respondents did not answer the question including one who noted that this question was not applicable. From the job titles given by the remaining respondents it can be interpreted that financial capability services are provided not only by practitioners whose main role is the delivery of financial capability/education support. The job titles given included:

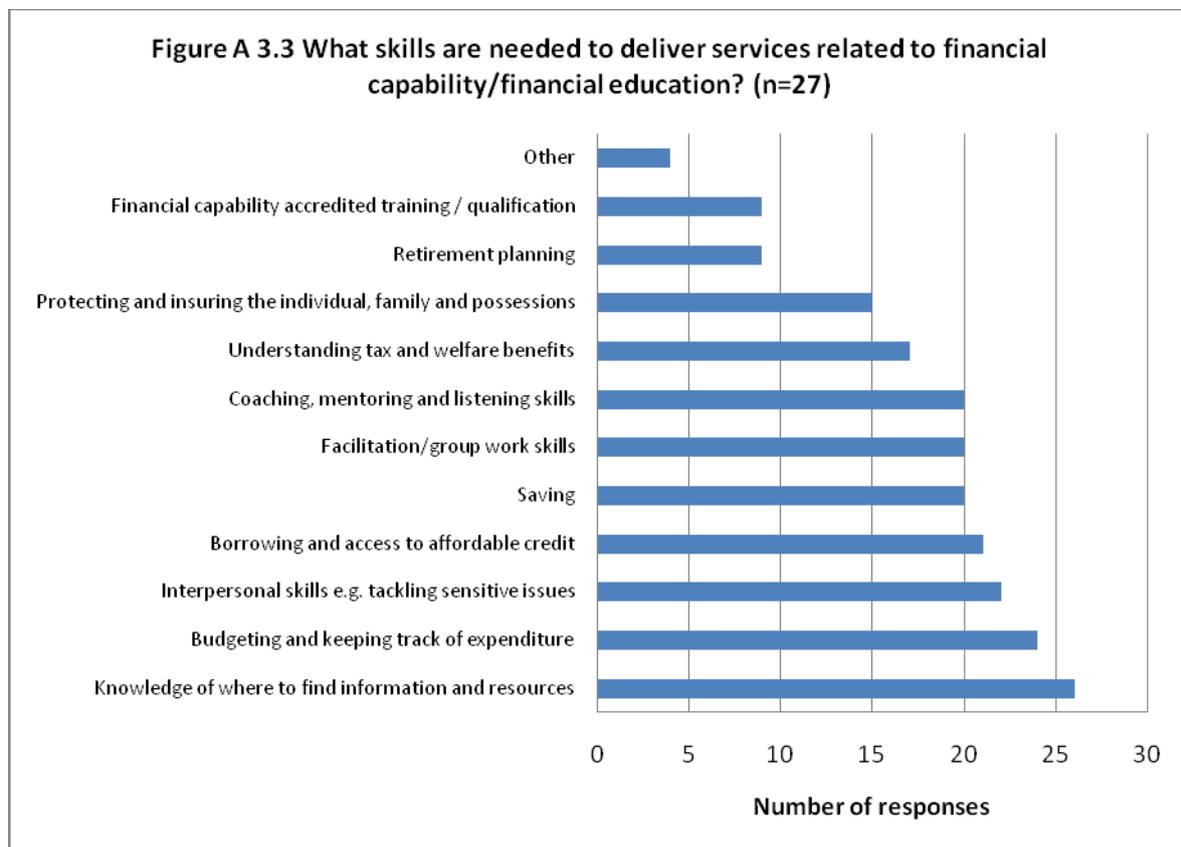
- Adult Literacy and Numeracy Tutor
- Education Consultant
- Adult Learning Workers
- Community Learning and Development Workers
- School Development Workers
- Financial Inclusion Officer
- Home Energy Advisers
- Youth workers
- Money Adviser

- **What is the main client group(s) for these services?**



Twenty six responded to this question. The main client group for services related to financial capability were young people (18 responses); followed by people on low incomes (16 responses); people seeking to improve employability skills (15 responses) and people seeking to improve literacy or numeracy skills (15 responses).

- **What skills are needed to deliver services related to financial capability/financial education?**



Twenty seven responded to this question; most respondents felt that it was important for practitioners to have knowledge of where to find information and resources (26 responses) and skills around budgeting and keeping track of expenditure (24 responses). Few respondents felt that retirement planning was a skill that was needed, or for which a financial capability accredited training/qualification was necessary (both with 9 responses each)

- **Have you or others in your organisation received training to help deliver financial capability support?**

Sixteen of the respondents reported that either they, or others in their organisation, had received training to help deliver financial capability support. Twelve reported that neither they, nor others in their organisation, had received training to help deliver financial capability support. Eight did not respond to the question.

- **Has the training been evaluated?**

Twelve responded as to whether the training had been evaluated: seven reported that it had and five that it had not.

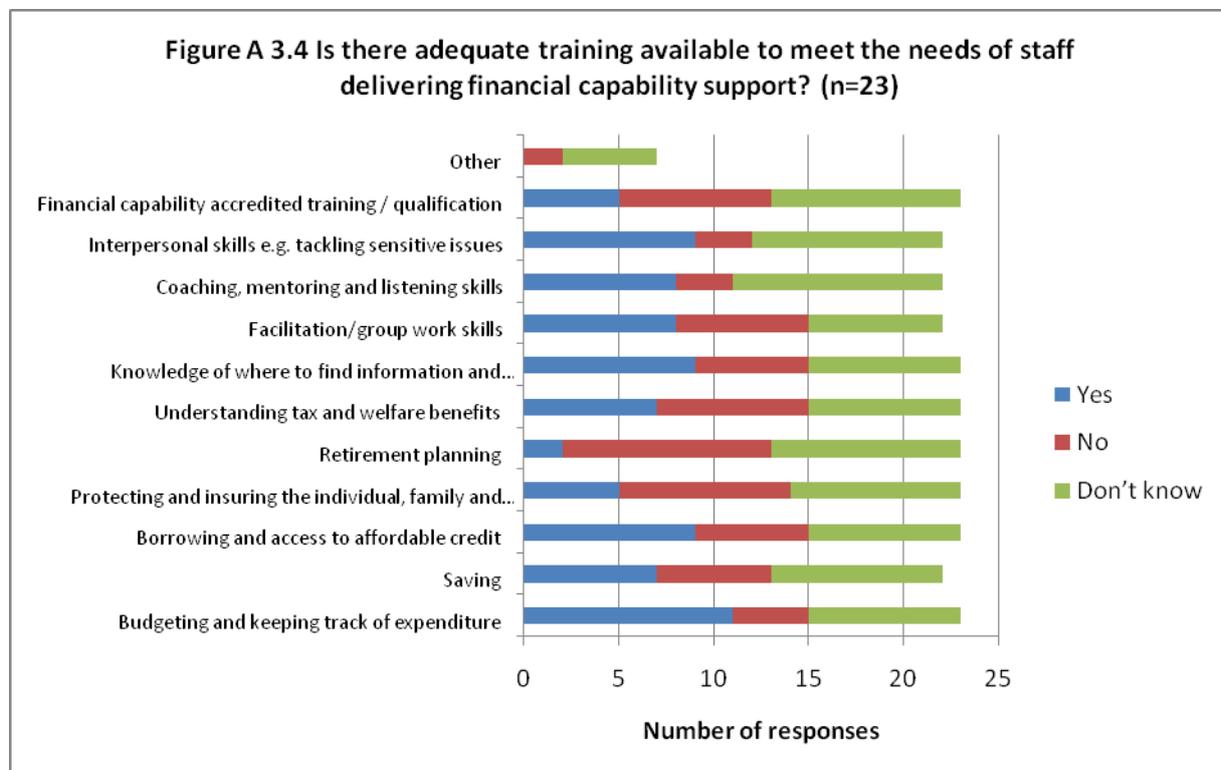
- **Are you satisfied with the financial capability training you/people in your organisation have received?**

Eleven respondents were satisfied and two were not.

- **Is this training provided by staff in your organisation or by an external trainer? If an external trainer: Where is the training sourced from?**

In organisations where staff had received training, it was delivered by external trainers according to 11 respondents. Four reported that the training was provided internally and one respondent did not answer the question. When information was given regarding the details of the external trainer, this was followed up for potential inclusion in Appendix 2.

- **Is there adequate training available to meet the needs of staff delivering financial capability support?**



The area that was felt to have most adequate training was budgeting and keeping track of expenditure (11 respondents felt that there was adequate training, four did not and eight

did not know). The area perceived to have least adequate training was retirement planning (11 felt the training was not adequate, two thought the training was adequate and 10 did not know). In five areas the majority of respondent did not know whether training was adequate. In terms of teaching skills - Facilitation/group work skills; Coaching, mentoring and listening skills; and Interpersonal skills – it is hard to conclude whether the training is adequate as the distribution of responses between yes/no/don't know is often very similar. It is likely that the large number of don't knows related to those who have not carried out recent training.

- **Do you have any other comments to make about the provision of financial capability training for practitioners?**

The respondents were invited to make other comments on the provision of financial capability training for practitioners. Fifteen of the respondents commented here; while not necessarily representative, they provided a useful indication of some of the practitioner training issues facing the providers of financial capability services.

One respondent felt that there was plenty of high quality training available:

*“There is plenty of training available on most topics, and up until recently many of these courses were free and of high quality.”*

However, some felt that there was not enough training available and/or they were not made fully aware of training provision:

*“Is training available? If so where, when and at what cost?”*

*“There is definitely not enough of it!”*

Funding constraints and geography made it difficult to access training and as a result in some organisations only a minority of staff could receive training:

*“We have only been able to develop and deliver Financial Inclusion training to a limited audience because of funding constraints.”*

*“The problems today for us is the access to training - our organisation cannot afford to send us away - costs are high from the islands and often include an overnight stay.”*

Problems of access to training meant that one respondent developed their own resources and another commented that at present their organisation's financial capability skills were developed through on the ground experience. The importance of knowledge sharing between practitioners was also mentioned.

*"Lack of information about availability of training in this area can be an issue. For me, I find that I research and develop my own resources to fit in with requirements."*

*"Much of our knowledge is self generated rather than training."*

*"Really good sharing of resources would be useful for practitioners in the future."*

In terms of judging the quality of the training, one respondent questioned how 'adequate' training should be measured:

*"We have some training as part of this pilot but is it adequate? And what would 'adequate' be? We certainly could do with more."*

Some respondents commented on whom they felt should receive financial capability training and what skills need to be developed through it. One respondent felt that all community and youthwork practitioners should receive training, while another stressed the importance of developing a confident product knowledge base and accreditation. The importance of practitioners being able to signpost their clients, when their own expertise was lacking, to other organisations was mentioned by another respondent:

*"I would like to see all community and youthwork practitioners with financial capability training."*

*"The development of a targeted approach to financial capability requires a confident product knowledge base with reference to specialist product knowledge. Practitioners would benefit from training on how to deliver financial capability as well as financial knowledge using a standardised approach with the possibility of accreditation."*

*"Welfare/tax is a more difficult issue, as it is highly specialised and constantly changing, which is why it is better for trainers/facilitators to know who to signpost to."*

One respondent felt it was important to bring financial capability into other training:

*"Important to bring in financial capability into other training/qualifications"*

One respondent felt that any good tutor or facilitator could deliver financial capability support and that there was no real need for training:

*"Many of these issues are covered in training that is suitable for advice workers - rather than financial capability/education contexts. A good tutor/facilitator would be able to deliver Financial Capability with limited training as there is a lot of information on the internet, plus much of the content is common sense."*

## **APPENDIX 4 - FINANCIAL CAPABILITY TRAINING RESOURCES INTERVIEWS**

Five telephone interviews and one email interview were conducted with stakeholders in financial capability training for practitioners Scotland. The organisations that participated in the interviews were:

- the Money Advice Service;
- Western Isles Citizens Advice Service;
- Greater Easterhouse Money Advice Project;
- Money Advice Scotland;
- Citizens Advice Scotland.

Another organisation participated but did not respond to requests for permission to name them in the report. Some of the contacts were provided by the Financial Inclusion Team at the Scottish Government, others were those who had completed the online survey and left their contact details so we could follow them up. The interviews lasted between 10-15 minutes. Themes emerging from the interviews are set out below.

### **1. Please briefly outline the main services related to financial capability, including financial education, directly provided by your organisation**

The participants outlined that they provide a range of services e.g. financial inclusion services, across a range of locales. The services are delivered in a wide variety of settings such as schools and community settings; and through a range of media - online, over the phone and face to face.

### **2. What is the main client group(s) for these services?**

The client groups are very broad (with one participant stating that they provided a universal service): school pupils, teachers, housing association tenants, job seekers. One participant stated that there were more young people and older people using their services than previously. Often the clients are in vulnerable financial positions or those whose finances have recently changed as a result of redundancy or finding employment for example.

### **3. What skills are needed to deliver services related to financial capability/financial education?**

- a. Financial capability skills for non-financial experts**
- b. Other skills (interpersonal etc.) for those with financial knowledge or expertise**

One respondent stressed that while it was important for practitioners to have knowledge of financial products so that service users could make informed decisions; practitioners also needed to know when and where to refer their service users to other organisations, as well as identifying any additional support needs that they may have. People and group work skills alongside knowledge of certain benefits were highlighted by another respondent. For another a general understanding of money and financial products was important but the other skills needed depended on the method by which advice was delivered: for example those training a group would need to have good presentation and interpersonal skills; and those working one-to-one would need interpersonal and the ability to be empathetic. One respondent felt that as the type of clients they saw changed over time so had the skills needed by practitioners; there was greater need for counselling skills. Another respondent highlighted that those delivering advice need to know what regulated advice is and what is not so that advisors do not go over the boundary of their role. This respondent also felt it was important that practitioners were able to check that clients have understood what they have been told and will and/or can act on this information. A respondent who provided financial capability training for practitioners outlined that practitioners needed to understand what financial exclusion/ inclusion means, and needed to be able to engage clients, in an accessible manner, with what can be a frightening topic. They also need to be aware that individual clients will have differing relationships with, and attitudes towards, money.

**4. Have you or others in your organisation received training to help deliver financial capability support?**

- a. Does this training deliver financial capability skills for non-financial experts OR other skills (interpersonal etc.) for those with financial knowledge or expertise?**
- b. Is this training provided by staff in your organisation or by an external trainer?**
- c. If an external trainer: Where is the training sourced from?**

Five of the respondents were asked this question<sup>8</sup> and all said that they/or someone in their organisation had received financial capability training. Some training courses are provided externally and others are provided in house or informally. Where details of external training were outlined, this was followed up for potential inclusion in Appendix 2.

**5. Are you satisfied with the financial capability training you/people in your organisation have received?**

- a. Has the training been evaluated?**

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<sup>8</sup> One participant was not asked this question as they were being interviewed in their capacity of being involved with the delivery of a training course for financial capability practitioners.

One participant was happy with the training and outlined that it had been evaluated. One participant wants more training and felt that it would be valuable to have a qualification in financial capability. Another participant had made suggestions to their training provider about the content of the training courses their organisation received. Two participants were uncertain as to whether the training had been evaluated and one outlined that it had not, but the programme delivery had been evaluated.

**6. Does your organisation provide financial capability training to practitioners in other organisations?**

- a. Please provide the name of the training – is there information available online?**
- b. Who is the training aimed at? e.g. youth workers**
- c. Has the training been evaluated?**

Two organisations provided training to other organisations. One organisation provided training for advisers delivering face to face money advice on their behalf. Information about this training was followed up for potential inclusion in Appendix 2.

**7. What are the main gaps in the provision of training for financial capabilities practitioners?**

- a. Financial capability skills for non-financial experts?**
- b. Other skills (interpersonal etc.) for those with financial knowledge or expertise?**

One participant did not feel that there were any gaps in training although their organisation could only afford to send practitioners for training if they did not have to pay. One participant outlined that often training is only targeted at practitioners working on specific projects. They also highlighted the value of sharing of practice that often happens more frequently than training. Another participant felt that there was a lack of a roadmap for a career in financial inclusion services and a qualification and training pathway could help develop this. Another participant felt that at present the training provision landscape was not joined up enough. They suggested that perhaps an audit of training provision needed to be done, especially as the funding landscape has changed recently. One participant who was involved in the delivery of a training course for financial capability practitioners outlined that in the past courses to develop financial capability knowledge were previously always aimed at learners: practitioners also need help to develop their financial capability knowledge. They also stressed that financial capability support is now being provided outside traditional settings e.g. youthwork, and there are now a wide range of 'unlikely' practitioners who are delivering financial capability support.

**8. Have you any other comments that you would like to make about the supply of financial capability training for practitioners in Scotland?**

One participant stressed that they felt it was important for there to be a financial capability qualification and training pathway for practitioners.



## APPENDIX 5 – EXAMPLES OF SERVICE USERS, THEIR NEEDS AND DESIRED OUTCOMES

This Appendix presents some examples of financial capability support service users, their service needs and desired service outcomes.

Example Service User	Example Service Needs	Examples Skills Needs of Financial Capability Support Practitioners	Example Service Outcomes
People with unsustainable levels of debt	<ul style="list-style-type: none"> <li>- Understanding their relationship with money</li> <li>- How and why debt builds up</li> <li>- Understanding APR and the risks associated with taking high-cost short-term loans from loan shark etc.</li> <li>- Budgeting</li> <li>- Advice about where to get low cost loans</li> <li>- Advice about how to access cheaper energy tariffs etc</li> <li>- Advice about how to avoid falling into debt/keeping up with repayments</li> <li>- Managing high stress and anxiety levels because of the pressures to pay off debts</li> </ul>	<ul style="list-style-type: none"> <li>- Engage with service users and gain their trust when discussing sensitive issues</li> <li>- Ability to signpost to specialist debt advice services or mental health services if appropriate</li> <li>- Ability to work with a diverse client group with different experiences of/attitudes towards money</li> <li>- Handling crisis situations e.g. how to respond to a client who threatens to commit suicide</li> <li>- Address an individual client's motivations</li> <li>- Budgeting and financial planning skills</li> </ul>	<ul style="list-style-type: none"> <li>- Service users know about low cost financial products, and effectively manage their finances and make plans.</li> <li>- Service users know about availability of sources of low cost borrowing, e.g. credit unions, and cheaper energy tariffs</li> <li>- Increased disposable income</li> </ul>
People who have not made provision for the future or unexpected financial shocks e.g. those without household insurance or private pension provision	<ul style="list-style-type: none"> <li>- Information about low cost household insurance and why it is important to plan for unexpected events</li> <li>- Those without low cost household insurance may need advice about where to access replacement goods at low/little cost</li> <li>- Older people without private pension provision and a small State Pension may need information on budgeting and benefits etc to help boost their income.</li> <li>- Older people may not know about how to cope financially with bereavement and how to finance</li> </ul>	<ul style="list-style-type: none"> <li>- Engage with service users and gain their trust when discussing sensitive issues</li> <li>- Advice about day to day management of finances</li> <li>- Advice about where to seek information and financial planning.</li> <li>- Advice about where to access low cost insurance</li> <li>- Advice about private pension provision</li> <li>- Knowledge of the benefits system</li> <li>- Engage with service users and gain their trust</li> <li>- Ability to signpost to specialist services if appropriate</li> <li>- Ability to work with a diverse client group with</li> </ul>	<ul style="list-style-type: none"> <li>- Take out appropriate, low cost household insurance</li> <li>- Able to cope with any future financial shocks</li> <li>- Increased disposable income in later life</li> <li>- Budgeting skills</li> </ul>

Example Service User	Example Service Needs	Examples Skills Needs of Financial Capability Support Practitioners	Example Service Outcomes
	long-term care	<ul style="list-style-type: none"> <li>- different experiences of/attitudes towards money</li> <li>- Locating advice in trusted services (e.g. community centres or a GP surgery) to improve accessibility and reach people at key transition points</li> <li>- Address an individual client's motivations</li> </ul>	
Job seekers and those entering employment/developing employability skills	<ul style="list-style-type: none"> <li>- Information about basic bank accounts</li> <li>- Effects of benefits and tax credits etc. on incomes after work etc.</li> <li>- Budgeting and keeping track of spending so that individuals can be sustained in employment</li> <li>- Handling outstanding debt repayments which were frozen while on benefits</li> <li>- Moving from weekly to monthly income</li> <li>- Confidence to move to the relative uncertainty of earned income and taking responsibility for their own finances</li> <li>- Possibly motivation and raising (realistic) aspirations</li> </ul>	<ul style="list-style-type: none"> <li>- Engage with service users and gain their trust when discussing sensitive issues</li> <li>- Ability to work with a diverse client group with different experiences of/attitudes towards money</li> <li>- Locating advice in trusted services (e.g. community centres or a GP surgery) to improve accessibility and reach people at key transition points</li> <li>- Address an individual client's motivations</li> <li>- Knowledge of the benefits system</li> <li>- Budgeting and financial planning skills</li> <li>- Ability to signpost to specialist debt advice services</li> </ul>	<ul style="list-style-type: none"> <li>- Ability to understand their pre- and post-work financial position and make other everyday financial transactions, as well as reduced stress and absenteeism</li> <li>- Budgeting skills</li> <li>- Increased disposable income</li> </ul>
Housing tenants	<ul style="list-style-type: none"> <li>- Information about how to avoid falling into rent arrears</li> <li>- Prioritising debts</li> <li>- How and why debt builds up</li> <li>- Motivating improving people to increase financial capability</li> <li>- Budgeting</li> <li>- Delivery of financial capability support outside traditional money advice settings</li> <li>- Information about low cost household insurance and why it is important to plan for unexpected events</li> </ul>	<ul style="list-style-type: none"> <li>- Engage with service users and gain their trust when discussing sensitive issues</li> <li>- Ability to work with a diverse client group with different experiences of/attitudes towards money</li> <li>- Delivery of financial capability support outside traditional money advice settings</li> <li>- Address an individual client's motivations</li> <li>- Budgeting and financial planning skills</li> <li>- Ability to signpost to specialist debt advice services</li> </ul>	<ul style="list-style-type: none"> <li>- Keeping up to date with rent payments</li> <li>- Effectively budgeting and prioritising debts</li> <li>- Take out appropriate, low cost household insurance</li> </ul>