

## Enabling families at risk to take more control of day-to-day finances

### Key messages:

1. Family Liaison worker was key to recruiting and retaining learners;
2. Tutor acted as 'facilitator' and encouraged discussion;
3. Linking personal finance with national financial policy and infrastructure achieved high level of debate;
4. 8 of the 11 learners achieved a qualification, many progressed to further learning.

The “Cracking the Credit Crunch” course was a 60 hour programme that was delivered over 15 weeks. The aim was to give families living in areas of deprivation an opportunity to take more control of their personal day-to-day finances but also to understand how wider financial learning linked to their own personal objectives. It was hoped that the course would help de-mystify a lot of financial language. The group of 11 were a mixture of young women, mostly aged under 30 who had few if any formal qualifications. They included 2 Indian women, 2 white, 2 Caribbean and a number of mixed race learners.

Most of the group did not work outside the home and were living in areas of multiple deprivation. They had not been involved in any learning for some time and had left school with little confidence in their abilities due to a lack of qualifications and other achievements.

The group gelled quickly, helped by the provision of lunch which gave them the opportunity to bond outside the learning environment. They were very supportive of one another and a couple emerged as 'leaders' in terms of initiating discussion and encouraging others to get involved. The tutor acted more as a facilitator and encouraged wide-ranging discussion. He also delivered in a very flexible way bringing in key external factors; for example, when the Budget was announced, the group spent some time exploring what that meant for them. They also had a trip to the Bank of England to find out more about the infrastructure behind financial institutions. According to the tutor the level of discussion was impressively high “it could almost have been a degree level course some of the time when you reflected on the level of debate.”

Learners visibly grew in confidence and one moved on from the course into paid employment. Others expressed a wish to undertake further learning. Although many were daunted by the idea of putting together an extensive portfolio for their assessments, the sense of achievement when they

completed this task greatly increased their self-belief and encouraged them to go on to further learning.

Recruitment of learners was carried out through a family liaison worker in the community. This was key to the success of the project as she was able to attract learners who would probably not have had the confidence to put themselves forward without her support and encouragement. The liaison worker also visited the group during most sessions and this helped in terms of retention.

Eight of the eleven learners achieved a qualification as a result of the programme.

Hackney Family Learning