

## Family Financial Capability course for families in social housing

### Key messages:

1. Use of learner champion key to successful recruitment
2. Involving learners in planning course
3. Trips and activities key to engaging whole family
4. Learners progressing to numeracy and literacy courses

*“The stress has gone out of what I can do with my children in the holidays”*

The Isle of Wight’s Community and Family Learning officer, Kerry Baker, had tried three times to recruit a family financial capability programme. However, few of the families targeted through voluntary sector partners showed any interest. Kerry felt that families were afraid of joining such a course, thinking that other learners would find out about their problems.

Kerry, who was also to be the tutor on the course, decided to talk through the situation with a learner, J. Herself a single parent who had attended various family learning courses on the island, J had now taken up a position as a volunteer on the Youth Offending Panel and was shortly to start Catch 22<sup>1</sup> training.

Kerry explained to J about the Family Learning Impact Funding target groups and the outline of the family financial capability course she had in mind – identifying family budgets and good value family activities over the summer holidays. “Oh, you mean a bargain summer - that sounds great,” replied J. and she undertook to find families within the target group who would do the course.

J. recruited eleven learners with children of different ages from 2 years to 15 years. All the adults were living in social housing and were new learners: seven were lone parents, three were survivors of domestic violence, one had alcohol problems, eight had mental health issues and one had entry level 2 skills in reading and writing.

J. became the learner champion for the course. She attended sessions herself and helped to build the other learners’ confidence and understanding

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<sup>1</sup> <http://www.catch-22.org.uk/>

of the background and rationale of the course. The learners were very interested to hear about Family Learning Impact Funding and over the weeks confided their personal circumstances to the tutor.

From the outset, the learners were directly involved in planning the course, in terms of session content, times and venues. Main sessions took place at the Family Learning Centre and a community venue identified by the learners, on weekdays and at weekends. The group used ICT to research bargain or free activities locally, and sessions included trips to the beach and countryside for planned picnics and activities, for example a fossil hunt and beach games. Different activities were planned to cater for the different age ranges of the children involved on the course. The beach trip attracted the whole family and the eleven learners came with most of their children bringing the total to 40.

All activities took on a budgeting angle. At the beginning of the course, each family was allocated £35 for activities through the holidays such as small entry fees, transport and food for trips. The project supplied a few materials such as an outdoor detective kit, including magnifying glass and identification books.

Families were encouraged to put together an activities kit including paper and pens and to develop particular activities, for example kite making. Healthy eating and exercise were covered in the comparison of prices for own-bought picnic and restaurant meals and petrol/public transport costs compared with walking.

The learners were given a disposable camera to take photographs of activities at home as evidence of learning. They had money from the project to process the photos and annotated them as a further record. Following a letter to the children from Kerry saying how happy she was that they had joined the course, the children were given several stamped addressed postcards to write, illustrate and send back to Kerry during the holidays saying what they had done. This also gave them some literacy practice over the long break. The families planned to make scrapbooks of their activities, using free items like brochures, web printouts and their own illustrations.

Because the subject of pocket money for the children was raised by the parents, the children too were set a budgeting task. The parents agreed to try and fix pocket money at about £5 a week per child (varying in age) through the holidays. The children in turn would then have to prioritize and limit spending accordingly.

The course showed very clearly that financial capability requires literacy and numeracy skills. For example, at the start of the course, none of the learners could read a bus timetable which precluded them from making use of public transport as a money saver. All the families joined the library while on the course after they analysed the cost of buying the children comics through the holidays. The children have also signed up to the Reading Agency's summer reading challenge.

Learners set up a buddy system whereby two families go shopping together. One learner gets on with shopping while the other learner takes the children round the shop doing activities. Then they change roles. Kerry comments that two learners have reported that the buddy system is working well for them. They get less stressed and think more about what they are buying.

The families are continuing to use the skills gained on the course. A group has checked out cheap train travel offers and is planning an October half-term visit to the London museums, taking advantage of a cheap train offer. The learners are asking for another course on budgeting for Christmas. Kerry reports that learners are now texting her when they discover a bargain and she texts the rest of the group.

Learning champion, J. has been crucial in giving the learners information on further learning as she can speak from personal experience. Six learners are interested in doing a numeracy course and one learner a literacy course as she could not understand the financial language.

Kerry commented that it was an exciting and challenging course. "Family financial capability is not a natural first choice of course for new learners with lots of other issues in their lives. But this group was fantastic and J. was vital. It's not an easy group to teach and you as the tutor have to very versatile and think on your feet – this is not teaching for the inexperienced tutor."

As one learner reported after the course:

*"I'm so excited – I can't wait for the children to be off school"*

Isle of Wight Family Learning