

# CASE STUDY: Embedding financial capability learning in an adult learning programme — Glasgow Life

Glasgow Life has embedded financial capability learning into the adult learning programme which is delivered within the Digital Skills courses.

The learning provision was developed within the Wheatley Group's My Money Service. This programme is funded through European Social Fund and Big Lottery, and is a partnership between Wheatley Group and 15 community partners - one of which is Glasgow Life. Other learning providers are Volunteer Glasgow, Move On, SWAMP, Impact Arts, Wise Group and One Parent Families Scotland.

Glasgow Life offers a wide range of learning opportunities to help people improve their reading and writing skills and supports people studying for formal qualifications.

Glasgow Life Libraries has embedding new ways of working and this can be seen through the co-location models. By working with a range of partners, [Work, Money and Learning](#) is offering free and confidential advice and support within selected libraries and some community centres.

These partners include Glasgow City Council's Council Tax and Housing Benefit team, the Citizens Advice Bureau, Jobs and Business Glasgow and Govan Law Centre. Support is available on a wide range of issues such as benefit claims, including Universal Credit, searching for work, and legal or consumer advice.

These areas of good practice presented a further opportunity through the [learning](#) opportunities from Glasgow Life. A programme of support funded through the [Wheatley Group](#) looked at adapting a new approach to learning.

The aim was to ensure that financial capability was weaved into the existing course provision for key groups being helped through this funded programme and to include young people support organisations ([Move On](#), [Impact Arts](#)), offenders ([Wise Group](#)), volunteers and those looking for work.

The course developed is a digital-based learning to financial capability which takes a different approach from many learning providers.

This case study highlights the early intervention which identified the unmet need and how this is now being met.

## The Challenge

Glasgow Life had good evidence of what works around co-location having co-located Citizens Advice Bureaus, Revenues and Benefits Services, Jobs and Business Glasgow into Libraries services and helping people to connect to services. Glasgow City



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Council Financial Services won an IRRV award for the work carried out at the Bridge Library for which Glasgow Life were an instrumental key partner in setting up the project.

However, the project team had the challenge of identifying how the new discipline of teaching financial capability could give reassurance to people and be hugely beneficial for the client group.

To date two out of five learners have been identified as not having a bank account (figures haven't been tested across the whole learning programme).

Improvements and outcomes were being tracked on the programme for learners improvement of PC skills and CV creation however, no tracking of people's understanding of their finances or how they accessed key financial services was being done.

The project manager said, "We were constantly looking at the course to make sure that we were getting the learning right for people and pitching it at the right level.

"We had people in a class who had strong PC skills and quite IT literate compared with others with no IT skills."

### Intended Outcomes

The development of the financial capability session was aimed at introducing learners to the key skills and knowledge required to improve financial capability which includes:

- budgeting,
- money management
- access to appropriate financial advice, products and services (including legal support)

By the end of the session the learner should have developed an understanding and awareness of the following:

- financial form filling
- annual percentage rate (APR)
- how to manage a household budget
- how to prioritise essential and non-essential payments
- affordable credit
- safeguarding rent
- bank accounts
- cash-non-cash payments
- how to access appropriate free financial/legal advice

This new model of teaching is a preventative approach to improving financial capability.

[Download the Learner Notes from the course](#)

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### Action/Approach Taken

The financial capability project team is made up of

- project manager
- tutor
- My Money Mentor

Financial capability is taught to everyone on the Goals4Work course as a two-hour module at the end of the course.

The tutor has the expertise in teaching and is responsible for delivering financial education. The My Money Mentor provides dedicated one-to-one support for the learner when any finance-related issues are identified.

People who attend the course come from diverse backgrounds with some looking to improve on English language skills and literacy and numeracy.

Most client referrals for the Goals4Work course come through JobCentrePlus. Other referrers include the Glasgow Life [working programme](#), which helps prepare people for employment, and the Wheatley Group, which has money mentors and housing officers. Several learning partners are involved.

This new approach provides a wraparound service making sure people get access to money and information and support quickly.

The project team tailors the delivery of the learning to suit the learning needs of the client groups. They wanted learners to input to what the course should look like. To achieve this the project team asked 100 learners across all learning disciplines to complete [pro-forma](#). This helped to provide the evidence base on which to develop the course and meet the needs of the learners. The team then followed this up with classroom visits to build on the discussion with the learners.

The responses were different across the various disciplines. In the digital classes, people wanted the class to cover things like APR and loans. In the ESOL classes the consensus built around topics like online banking, online shopping, EBAY, internet safety etc.

The team developed a skeleton structure for how the course should run, things to cover and then handed over to the digital tutors. They tried to make the class as flexible as possible, which means they can teach the class digitally over the two-hour session on PCs or they can deliver a paper-based class using flashcards and visuals to prompt more relaxed table discussions.

During the course people get to learn about the [Wee Glasgow Loan](#) and alternatives to high cost credit. The Wee Glasgow Loan was set up to break this cycle and to help people develop savings habit and borrowing on a more affordable rate of interest. Wee Glasgow Loans are small short-term loans that provides a simple and flexible solution to help spread the cost of borrowing.



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One of the modules covers online banking. They use a dummy system to help teach at a practical level and help people see where things can go wrong and how to access different options. The Money Advice Service online [budgeting tool](#) is used during the course.

Around 300 people come through the learning programme each year to participate on the employability courses and will now participate in the financial capability learning.

Learners are asked to complete a pre- and post-course '[attitudinal survey](#)' to help the project team measure improved understanding in learners from the beginning of the class until the end. This also shows a lot of the topics covered.

Learners are also provided with leaflets and encouraged to make contact outwith the learning environment to have private one-to-one discussions with a money mentor, if needed.

### Obstacles and Issues

One of the requirements of the project involves the learner completing paperwork. This can often become a barrier and off putting especially when people may lack basic literacy skills.

The project team has had to look at addressing the cultural change within the learning environment for staff as well as learners. Tutors who have been focused on digital learning having to adapt to look at the wider financial capability learning programme and wider outcomes for learners.

### Results

- Established early intervention model to improve financial capability with adult learners.
- Around 300 people complete the employability 'Goals4work' digital course each year.
- 106 of the learners took part in the financial capability programme in the first nine months of the project.
- Improved performance monitoring information and tracking of referrals and outcomes.

The project manager says, "We have all been surprised by the outcomes from this approach. We didn't really expect that by introducing the financial capability learning into the digital programme that it would have such an impact. We have been able to reach so many people that we never engaged with previously who can now benefit from wider advice and improve their financial situation."

Glasgow Life received an [EDGE2018 award](#) in the the Social category for work involving communities, target groups, engagement and making a difference.

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### Lessons Learned

Financial Capability has acted as a catalyst for initiating wider financial inclusion discussions and being able to identify and help people in debt and in need of wider information, advice and assistance.

More hands-on support is needed at the start of the project.

Test and sense check the course and that it runs ok.

When talking about finances things can be discovered in the class that can be serious issues for people and their families. People need to know and be reassured that there are mechanisms in place that if a crisis is identified that they can be referred on for specialist support.

One of the biggest learning points with the project is the ability to be flexible and adapt the training to the learning needs of the individual. Anna Osborne, Financial Capability Project Officer, says, “I have taught our Goals4Work classes for several years now and I have never found classes where people open up about what is going on in their lives and the financial issues until we embedded this financial capability learning. It’s a joy to see that people genuinely engage on this course learning lots of new information which they pass on to family and friends.”

### Next Steps

To include the learning within [English for Speakers of Other Languages](#) (ESOL) courses and look at how this is delivered more through conversation rather than using on-line tools.

To extend one of the modules about the Wee Glasgow Loan, Scottish Welfare Fund and online banking to three groups including lone parents, unemployed people from workless households and people on low incomes and in work poverty.

Complete a final assessment and evaluation of what worked well and not so well.

Develop a range of case studies and continue to share the learning.

Produce reports from the agency on-line referral tracking system and continue to improve on performance monitoring.

To make this programme a sustainable learning programme and part of the course offer building on the learning and what has changed in the first early months of the programme. (project funding ends 2019)

For the digital tutors to take on the learning and add to the existing programme.

Consider using the Money Advice Service [Financial Capability Evaluation Toolkit](#), [Adults Outcomes Framework](#) and [Evidence Hub](#) and consider becoming a signatory to the Impact Principles and acting as an [IMPACT](#)



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[Champion](#) building the evidence and evaluation and helping to share and embed best practice across the sector.

To collate service user experiences and share on-line like the ones shared through the [MacMillan Cancer Support project](#).

### Additional Information

The project manager attends the Wheatley Group 'My Money Learning provider forum' which is made up of these new learning financial capability providers across the city. Sharon McIntyre, Wheatley Group says, "Working together in this way ensures that organisations can add a string to their bows, enhancing their services to ensure people who haven't had the benefit of learning money management skills, now benefit as part of a package of wider support. People are also supported to handle any worries they have about their own personal finances in a positive way, through a personalised 121 mentoring approach. This approach crucially de-stigmatises the issue of money management itself by introducing proactive empowered solution based practice that ultimately will see people financially and socially resilient."

The Holistic Needs Assessment used in this programme consists of the four Financial Inclusion categories which covers (income maximisation, debt management, access to products and services, financial capability).

[Evaluation of MacMillan Cancer Information and Support Services at Glasgow Libraries](#)



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(to discuss financial capability interventions and the work of the Money Advice Outcomes project)