

# CASE STUDY: North Lanarkshire Money and Consumer Advice Project in Schools



In 2011, managers in North Lanarkshire Council's Money Advice and Consumer Advice teams put forward a proposal for a financial inclusion project in schools.

Named the MACA Project, the initiative was designed to increase children's financial awareness. The project teaches them about budgeting, priorities, debit, credit and the consequences of debt.

Now in its fifth year, the MACA Project has been expanded from primary schools to secondary schools and is often adapted for adults, community and voluntary groups.

Hear the staff involved talk about the project.



(Video opens in browser window)

## The challenge

The MACA project stemmed from the realisation that many of the customers of money and consumer advice got into financial problems because they didn't have knowledge of their rights as consumers, or the skills and tools to manage a budget.

The council believed that by taking a long-term approach and targeting young people, it could reduce the number of North Lanarkshire residents having to access the services of Money/Consumer Advice in the future.

## Intended outcomes

The project is part of a much more targeted and preventative approach around managing money. Its aim is to give young people the knowledge, understanding, ability and confidence required to ensure their own health and wellbeing.

Specifically, the project is about increasing financial awareness and helping people understand more about money, budgeting, priorities and the difference between want and need, debit and credit.

**CASE STUDY:**  
**North Lanarkshire**  
**Money and Consumer**  
**Advice Project in Schools**

It also sets out to raise awareness of the consequences of debt, motivating people to deal with debt problems early, and encourages saving.

### Action/approach taken

The project was developed using existing staff in the Money Advice and Consumer Advice teams. A small budget was provided to cover start-up expenses such as IT equipment, DVDs, and course materials. An interactive voting system with 70 clickpads was purchased and the only ongoing expense is the £220 annual maintenance charge and cost of prizes awarded to pupils.

In the beginning, a letter introducing the MACA Project was sent to all primary schools in North Lanarkshire. Letters introducing the project and support to schools are now issued in August each year.

Two programmes have been developed for primary schools: 'Money Tree' and 'Money Savvy'. The programmes consist of different lesson plans and participation styles, all developed alongside teachers from the Maths Champion Group to ensure they support Curriculum for Excellence. The course is usually delivered in 45 minute sessions over three consecutive days, led by two staff. It uses interactive technology such as the voting system to encourage participation and make it both enjoyable and interesting.

Money Tree is targeted at P4 and P5. All pupils are given *The Treasure of Money Island* — a DVD about the history of money — to take home. Some of the DVD is covered in the lesson. On day 1, pupils are taught about coins and notes and asked questions about what money is. Each pupil has their own workbook which includes a worksheet exercise with a money tree and asks the pupils to place their coins and notes on the tree. A few questions are asked on this day using the voting system to identify the pupils learning. On day 2 the pupils design their own worksheet and complete an exercise around budgeting and income and expenditure. The pupils are given a catalogue and a wallet with a £100 budget and asked to identify what they would spend their money on. A budget sheet is used as part of the exercise to help the pupils add up what they have spent and how much is left over or overspent. Day 3 is a recap of the lesson plans and followed by a quiz and the pupils are given prizes, certificates and asked for feedback.

Money Savvy is a progression of the Money Tree sessions and is aimed at pupils in P6 and P7. Most pupils should have participated in the earlier Money Tree session. Day 1 is called 'Your Money, Your Choice'. It teaches the children about the costs of goods and services and gets them to think about wants and needs. On day 2, the pupils have worksheet exercises and this time are asked to think about the costs of things they would like to buy at lunchtime and multiply it over five days. This gives the pupils an insight into what this would cost their family. A section of the DVD is used for discussions about what to buy. A budget sheet exercise is used again but this time the pupils have a £200 budget. Day 3 is a recap of the

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**Marion MacPherson,**  
**Business Intelligence**  
**Officer,**  
**North Lanarkshire Council**

**CASE STUDY:**  
**North Lanarkshire**  
**Money and Consumer**  
**Advice Project in Schools**

sessions, followed by interactive quiz. Word searches are used in both programmes which include the words used throughout all the sessions.

The MACA programme for secondary schools is a relatively new addition to the project. The sessions are for S4 and S5 students and are carried out in the main assembly halls or auditorium. Groups of up to 150 students receive advice and information on bank accounts, credit, budgeting scams, getting the best deal and gambling. However, schools are now requesting sessions targeted at smaller groups.

Evaluation forms are issued to pupils and teachers after each class. This feedback is analysed by the council's business intelligence team.

Teachers have often offered their support on the project by offering to review the materials and comment on the suitability for particular age groups and abilities.

### **Obstacles and issues**

When the project was first introduced there was overwhelming demand and this proved challenging to plan for with existing resources. Managers agree that there is enough demand to have a full team of people resourcing the project on a full time basis.

The team also soon found that they would need to be flexible to accommodate schools' schedules. For example, sometimes schools have to introduce other curricular activities into the calendar which would interrupt the schedule for the MACA project sessions.

### **Results**

The team now has 15 staff members who can deliver the MACA project. 509 sessions have been delivered in 91 primary schools to 10,172 pupils. Fourteen sessions have been delivered in 7 secondary schools to 1,363 pupils

"Our analysis of the customer satisfaction survey results suggested that the outcomes from the MACA project is very positive both for the teachers and the pupils," says Marion MacPherson, Business Intelligence Officer.

Feedback from teachers includes:

"A super 3 day curriculum for excellence Active Money presentation. The children have thoroughly enjoyed this experience and will take forward this information."

"These money/budgeting skills and knowledge which the children have acquired are very important and relevant for their futures. The fun and interactive technology to accompany the programme enhanced their learning experience."

*"A super 3 day curriculum for excellence Active Money presentation. The children have thoroughly enjoyed this experience and will take forward this information."*

### **Feedback from a teacher**

**CASE STUDY:  
North Lanarkshire  
Money and Consumer  
Advice Project in Schools**

“The children really enjoyed the lessons while learning vital skills for the future. It’s a fantastic idea to teach children at this age how to be responsible with their finances now and in the future.”

Pupils said:

“I didn’t feel confident about money, now I know how to budget. This was a great experience.”

“I especially enjoyed the quiz and using the click a pads.”

“It was the best lesson ever.”



(Video opens in browser window)

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**Pupil feedback**

Some elected members and heads of service took part in the school sessions alongside pupils as part of the ‘back to the floor’ corporate exercises. ‘Back to the floor’ encourages senior managers to go back to the grass roots of their organisation and get a sense of what happens on the ground.

Presentations have been delivered to various groups including Consumer Empowerment Alliance, Maths Champions Group – Head Teachers, elected members, staff seminars, Trading Standards conference. Requests are often made by other groups.



(Video opens in browser window)

The MACA project was put forward for a corporate award under the category of Lifelong Learning. Corporate awards promote corporate

**CASE STUDY:**  
**North Lanarkshire**  
**Money and Consumer**  
**Advice Project in Schools**

priorities, encourage corporate working, recognise success and improve overall performance by promoting best practice in all council services.

Marion MacPherson says “This was a great achievement for the team as they were up against a lot of competition at the time.”

Evidence shows that pupils are taking the DVD’s provided as part of the learning pack home to show their parents and family, thereby spreading the information and knowledge to a wider stakeholder base.

### Lessons learned

The programme has worked well and to date there has been no need to make any changes.

However, organisations introducing similar courses should think carefully about how they will deal with overwhelming demand if they target many organisations at the one time.

It is important to manage relationships well when they are established and build on them as at times it may prove difficult to manage demand. Organisations need to be flexible in their approach and able to balance everyone’s planning schedules.

### Next steps



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The planned next steps for the project are to:

- consider new approaches and technologies that could be used and integrated into the programme.
- encourage more organisations to work in partnership with the MACA project and education e.g. finance organisations such as banks and credit unions.
- to raise the profile of the project through improved publicity and promotion material.
- explore more opportunities for engaging and reaching the parents and families of the pupils who attend the MACA sessions.
- continue to encourage the ‘back to the floor’ sessions and buy in to the MACA project from senior officials

**CASE STUDY:**  
**North Lanarkshire**  
**Money and Consumer**  
**Advice Project in Schools**

- raise the profile of the MACA project and explore ways to improve the marketing and promotions.
- consider other external sources of funding to scale up the project.
- encourage North Lanarkshire Council to sign up to the [IMPACT principles](#) which ask organisations to ensure that robust evidence is used in their practices and shared with others to build the financial capability evidence base. Also, to use the [Children and Young People Outcomes Framework](#) to support evaluation of the programmes.

Gillian Hanlon, Continuous Improvement Officer (numeracy) in Education has recently been tasked with a new role to engage with 18 primary schools around the [Scottish Government Attainment Challenge](#) and says “the MACA project should play a part in helping to reach the objectives in this challenge”.

### More Information

St Brigid's Primary School Blog

<https://blogs.glowscotland.org.uk/nl/stbrigidsblog/2012/02/16/the-maca-project/>