

CASE STUDY: A Partnership Approach to 'Financial Education' in West Dunbartonshire

Working4U seeks to address the underlying causes of poverty, as well as the symptoms, by tackling unemployment, providing opportunities to increase levels of education, skills, confidence and personal development as well support to claim in and out-of-work benefits and manage debt.

Working4U aligns the work of three service areas - employability, community learning and development, and advice services. West Dunbartonshire residents and communities now have a single gateway to services on work, learning and money.

[Download: A Guide to Working 4U](#)

[Download: Working 4U leaflet](#)

Two financial education games have been developed for use within the community and educational settings in West Dunbartonshire.

Payday Challenge Game - Community

The [Payday Challenge game](#) was developed by Working4U Money officers. The purpose of Payday Challenge is to help educate players about budgeting, banking, cost of living and spending. It also looks at where people find themselves in situations where they are over or underspending and how they manage this. It allows discussion to take place around sensible borrowing and banking.

Staff experience and evidence suggests that it is most effective to use the Payday Challenge game when working with school leavers, older children, apprentices, young adults, including those in the care system, and young parents.

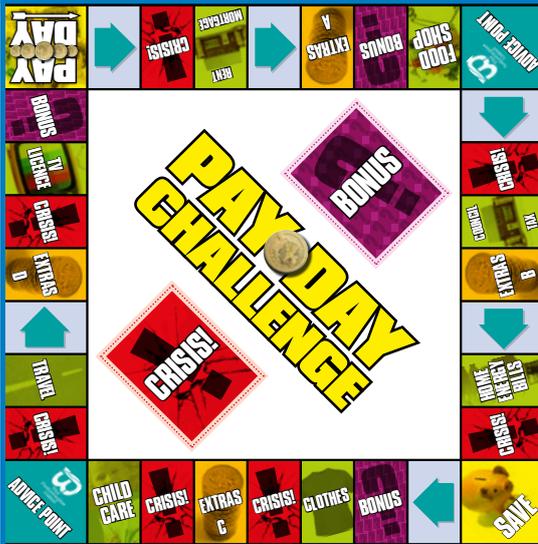
Lynsey Dickie, Training Officer, says, "The game is good for encouraging people to work together. It's fun to watch and be involved in as the chat is always good and people are learning in the process."

The service received a ministerial visit to view the game while a [summit](#) had been called into payday lending and gambling.

Pocket Money Challenge - Education

Adult learners (parents) and pupils at Linnvale Primary designed and developed an active floor game which evolved from the idea behind Working 4 U Money's board game Pay Day Challenge to promote financial awareness.

Every child in the school was involved in creating three different versions of the game. The game is used across the school when the children are learning about money. The three versions contain age appropriate questions and activities for P1-3, P4-5 and P6-7.



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Parents and children learned about the interest rates involved in borrowing money from a variety of sources and promoted pupils' membership of credit unions.

The project was delivered within the framework of a SQA Working with Others unit. The unit requires learners to:

- identify the main roles which make up the activity and/or activities, the individual's role, and the roles of others
- work co-operatively to identify the relationships between the roles which make up the activity and/or activities, adapting own role as necessary
- actively seek, and/or provide, relevant and appropriate support from/to others

Many stakeholders were involved with the development of the Pocket Money Challenge Game including Working 4U Learning, West College Scotland, parents, pupils and staff, Linnvale Primary School, Working4U Money.

Listen to what Lesley Whyte, Development Worker, Adult Learning and Literacies, has to say below.



[Video: Lesley Whyte - Pocket Money Challenge at Linnvale Primary School](#)

The Challenge

Some of the parents who had originally got involved with the project had to drop out due to health and family issues which meant additional work for some of the learners but they managed to work together supporting and helping one another deliver on their commitments.

A small amount of funding was provided through the Head Teacher parental engagement budget for the game and this came from [Children in Scotland](#).

The parents had limited resources and had to think more creatively how they could achieve what they wanted by making use of as many resources as they could in the community. As a result, the money bags were made by people in the community and a local business run by a parent produced the floor mat as a vastly reduced price.

Intended Outcomes

The [overall aim](#) of the Pocket Money Challenge game was to ensure that families are confident and equipped to support their children throughout childhood.

To develop successful learners and confident individuals in relation to numeracy experiences and outcomes number within the Curriculum for Excellence.

“The game is good for encouraging people to work together. It’s fun to watch and be involved in as the chat is always good and people are learning in the process.”

**Lynsey Dickie,
Training Officer**

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Listen to the parents and children below.



[Video: Tracey Williams and Debbie Kouka - Parents of Linnvale Primary Pupils](#)



[Video: Linnvale Primary School Pupils](#)

[Download: Weaver's Triangle Final Report - Pocket Money Challenge Project](#)

Action/Approach Taken

With the support from the college the group had initially thought that it may be good to develop an electronic app for this initiative but the parents decided to do some market research with other parents and children first and as a result changed the concept idea from an electronic initiative into a physical and interactive one. The idea of the floor game then was introduced after the special needs of all pupils and parents had been considered.

It was agreed to build the idea on the traffic light system of red, amber and green already used with the school setting as the children were already familiar with this concept. This was used to develop the three different versions of the game:

- Red – there is a financial penalty and the children have to pay out from their pocket money
- Amber – there is a mental maths question and money rewarded for a correct answer
- Green – there is a physical challenge and money rewarded

The children have the opportunity to take the game cards home with them if they wish to practice on their mental maths and they have become very motivated by this model.

The game is delivered during the school 'Financial Fortnight' which takes place in the last school term. The parents come in to school and lead on the running of the game with the pupils.

Obstacles and Issues

Getting parents involved can be difficult as childcare can be a barrier to participation by some. However, the SQA child development course level 4, which was offered to parents, received an overwhelming response with 20 parents engaging. This meant they had sufficient numbers to be able to offer a crèche.



CASE STUDY: A Partnership Approach to 'Financial Education' in West Dunbartonshire

Results

- Parents received an SQA Int 1 'Working With Others' qualification.
- Children's contributions were recorded in their individual portfolios.
- Some of the wider skills development included improved numeracy, increased physical activity, increased art and design skills, improved budgeting skills, increased awareness of impact of interest rates on borrowing, increased financial awareness.

This product can now be rolled out across other schools.

The project received a West Dunbartonshire Council Amazing Things Special Recognition Award for outstanding work. It also won a [COSLA Excellence Award](#).

- Additional accredited learning with WDC, Working 4U Learning
- Volunteering with a local community group

Some of the parents identified various SQA units to allow continued learning and some learners have volunteered to help with an ESOL family learning programme.

- Parents and children could promote pupils' membership of the credit union.
- Karen (parent of 2 pupils) who delivers the game also helps support the pupils to run the credit union junior savers scheme within the school.
- Working4U Money delivered events in the school which were targeted at the parents to raise awareness of local money advice services and to help improve access to advice services.
- The headteacher was keen to explore with Working4U more collaborative ways to use the [pupil equity funding](#) to help reach more children and families and help raise attainment. Wider discussions took place with education and Working4U colleagues.
- A menu of options was put forward by Working4U to all headteachers to consider when deciding how best to use the pupil equity funding and collaborative approaches. A package of support is now being tailored to the schools that requested support.

Lessons Learned

When developing a new product and service delivery model, it is important to plan and think ahead who this may be targeted at and who is likely to make demands for this service. Identify the resources that you have available and the extra resources that may be required to be able to deliver and reach people's expectations.

It's important to think about these things from the start and make sure that the provider and staff involved have the key skills necessary in the toolbox who can easily adapt to the new service model.

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The Payday Challenge game proved difficult and a challenge to deliver when resources were squeezed and more demands were made dealing with crisis situations through welfare reform.

Next Steps

To continue to promote and showcase the games as good practice models at various local and national events.

To encourage more individuals to participate in the games and encourage more schools to encourage the use and take up of the pocket money challenge game with parents, pupils and staff.

To consider applying for a Scottish Education Award.

Additional Information



Brenda Rothead, Financial Education Development Worker, took part in the visit to Linnvale Primary School to see the financial education game in action and could share some of her expertise. Brenda also recommended the '[Money Mate](#)' Resource (pictured) for pupil evaluation. Money Mate started as an idea—'Money Man'—by Maureen Flynn, University of Edinburgh for the evaluation of [On The Money](#). This form of evaluation can be adapted to assess various curriculum areas, and for evaluating money weeks.

Working4U has now received external European funding and has joined resources and match funding with education services to work in partnership to provide Family Opportunity Hubs in two high schools ([Our Lady and St Patricks](#), and [Clydebank High](#))

[Family Opportunities Hub](#) is a new project within the schools which was established to help parents, carers and families gain extra information about new learning opportunities, benefit advice, job search and lots more. Improving financial capability of the pupils, parents and families will be a key feature in the new service delivery model at the hubs and will be delivered in a variety of ways.