

DAWN (Debt Advice Within Northumberland) Financial Skills for Life (FSfL) project

Project background

DAWN first became involved in financial literacy work in 1994 and has delivered training as part of the Action Against Poverty project since 2001.

Staff

There are 18.5 staff hours available to the project for financial literacy tutoring. Originally staff from the Action Against Poverty project worked on the FSfL project but that project funding came to an end in June 2004. Experienced bureau debt workers now deliver the sessions, in conjunction with mental health service user volunteers.

Original aspirations and hopes

The bureau aimed to deliver financial skills training to mental health service users and their allies and people at risk of mental ill health. They were particularly keen to deliver workshops that involved volunteers with relevant life experience and to reach both service users and mental health professionals and carers.

Scope

The project is aimed at mental health service users and other groups vulnerable to mental health problems. Mental health service users are themselves trained to co-deliver financial literacy to other service users.

Materials and the delivery of training

The project started in January 2003 and took about four months to train the original group of mental health service user volunteers (through PCT User Voice group). The first training sessions were delivered in April 2003.

The project found that popular topics for training were consumer issues, debt and budgeting. Care needs to be taken when describing sessions as, for example, people can be put off by a term such as 'budgeting', which they think sounds very boring! DAWN has developed a 'family' game with a set of scenarios for participants to choose from, for example for a family wedding, you need to buy some new shoes. You can't afford them so what do you do? Learners enjoy working through the decisions needed to make good financial choices. The workshops and the training materials have worked well and the participatory nature of the sessions has been popular.

The bureau delivers programmes to some audiences in bite sized chunks of one or two hours. This is because some mental health service users reported finding it difficult to concentrate for longer periods of time.

Setting up the project

The project started by linking into existing groups of mental health service users.

Barriers and challenges, successes and disappointments

Retention of volunteers can be difficult; many of those in the original groups have moved on due to other opportunities and commitments. This presents a challenge to keep recruiting new volunteers and it has been difficult to reach the ideal of having a volunteer(s) co-deliver every workshop.

The participatory aspects of the training have been very successful. “We thought that people wouldn’t join in,” says Liz Chadwick. “But they really do!” DAWN have found, however, that many learners do not want to participate in on-going programmes of learning – often a single session is enough.

Organisers found that advertising courses ‘cold’ didn’t work; it was much more effective to publicise training in a more targeted way, through partner agencies.

Wider benefits/work

The project has featured in the Office of the Deputy Prime Minister’s ‘Action on Debt’ publication. DAWN has also been asked to attend national conferences on these issues. Newcastle University have recently completed a positive evaluation of the trainers’ delivery techniques and the impact on learners.

Partner agencies

Partner agencies include:

- The Primary Care Trust’s User Voice group
- WHAC (Women’s Health Advisory Centre)
- Newcastle, North Tyneside and Northumberland Mental Health Trust

Relationships with partners have been very good. Representatives from all DAWN’s partner agencies have since become board members and are very supportive of the work.

Funding

Core project funding is from Citizens Advice in partnership with Prudential plc. Funding from Northern Rock, the Northumberland Care Trust and the Lottery was available at the beginning of the project but has now come to an end.

Adding value to existing services

Training has been delivered to Women's Health Advisory Centre (WHAC) staff, meaning that CAB advisers can send clients to WHAC for 'buddy' mentoring if they think someone is vulnerable to mental health problems and needs support.

Headline figures

Training has been delivered to 642 learners since April 2003. Most have received six hours of training, usually in hour-long sessions.

Approximately 85 training sessions have been delivered, including presentations to workers at other agencies.

Case studies

The following people have worked with DAWN and would be happy to talk about the work.

Janet Bostock, (01670 396130) Community Psychologist for 3Ns mental health trust and on project board.

Michael Lavelle, mental health service user, CAB trainer and User Voice volunteer who is now also a lecturer at Newcastle and Durham Universities on mental health problems. If you would like to speak to Michael please contact him through DAWN.

The future

During the final phase of the project, until December 2005, the project will continue to deliver financial literacy training. The project is now proactively targeting people who may be 'at risk' of suffering mental health problems, eg job seekers who may also be drug users.

For further information about the project please contact:

Liz Chadwick
Debt Advice Within Northumberland
The Fourways
Bridge Street
Amble
Northumberland
NE65 0DR

Tel: 01665 714387

E-mail: debt.unit@virgin.net