

## **Walsall Citizens Advice Bureau Financial Skills for Life (FSfL) project**

### **Project background**

The bureau started financial literacy work in 2001. They already had a contract with the Learning and Skills Council to do basic skills work.

### **Staff**

David Foxall, Claire Curry and Jan Prior provided the training via Communities First, the 'training and regeneration' arm of Walsall Citizens Advice Bureau.

### **Original aspirations and hopes**

CAB advisers were seeing many people who lacked even the basic skills needed to fill in forms. People with low key skills are very isolated and the bureau was keen to help them access services by improving their skills.

### **Scope**

The financial literacy work is part of broader basic skills work that Walsall CAB has been doing.

### **Materials and the delivery of training**

The project worked with small groups of 6-8 pre-entry level learners, so in effect many received one-to-one tutoring.

### **Setting up the project**

The financial literacy training follows on from existing basic skills training. Once learners have reached a certain level, they move forward to the CAB financial skills course.

### **Barriers and challenges, successes and disappointments**

Obtaining referrals from bureau debt advisers proved a challenge. Advisers are often uncomfortable about referring clients, suggesting to someone that they may

benefit from basic skills or financial literacy training needs to be handled very sensitively so as not to cause offence. This was successfully overcome and the number of referrals steadily increased during the lifetime of the project.

## **Partner agencies**

Partner agencies include:

- Learning and Skills Council
- Single Regeneration Budget
- Solihull College.
- JobCentre Plus
- New Deal

## **Funding**

Funding from Citizens Advice in partnership with Prudential plc (£5,000) supported funding from the Learning and Skills Council (£30,000, which paid for Claire and Jan each to work 10 hours per week. The Citizens Advice/Prudential funding allowed the scheme to obtain more outputs than originally planned.

## **Other financial skills work excluding face-to-face training**

The tutors put together a financial literacy pack to be used by advisers. CAB advisers also delivered financial skills training to debt clients.

## **Headline figures**

The project has trained around 60 people. The average time that a learner stayed with the project was 29 weeks. The average training time per learner was about three hours per week – some found six hours too much to handle. “If they have struggled, we’ve persevered, rather than moving them on.”

## **The future**

The project has come to an end and training ceased in January 2005. The Bureau took a strategic decision to cease work in non-core advice activities as the cost of maintaining systems required by the Adult Learning Inspectorate made contracts uneconomic to run.

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