General Clients

Financial Capability Best Practice Guide

For use with mainstream clients
This workbook has been produced as part of Citizens Advice Financial Skills for Life.
Introduction

This guide is intended as an overview for advisors when delivering training – of any kind – to clients. As such, it is not limited to financial capability sessions, although it has been developed with those resources in mind.

Although this user guide aims to cover all essentials, it is not intended to serve as a replacement for actual hands-on training on how to deliver sessions and engage with user. Citizens Advice has developed four training days for advisers and volunteers that cover the following themes:

- Financial capability group training skills
- Integrating financial capability into advice
- Technical financial capability knowledge
- Delivering financial capability using digital tools

Advisers and volunteers that plan to deliver financial capability advice and guidance are recommended to consider attending these training days. Similarly, other Best Practice guides are available addressing the specific needs of certain types of clients.

We will be adding to this guide as our experience develops and your thoughts and feedback would be appreciated – email financial.skills@citizensadvice.org.uk
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Teacher skills and good practice

Teacher skills

The materials have been designed for use by teachers with skills and experience in delivering courses in Adult Literacy, ESOL, Numeracy and Key/Functional/Essential skills. However, the content and suggested procedure for each resource has been kept as jargon-free as possible in order to support teachers, trainers and facilitators in a variety of learning settings to access and use these materials with a wide range of learners.

Good practice

Teachers are encouraged to follow recognised good teaching practice in using these materials:

- Take account of individual needs, interests and personal contexts (e.g. what will you do with learners whose utilities are included in their rent?), and ensure that the activities and approaches suit your learners (e.g. younger learners may prefer a focus on mobile phones/electronics for buying and selling, rather than supermarket shopping).

- Course content should be learner-centred and course delivery should be learner-friendly in terms of teaching methods and assessment.

- In any group, it is common for learners’ skills and confidence in reading, writing, listening, speaking, numeracy and IT to vary. Course planning, content and delivery should take account of learners’ skills and confidence in these areas. Differentiation should be used, as appropriate, to adapt and customise materials and activities, in order to build on and respond to learners’ different skills levels and learning needs.

- The materials and activities should be used as part of sessions which have been planned with each particular group of learners in mind, rather than as a basis for lessons.

- Learning should take place within a clearly defined context, with learning aims, objectives and/or outcomes which are shared with the learners and recapped and evaluated at the end of session(s).
• Language, activities, and resources should be adapted to respond to learners' language and literacy levels and to provide a variety of activities responsive to different learning styles.

• Advisors should be aware of some learners' possible difficulties, including physical and mental health issues, and hidden disabilities such as dyslexia. Content should be delivered in ways which sympathetically and unobtrusively meet learners’ needs and materials adapted appropriately, e.g. by enlarging print for learners with visual impairments, use of colour for learners with dyslexia.
Meeting learners’ different needs

Self-checking

As self-checking is extremely important in developing effective and independent learning skills, learner autonomy and confidence, teachers are encouraged to make the materials and activities self-checking, for use as appropriate. Some activities are designed to be self-checking and the advisor can supply the correct answer on the provided handouts.

Where the activities are not designed to provide answers, teachers can still easily make these self-checking. For example, where activities are designed to be cut up into separate cards, copies of the relevant page(s) can be given as self-checking answer sheets. Also, letter or number codes and/or complete words (in the case of key words exercises) can be written on the reverse of cards before laminating.

Larger print and use of colour

If photocopying facilities are available, materials can be enlarged to A3 where appropriate, to facilitate group work and for learners who may need larger print. It is also helpful to use coloured paper where appropriate and/or to check with learners, particularly those who are dyslexic or have visual impairments, if they have colour, font style or size preferences.

ESOL

Some learners using these materials will not have English as their first language and will still be developing their skills in English (ESOL). Advisors are encouraged to enable learners to use their first language as appropriate for small group or pair work, peer support and to record the definitions of key words and terms. The focus of the financial capability resources provided by Citizens Advice is not to teach clients English; rather it is to empower them to make responsible financial choices in their day-to-day life, irrespective of language.

Learning styles

These materials have been designed to provide visual, auditory, tactile and kinaesthetic learning opportunities. Teachers are encouraged to supplement
these with additional resources such as posters and other visual aids, realia, TV, internet and radio clips and to provide opportunities for learners to physically engage with their learning. This can be achieved through handling resources, moving around and using the whole classroom/learning environment as well as, where appropriate, using different media such as videos, going on visits and inviting guest speakers.

**Differentiation**

Advisers are encouraged to adapt the suggested procedures, materials and activities as appropriate in order to ensure that learners are provided with learning opportunities matching the level of their skills. For example, a common activity is matching key words and definitions. You can simplify this activity by:

- reducing the number of key words and definitions given to each individual or group
- dividing the key words and definitions to be matched between groups of learners When each group has finished their matching, learners can move around the different tables so each group can explain its key words to the rest of the class
- colour-banding key words and definitions to make matching definitions easier
A day of training – General overview

The idea of training a group can seem rather daunting. For most people, public speaking is almost a phobia, and the idea of organising and planning training sessions can make that even worse. However, organising training sessions for your service-users does not have to be difficult. There are some simple steps – and simple tips – that make the process much less daunting and much more manageable.

The Room

The first thing to consider is the venue. Before you even get to the venue in fact, you need to consider the environment in general.

It's not as bad it sounds. Just consider these points:

- Where should the training sessions be? Is there a local community hall or centre where your service-users are used to congregating? Is it at a suitable distance and is there appropriate access if needed (ramps and so on)?

- If you have it at a venue you book, such as a training room, make sure the reception knows about it; they need to be warm and welcoming to the service-users when they arrive, as the location may already be intimidating.

- When should the training sessions be? Do you need to factor in the distance people need to travel, or childcare?

And when it comes to the room –

- Keep it brightly lit. It's tempting to lower the lights when you're using slides, but this WILL just send people to sleep.

- Try to keep the room cooler rather than warmer. If you have air-conditioning, then never go over 20 degrees; it makes the room too warm, too comfy, and too likely to send people to sleep.
• Set out the tables in a way that suits your delivery style.
  
  o If you pace around, make sure there is somewhere for you to pace through. A horseshoe or several small islands of tables is recommended.

  o If you want there to be a role-play, then perhaps organise the chairs in a circle. Even if you don't do that straight away, keep a space to one side for the role-play activity.

  o If you want to sit or stand at the front the whole time, you might want to put the tables in rows, and encourage people to sit nearer you.

• Always ensure that exits are clear.

Planning your session

Easier than it sounds. Firstly, establish what topics your service users want or need to cover. Then draft out a plan of what order to do them in, and how to arrange your sessions. The Citizens Advice resource library offer many resources and activities to help advisers put together their own sessions, and can be found here. There are so many options here, it’s best to just keep a few general tips to hand;

• Be prepared to start late.

• Always plan to finish a little earlier than the timetable.

• Never train for more than 2 hours without a break.

• Never train for more than an hour without an exercise or some kind of general discussion.

• Mix up exercises and handouts; alternating them keeps people engaged.

• It is difficult for the best trainers to sustain interest over a full day. It’s best to do a morning, or an afternoon, and have two separate sessions rather than a long full-day one.
• Make sure you know the needs of your users.
  
  o How good are their reading skills? You may need to simplify the handouts or slides.
  
  o Are any of them dyslexic or have reading issues you can adjust for? Handouts should generally be Open Sans size 12, and printed on yellow or cream paper if necessary.
  
  o Is English their first language? If not, then do you need to break things down?

Delivering your session

There are many different approaches to delivering training. The following notes are guidance: if you have different preferences, feel free to pick and choose from what you think is beneficial for you.

• Start with ‘housekeeping’. Introduce yourself, point out the exits, any fire drills that are planned, the location of the toilets, etc.

• Keep the sessions interactive
  
  o We’ve all suffered death by PowerPoint at some time. Keep your presentation brief and to the point. No-one wants you to read out slide by slide, word by word. Your presentation is there to help you PRESENT; that’s all.
  
  o Give out handouts; people can take these away and refer to them in the future. Keep them detailed, but jargon-free. Again, don’t go over them page by page, line by line. Use your presentation to keep people interested and engaged, and to show them the relevance of the topics. If a service-user is interested, they WILL go home and read the handouts themselves.

• Get to know the people you are training.
  
  o An easy way to do this is to get there early and chat to them informally as you wait for people to get there. Sessions invariably
start late; take the opportunity to speak to the service-users in a more relaxed environment. A good tip here is NOT to talk about the upcoming session, or even the last one; keep the talk away from work and just put them at ease.

- Icebreakers are commonly used, and are a little hit and miss. They’re worth doing at the start of an initial session, and possibly a second one, but their effectiveness is limited and they take more time than they are generally worth. There is a list of common ice-breaker ideas in Appendix One.

- Always prepare to be flexible. If service-users are very interested in one topic, feel free to dwell on it. Don’t feel you have to get through all of the topics that you have prepared.

- Always gauge the energy level in the room. Be ready to change the plan off the cuff, or to introduce ad hoc activities or exercise.

- Plan your breaks generously.

After the Session

After a session, the most important thing to get is the feedback form. This is genuinely useful; it informs you on where your strong points were, and where your weak points were. Like anything, practise makes perfect; knowing what worked well one time should feed into your delivery, and improve it the next.
Financial capability and equality

Citizens Advice puts a great deal of emphasis on embedding an awareness of equality and diversity in the work that we do. Our approach to financial capability reflects this throughout; we offer resources that are suitable for clients of different abilities, with special allowances made to include clients with differing levels of numeracy. In addition, we offer a range of toolkits aimed at a variety of different client demographics.

We expect our advisers and volunteers to also embrace these principles of valuing diversity and promoting equality. The work that we do with clients in our face-to-face sessions, or through any of our other channels of engagement is incredibly valuable when informing how our organisation chooses to lobby for change, and what campaigns we will promote in order to champion more equality and fairness for our clients.

Previous work that has come from financial capability and equality issues includes:

- Our prominent work on the payday lending industry, which has successfully lobbied for change in legislation to make payday loans fairer and clearer for our clients.

- Our work with financial institutions, including the FCA, which has led to many changes including the introduction of a fee-free basic bank account available to all.

- Leading work across the network with Gypsy and Traveller communities.

- Our ASK campaign is raising awareness of domestic violence and abuse across the Citizens Advice network, and leading to valuable findings that will inform future campaign work.

- New financial capability resources that for the first time address topics such as sharia-compliant finance.
• Development of a sector-leading toolkit addressing the financial capability needs of victims of gender-based violence and abuse.

We would always urge advisers and volunteers to keep this emphasis of equality at the forefront of their mind in all the work they do, and to keep the conversation going by updating the Citizens Advice financial capability team with any issues and themes related to equality and diversity that come up in the work they do.
Guidelines on co-tutoring

Co-tutoring (tutoring in pairs) offers many benefits to trainers, such as help with managing the learning group, mutual support and trainer development.

Here are some guidelines to help you make the most of working with a co-trainer.

**Before the session**

Meet with your co-trainer to discuss the training and agree how you will work together. It is useful to cover the following:

- **Participants** - who they will be, what their prior learning experiences might have been, what they might want from the session and any concerns that you have.

- **Course materials** - anything that needs clarification, anything that needs to be done, who is going to do what and by when.

- **Practicalities** - such as the room layout (including where you will both sit or stand), refreshments and breaks, equipment, health and safety etc. Agree what needs to be done, who is going to do it and by when.

- **Objectives** - what are your personal objectives for the session? What do you want to achieve? What is important to you as a trainer? What is your preferred training style?

- **Standards** - what are your agreed standards for the session, including time keeping and supporting Citizens Advice policies and principles, for example in challenging discriminatory attitudes? How will you support each other in meeting these standards?

- **Working together** - agree your respective roles throughout the session and share out work in a way that takes account of complementary skills, knowledge and experience, and individual development needs. What support do you want from each other and how will you encourage each other to be open and willing to share information and opinions, and ask for help when you need it? How do you want to add to or correct information given by the other, deal with differences and give feedback?
during the session? How will you agree and make adjustments to the methods, materials or timings if needed?

- **Feedback** - would you like to receive some feedback from your co-tutor on any aspects of your training? Agree what feedback you would like and how and when you will share this feedback.

- **Managing problems** - what difficulties may arise and how you will deal with them collaboratively? e.g. late arrivals, interruptions, conflict, difficult or bored participants, trainers making mistakes and/or losing confidence, over running on timings.

- **Debriefing** - agree how and when to spend some time after the session, discussing how it went and giving each other feedback.

**During the session**

Some good practice tips for working together and achieving your objectives for the session are:

- Ensure you have prepared everything that you are responsible for.

- Arrive at the session in plenty of time to set everything up and have any last minute discussions.

- Support each other and help out if either of you gets stuck.

- Don’t disagree in public – discuss any differences of opinion at the next convenient break and agree how additional or corrective information should be given, if appropriate.

- Stick to the timings that you have agreed. If you need to take longer then check that this is ok with your co-trainer first.

- Ensure you have equal roles in running the session with neither of you dominating or taking over.

- Discuss and review any adjustments that might need to be made to the session during a break or lunch.
• Spend some time together during the breaks and lunch to check how you both feel things are going.

• It can be useful for the person who isn’t leading an activity to make some notes to help with feedback after the session.
Criteria for effective sessions

Here are some points to consider when delivering a session.

**Topic and content**

- Is the topic relevant to the target learners?
- Are there clear learning objectives, relating to performance and covering knowledge, attitude and skills?
- Does the session content relate to your objectives?
- Is there a clear session plan and tutor notes?
- Is there a logical order of objectives and exercises?
- Is there a variety of methods to meet different learning styles and keep interest?
- Is there enough learner participation in the chosen methods?
- Are the timings for the exercises/activities realistic?

**Materials**

- Are they at an appropriate level for target learners?
- Are they relevant to the target learners?
- Are they inclusive, e.g. non-judgemental, and without stereotypes?
- Are the materials clear i.e. large enough?
- Is the language in clear short sentences?
- Is the information up to date and accurate?
Delivery

- Have you put the learners at ease?
- Have you clearly explained the course and exercises to the group?
- Have you checked existing knowledge?
- Are you using visual aids?
- Are you managing time effectively?
- Are you managing the group effectively?
- Is the language clear, with jargon minimised and explained?
- Is it well-paced, with appropriate pauses?
- Is your voice loud enough?
- Are you delivering with confidence and enthusiasm?
- Are you checking understanding by inviting and asking questions?

Evaluation

- You can choose to evaluate at several different points – either during or after the session, or even afterwards to give participants time to test out the skills they have learnt.
- Encourage your learners to be specific when giving feedback, e.g. list three things you have learnt from this course.
- Anonymity should encourage people to be honest.
- Plan time for completion of forms into your session.
- It can be helpful to give them out at the start of the session to allow people to jot down things as they go along.
Good practice when making resources

Citizens Advice now maintains a very large central library of standardised and quality-assured resources, which can be found here. These include several hundred activities, dozens of session packs, a dozen award-winning toolkits, almost a hundred supporting resources, and an entire section devoted to supporting clients improve their digital skills.

However, some advisers may still wish to develop their own resources to meet specific client needs or funding requirements. The following information should provide some guidance on this, but further support can also be found by contacting the Financial Skills for Life team at financial.skills@citizensadvice.org.uk

Experienced trainers will note that there is nothing in this best practice guide on session plans. Citizens Advice have changed their session plans for financial capability to a bespoke model: if you are interested in exploring the details of the innovative resources we offer, then we would recommend that advisers and volunteers consider going on our ‘integrating financial capability into advice’ training day.
The title of the session -

Aims and objectives

The aim of this session needs to be stated here. It should be one paragraph at most.

Objectives are listed next:

- They are defined as things that the client will have achieved in the session.
- Generally speaking, there are a few distinct types:
  - planning purchases or events
  - increasing tangible events or behaviours
  - reducing tangible events or behaviours
  - using methods, websites or techniques
  - Understanding or identifying concepts

Remind the trainer to discuss these objectives with the client and mutually agree which you will focus on in any given session. No need to focus on all of them: this can intimidate a client.

General guidance notes on delivering group financial capability sessions are available on the financial capability resources section of the Citizens Advice website.

This workbook is for the trainers use. A handout pack should be used with every client – these should be made in line with these general guidelines as well.
Session-specific guidance

This varies – keep it brief and have no more than three of these. A trainer picking up a pack with little experience of it just wants a quick grasp of what tips they need to get the session moving.

Top tips

Add any top tips of use to in the session here. These can include anecdotes, or spotting potential problems.

These tips are best kept in a fluid, evolving state. Feedback from trainers will allow new problems and issues to be identified, and then tips and methods can be included for either tackling these problems, or preventing them from occurring.

In terms of general formatting, text also needs to be kept to a minimum; not all the users work for Citizens Advice, and we need to keep the training notes as accessible as possible, not just the handouts.

Keep it brief; about a page at most. Use bold to highlight one critical tip, but one tip only.
Activity 1: have a snappy title here

Identify which handout is needed and highlight it in **bold**: this makes it easier for the trainer to reorganise things mid-session and at their own discretion.

There is no need to integrate the actual handouts with the trainer's notes: in practise, it means that the trainer has to print off their workbook lots of times, with lots of unnecessary guidance pages being produced. If the handouts are included in a separate attachment, the trainer will not need them integrated in their workbook as well; it just pads it out unnecessarily. If the trainer wants the handouts for themselves, they can just print out an extra copy of the clients' pack.

It's more important for the notes here to include guidance on the activity. This can be in terms of anecdotes or definitions: keep it light in terms of text though.

Keep all anecdotes and facts informal and relevant. For many clients, they will be more familiar with consumer goods such as smartphones than they will with basic food shopping or white goods.

It is always useful to identify what points of an activity will then lead into another activity. Highlight this in **bold**. Either way, this approach allows the trainer the flexibility to adapt mid-session if needed, using one activity as an avenue into another one in a way that makes sense to the client. This kind of narrative channelling - ‘oh, well because we talked about mobile phones a lot, I thought we’d do a mobile phone thing next’ – will allow the client journey to be more easily tailored and to feel like a bespoke experience.
Activity 2: another snappy title

State the page numbers of the required handouts.

It is best to have well defined activities in each workbook. This has several benefits:

- It allows you to ensure there is some consistency to any training, which in turn makes future evaluations more uniform.

- It removes the need for trainers to search online for activities, these will not only be impossible to regulate, they may be poorly formatted, inappropriate for the module, or inaccurate. Furthermore, this can be a barrier for accessibility, putting the trainer off further financial capability work.

It's always better to have a surplus of activities; the trainer can choose to skip some if they don't have time, and in fact this should be encouraged. There is no prescriptive sequence of activities for the trainer (other than the first and last), and they need to feel confident that they can use their own judgment when gauging both the clients requirements and ability to engage.
Activity 3: alliterative or rhyming titles work well

When making activities, always keep in mind what the client is going to gain from it. The key is to be realistic here; there is little point in choosing an exercise that is overly ambitious; such as one designed to make a client give up smoking altogether, for example.

Similarly, keep in mind what a likely response from a client will be and what they can learn from the discussion that follows. For example, if given a list of fifty items and told to pick the 10 most important, carefully balance what the listed items are. If they pick 10 household foods and not the electrical appliances such as fridges or cookers, the following discussion will be unstructured. If they pick electrical appliances and not food, the same issue applies. If they pick a mix, then there is no clear right or wrong answer.

In many activities, there is no one-size-fits-all answer for a client. However, be very careful that the activity is structured in a way that allows for a defined, well-thought out discussion afterwards. Ultimately however, keep in mind that the post-activity discussion is not a conversation: it is an opportunity to inform and educate, without allowing scope for any judgment of any answers the client may have given.
Activity 4: how to have happy handouts

Any handouts used with a client should always be one page long. Some activities will require multiple handouts, but these should be along the ‘try this, then this, then this’ in a staged-release format. Handing out multiple sheets of paper is daunting and ineffective. There will be the rare case when multiple sheets are needed; as long as they are justified, that is fine. For these, printing single-sided is much easier for clients to manipulate.

Similarly, the activity notes for the trainer shouldn't be longer than a page per activity.

**Handouts should be designed with a minimum of text. Any graphics used should be colourful, relevant and prominent.**

A header should be used to label the handouts by number, which then tie in to the trainer’s notes.
Closing a session – the three-stage approach

Where this requires clients to have finished *specific* activities of the previous selection, then list those activities by number.

The stages should be as follows:

A list of possible things a client can commit to, having learnt them from the session. Keep these extremely simple and achievable. The client needs to be able to remember them, accomplish them, and above all not to be deterred from returning for a follow-up session. The client should not be encouraged to commit to all, or even most, of these; a handful will suffice and give the client some sense of autonomy.

Then list topics that evolve naturally out of the themes covered in the activities. The client can choose from the list to decide what they would like to discuss next time. This not only provides very useful information, it also increases the likelihood the client will return. These options can guide the client into more financial capability, or consumer education, or other areas such as debt advice. In this way, every session fulfils a ‘gateway’ role.

The final handout should just be useful hints and tips on the session topic. This should **not** be text-heavy, should be clear, and should be provided with ‘where next?’ cards. These will be short A5 slips, with key things that a client can look at online, or agencies to contact. Rather than URL strings, key search terms are recommended for ease of use.

Each of the above three should never be more than one side of A4.

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Add a brief footnote at the end reminding trainers of a critical point they are likely to miss e.g. providing evaluation forms or booking a return visit.
Expecting the Unexpected

Even someone with years of training experience will still come across situations and questions that are new to them. There are two major types of unexpected things that happen:

**Things outside the scope of the training**

This can be virtually anything, from a fire alarm to a medical emergency. There is no way to be prepared for every possible eventuality, so keep these key principles in mind:

- Always know the layout of your training venue, not just the room itself.
- Always have a contact for the venue who will be there on the day itself and will be available throughout the training. This person needs to be willing to be relied on for any emergencies related to the building or the safety of the attendees.
- Always maintain good practice for a safe working environment; prevent any trip hazards, dangling wires or risk of hot spills.
- If anyone has a known medical condition, ask for this to be disclosed confidentially beforehand.

**Things within the scope of the training**

These are generally points that are raised or questions that are asked which introduce an element of doubt into proceedings. Again, these cannot be predicted and there is no way of anticipating what will come up.

Generally, the best way to deal with these sorts of questions is to either:

- establish that, although interesting, it is not within the scope of the training so will not be addressed
- establish that it is a technical query about an element of the trained materials, in which case you should try to resolve it.
In the latter case, you can resolve it in any of the following ways:

- Asking other learners to offer their knowledge on the topic.
- Checking the query online to find and display an immediate answer to the learners.
- Checking the query later during an activity, and then feeding it back to the group later.
Running the session itself – A timeline

Even with the previous guidance, it can still be a bit daunting to set up and get a session running. The following sections are provided as examples of how a session could – in theory – run. Feel free to use them when you start out, but our hope is that – as your confidence increases over time – you outgrow them and start to develop an approach that more uniquely suits your own strengths and weaknesses.
Stage one - introductions

- Give some brief information to the group on:
  - Who you are (and a little bit about Citizens Advice if you wish).
  - The session, including the length and general format. Stress that it is not a ‘chalk and talk’ session, there are no tests, and it’s not about maths.
  - Domestics including fire exits, toilets, refreshments, breaks etc.
  - Evaluation – explain that you would also like to know what everyone thinks of the session and to help with this you will be giving out feedback questionnaires for people to complete at the end. Explain that you appreciate most of us don’t really like filling in such questionnaires but the information is very important because it helps us identify the effectiveness of these sessions. The information supplied on the feedback questionnaires will be treated confidentially, and will never be used for marketing purposes.
  - Advise participants that there will be time allowed for questions at the end. If a question needs answering as it arises, for clarification of something, then they should ask at the time but otherwise it can help the session to keep to timings if they jot down any questions they have to ask as you go along and then ask them at the end. You can give out post-it notes for learners to note questions on during the session and any that have not been covered can be addressed at the end.
Stage two - icebreakers

A list of potential ice-breakers are attached in Appendix One. Ice-breakers are entirely up to the trainer – some love them, some hate them – but an adviser should keep in mind the following:

- Be aware of cultural sensitivities to observe; asking clients to hold hands with someone else, or swap personal items, or take off shoes (these are all key parts of common ice-breakers you can find online) can be a very bad idea with some groups.

- Respect people’s right to privacy. Some people will simply be very uncomfortable asking personal questions and it is always unpredictable where questions as innocuous as ‘where do you live?’ or ‘when were you born?’ will lead.

If all else fails, the only completely safe question to ask in an ice-breaking session is **what are you hoping to get out of today’s session?**
**Stage three – the session pack**

Whether or not you are using a session pack from the Citizens Advice library or using your own resources, it is at this stage that you will need to work through the activities that you have selected to help you achieve your aims and objectives with the learners.

Remember, our resource library can be found [here](#). Alternatively, guidance on making your own resources and session packs can be found earlier in this guide.

Advisers and volunteers that want to become more familiar with the range of resources, session packs and toolkits that Citizens Advice maintains centrally should consider going on our ‘[Integrating financial capability into advice](#)’ training day.
Stage four – action plans

Action plans are very popular ways to end sessions. Some resources include them, others don't. You should keep in mind the following point:

- Make the action plans achievable. This can sometimes mean making the individual targets very basic indeed.
- Have them written down or printed out so a client takes away a physical copy.
- Let the client pick what actions are on their own plan.
- Make sure they always have some kind of time-constraint, so the client feels that they should achieve them in a day, week or month.
- Try to use them to encourage follow-up sessions with the advisor.
- With some pre-printed action plans, it may be worth striking some actions out so that the whole plan does not intimidate a given client.
Stage five – evaluation and feedback

Evaluations are absolutely critical, although they are easily and often overlooked. All the resource packs provided by Citizens Advice financial capability resources will come with an evaluation element incorporated; a guide to it can be found here. This needs to be completed by the clients whenever possible and then fed back to the Financial Skills for Life team.

Feedback from the advisors – about the resources – is also always very welcome. We use the feedback to help evolve our approach and our resources. Any feedback should be e-mailed to financial.skills@citizensadvice.org.uk
Appendix One - Icebreakers

Here are five common ice-breaking ideas -

Three Questions Game

Everyone in the group writes down 3 different questions they would like to ask others in the group. Not the normal “what's your name” type questions but something like, "Where is the most interesting place you have ever travelled" or "Name a topic you feel absolutely passionate about".

Give them time to mingle, and to ask three different people in the group one of their three questions.

Get back together and have each person stand and give their name. As they say their name, ask the group to tell what they know about this person.

Three in Common Game

Break the group into groups of three. Their objective is for each group to find 3 things they have in common. However, they should not be easy things like age, sex or hair colour: They should aim to find three uncommon things. After letting the groups talk for 10 - 15 minutes, they (as a group) must tell the rest of the groups the 3 things they have in common.

Dream Vacation Game

Ask participants to introduce themselves and describe details of the ideal, perfect dream vacation.
**Four Facts Game**

Each person writes down four facts about themselves, one of which is a lie. Each person takes turns reading their list aloud and the rest of the team writes down the one they think is the lie. When all are done reading the lists aloud, the first person reads their list again and identifies the lie. The team sees how well they did.

**Finish the Sentence Game**

Write the start of a question on the board (i.e. My favourite job was, my hobby is.) and go around the room with each person finishing the sentence. When the group is finished, post another question and start again.
Appendix Two - The ‘Six Laws’ of Training

The six laws of learning are suitable for most learning situations. Keeping these laws in mind when planning a lesson will allow the advisor to create a better learning atmosphere for his students.

Law of Readiness

A person learns best when he has the necessary background, a good attitude, and is ready to learn. He does not learn much if he sees no reason for learning. Getting a student ready to learn is usually the teacher’s job. A clear objective and a good reason for learning sometimes help to motivate students to learn even when they start off not caring.

Law of Exercise

Those things most often repeated are the best learned. This is the basis for practice and drill. The mind rarely retains, evaluates, and applies new concepts or practices after only one exposure. A student learns by applying what he has been taught. Every time he practices, his learning continues.

Law of Effect

This law is based on the feelings of the learner. Learning is stronger when joined with a pleasing or satisfying feeling. It is weakened when linked with an unpleasant feeling. An experience that produces feelings of defeat, anger, frustration, futility, or confusion in a student is unpleasant for him. This will decrease his learning capabilities. Every learning experience does not have to be entirely successful, nor does the student have to master each lesson completely. However, every learning experience should contain elements that leave the student with some good feelings.
Law of Primacy

Primacy is being first, which often creates a strong impression. This means that the instructor must be right the first time. Everyone knows from experience how hard it is to break a bad habit. “Unteaching” wrong first impressions is harder than teaching them right the first time. The first experience of a student should be positive. This helps to provide a stable foundation for all that follows.

Law of Intensity

A sharp, clear, or exciting learning experience teaches more than a routine or boring one. This law implies that a student will learn more from the real thing than a substitute. For example, a student can get more understanding and appreciation of a movie by watching it than by reading the script. The classroom places real limits on the amount of realism that can be brought in by the instructor. So, he should use his imagination to keep things as close to real life as possible.

Law of Recency

Other things being equal, the things learned last will be best remembered. The opposite is also true. The longer the student is away from a new fact or understanding, the harder it is to remember. For example, it is fairly easy to recall a telephone number dialled a few minutes ago, but it is usually impossible to recall a new number dialled last week. The instructor must recognize the law of recency when planning a good summary.
Appendix Three - Mapping resources to the Adult Financial Capability Framework

Background

The Adult Financial Capability Framework (AFCaF) was produced in 2003 by the Financial Services Authority and the Basic Skills Agency following the report from the Adult Financial Literacy Advisory Group in 2000 which recommended the need for a framework to help inform the planning of financial capability education. The AFCaF was updated in 2006, and is available in the Resource Support section of the Citizens Advice website, which can be found here.

The AFCaF provides a framework to support the creation of learning programmes and resources around adult financial capability and covers a broad range of money management and consumer issues. The importance of the framework is not that it aims to create experts; instead it aims to develop the skills to make informed decisions and to know who to go to for advice.

Using the mapping

As there is some overlap between consumer skills and financial capability skills, the mappings which follow have been produced to help those who are delivering consumer skills learning who want to see the links to financial skills and vice versa. The mappings concentrate on the skills, knowledge and understanding that our resources aims to develop. The AFCaF covers a number of financial capability skills currently covered by our resources and most of these could also be linked to teaching consumer skills. For example, ‘Begin to be able to plan and think ahead’ (AFCaF reference D(e)3 ) and ‘Begin to understand the principles of probability and insurance’ (AFCaF reference D(f)1 ) would be of particular relevance.

The Adult Financial Capability Framework consists of three levels:

- Basic  (approximately Entry level)
- Developing  (approximately Level 1)
- Extending  (approximately Level 2)
The mapping provided has concentrated on the Developing level of the Framework to tie in with the level of our materials which are aimed at Level 1 with differentiation and extension activities and suggestions provided for Entry 3 and Level 2. If learners are at a lower or higher level, then the Summary pages of the Framework (pp15-17) can be used to identify alternative financial skills to work on at the Basic and Extending levels.

Within each level there are three sections, and each section has three components, making nine components in total:

- **Financial Knowledge and Understanding**
  a. Different types of money/payments
  b. Income generation
  c. Income disposal

- **Financial Skills and Competence**
  d. Gathering financial information and record keeping
  e. Financial planning (saving, spending, budgeting)
  f. Risk and return

- **Financial Responsibility**
  g. Personal choices and the financial implications
  h. Consumer rights, responsibilities and sources of advice
  i. Implications of finance
Using the coding system for the Adult Financial Capability Framework

The first letter is upper case and refers to the **level**. In the example below the level is *Basic Understanding & Developing Confidence.*

The second letter is put in brackets and is the **component**. In the example below the component is *Income Disposal.*

The number at the end is the number of the **skill** for the particular component. In the example below, it is the second skill *Recognise household expenses and regular financial commitments.*

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<table>
<thead>
<tr>
<th>Section</th>
<th>Component</th>
<th>Skills, knowledge and understanding</th>
<th>Illustrations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Knowledge and Understanding</td>
<td>B(b) Income generation</td>
<td>1. Understand money is available when there is no/insufficient work.  3. Understand ways to increase income, e.g. work opportunities, benefits, etc.</td>
<td>Discuss different forms of benefit and allowances. (Include in discussion the proposed automation of benefit payments into an account from 2003 and the potential introduction of the Universal banking service.) Show how benefits and work co-exist, i.e. tax credits, etc.</td>
</tr>
<tr>
<td>Financial Knowledge and Understanding</td>
<td>B(c) Income disposal</td>
<td>1. Understand the difference between essential and nonessential spending.  2. Recognise household expenses and regular financial commitments.  3. Begin to understand the tax, pension, National Insurance systems and how deductions are made.</td>
<td>Use case studies to explore the differences between essential and nonessential spending and how different people have different priorities. (Case studies could be based on life stage events such as having children, employment, unemployment or retirement.) List a number of things a person may want and why they may want them. Then rank them in order of priority – discuss this list. Look at things like peer pressure, advertising, what influences choice, Wv/E3.2 Use a mock budget to identify regular and one-off payments, e.g. rent, utility bills, TV licence, school uniforms, funeral, etc. Explore what taxes are used for and how they are collected.</td>
</tr>
</tbody>
</table>

Underpinning adult numeracy skills:
- Add and subtract sums of money using decimal notation MSS1/E.1
- Round sums of money to nearest £ and 10p and make approximate calculations MSS1/E3.2
- Use a calculator to calculate using whole numbers and decimals to solve problems in context, and to check calculations N2/E3.4
**Who this pack is for**

Main user groups: Advisers and support workers working with Citizens Advice clients across England and Wales  
Other user groups: anyone who has an interest in providing community learning

**Acknowledgments**

Thanks to all who contributed. Their expertise and guidance was invaluable.

**Updates**

Although every care has been taken to ensure that this pack is accurate at the time of delivery, many of the areas contained within will evolve and change over time. This means that there may be short periods where the information in this toolkit will require updating. All the Citizens Advice financial capability toolkits will be subject to regular reviews to ensure that these occasions are kept to a bare minimum.

**Feedback**

We'd be happy to get your feedback on this toolkit, and in fact on any of the financial capability resources. You can email us at Financial.skills@citizensadvice.org.uk

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