Clients with learning disabilities

Financial Capability Best Practice Guide
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Introduction

This briefing is based on the work of Stockton Citizens Advice who developed a financial capability training programme for people with a learning disability.

This guide sets out some of the basic steps that a financial capability trainer needs to consider before developing their work in this area. We will be adding to this guide as our experience develops and your thoughts and feedback would be appreciated – if you have any comments, please email financial.skills@citizensadvice.org.uk
## Contents

- Background .................................................. 5
- Step 1 – Consider your own knowledge and skills 6
- Step 2 – Practical tips .................................. 7
- Step 3 – Preparing resources ............................ 9
- Step 4 – Getting ready to deliver sessions .......... 10
- Step 5 – Delivering sessions ......................... 11
- Further Information and Resources ................. 13
Background

**A learning disability is a reduced intellectual ability and difficulty with everyday activities – for example household tasks, socialising or managing money – which affects someone for their whole life. People with a learning disability tend to take longer to learn and may need support to develop new skills, understand complex information and interact with other people.**

*It’s important to remember that with the right support, most people with a learning disability in the UK can lead independent lives.*

*(Mencap September 2013)*

Financial capability work with this group can help to improve the ability of people with a learning disability to manage their money effectively, giving them more financial independence and choice, and also developing opportunities for independent living.
Step one: Consider your own knowledge and skills

- Do you already have experience of working with adults with a learning disability?

- Are you aware of the range of learning disabilities and learning levels you are likely to encounter?
  
  A visit to some of the day services centres, community centres or community projects, will help you gain an understanding of clients’ learning disabilities. It will also be a chance to introduce yourself to the learners, in a familiar environment, before the sessions begin. This removes some of the barriers that they may be facing regarding meeting new people and dealing with a new area of learning.

- Consider how you will deal with different behaviours.
  
  For example, some learners may have need more tactile contact when interacting with people: they may greet you with a hug or a kiss, which can make it hard to know what to do. However, try not to be alarmed, as they will have been shown by those who support them: support workers, carers, day centre staff etc. what is acceptable and ‘professional’ behaviour, but they might forget this in a new setting or situation.

- Are you able to prepare entry and pre-entry level teaching resources / materials?
  
  There are lots of extra resources available online, but always be prepared to adapt them to suit the needs of the learners. You will need to be especially flexible in your approach to resources. In some sessions they may work well, whilst in others they may be pitched at wrong level, and will be either too easy, or too difficult for the learners.

- A session / lesson plan should be used, but not too rigidly, as you may find that learners engage well with some parts of the session.
  
  If this happens, spend more time on that topic or activity to enable the learners to gain confidence and enjoy exploring a subject they feel confident in.
Step two: Practical tips

As with most existing financial capability training which is mainly delivered out in the community (schools, community centres, adult education centres, local projects and colleges), sessions for people with a learning disability work best in the learners’ own centres or venues where they are in familiar surroundings and have support staff on hand. With this group, the use of familiar surroundings and settings is even more important to put them at ease.

When engaging with the groups there are some things to consider when ensuring that your learners have the best possible learning experience and interaction with you as a tutor:

- **Arriving at the venue.** Arrive early so that you can see the learners before they are all seated in the classroom. This avoids them waiting for you to appear and diffuses any tension. If they see you in the café or social areas of their centre it allows them to come over and welcome you to their environment. Perhaps even have a tea or coffee with them before making your way in to the class. There will be plenty of support staff around who will introduce you to your learners and get the group together ready to start the session.

- **Support staff.** Check to see if any of the group will need their support worker to sit in the class with them. There is usually at least one support worker who will help with support in the class if needed. Be aware that learners often rely on their support workers to speak for them, so where at all possible encourage the learner to speak up for themselves and let them show you how much they do know. It’s amazing how many learners surprise their support staff by their grasp of the subject and how well they can express their ideas.

- **Setting up your classroom.** Make sure there is sufficient room around the table/s for easy access of wheelchair users or those learners who need specialist mobility equipment. Check that the room is not too warm or cold as some learners may have limited mobility and this will affect how they keep warm or
cool down. Check whether your group want to sit with the door open or closed as some learners may not like to be in an enclosed room away from the rest of the centre staff. As with any classroom, make sure all learners can see the flip chart or whiteboard.

- **Introductions.** Keep introductions informal and friendly. Give a clear outline of what the session will entail; stressing that there will be lots of support and no pressure to write things down, or to do activities they don't feel able to. Let your group know that there will be a break – it's best to ask them when they usually take their break as they will be used to this routine. Let them know when the session will end – some learners may have to finish at an exact time for transport arrangements, so let them know you are aware of this so they don't worry.

More than most clients, this group can often suffer from acute anxiety about their lack of knowledge, or taking part in new activities in unfamiliar surroundings.
Step three: Preparing resources

- Any extra resources should be easy to read and printed clearly in a font that is not too ornate. Examples of suitable fonts are: Open Sans, Comic Sans, Arial, Lucida Sans, Calibri or Times New Roman (this is familiar to any learner who looks at newsprint or magazines). Some learners who are dyslexic prefer pastel coloured paper.

- Using clear images is a good way of engaging learners who have difficulty reading. It is useful to take some extra A3 size sheets of images so the group can look at them together. It’s worth noting that feedback from learners suggests that they understand photographic images i.e. real life, rather than cartoon images or clip art; these can be confusing for learners if they aren’t sure what the image is showing.

- There are lots of extra resources available online, but always be prepared to adapt them to suit the needs of the learners. You will need to be especially flexible in your approach to resources, as in some sessions they may work well, whilst in others they may be pitched at wrong level and will be, either too easy or too difficult for the learners.

- If you are considering extra activities such as counting change, think about taking a float of real money, coins will do, just enough for two learners at a time to use. There’s nothing like using the real thing to help learners develop a new skill. However, with bank notes, it’s easier to photocopy sample notes and cut to the right size to save costly losses!
Step four: Getting ready to deliver sessions

- As mentioned in step two (Practical tips), it is a good idea to arrive at your venue early so that you can meet the staff and make sure they know what you require in the classroom. This is also a good time for the learners to see you and introduce themselves in familiar surroundings.

- Your contact at the centre should talk you through the class list explaining any learners who need support or who have more complex needs, and what to do if anyone needs help with their condition, for example what to look out for if a learner has epilepsy.

- Make sure everyone who is on the class list is present as some learners may need prompting that the lesson is starting or may need help coming into the classroom. Be prepared for learners who say they don't want to do the class. It's up to the support staff to encourage them to stay, but if they really don't want to, be flexible and say they can give it a go but they can leave if they still don't think it's for them. It might be that it's a new experience for them and they just need some encouragement.
Step five: Delivering sessions

- Welcome everyone – keeping it relaxed and informal. Some groups will be happy to introduce themselves by giving their name. It's something they will have practiced if they attend day centres regularly and attend other classes. Tell the group your name and where you are from. They will probably want to tell you a bit about themselves. Allow time for this as it is a good ice breaker and learners will want to tell you about their centre or school.

- As with any classroom, make sure heating and lighting is right for the learners needs, that there is enough room for any wheelchair users to manoeuvre in and out of the classroom, and the learners are comfortable.

- Let the class know there will be a break, but check when they usually take it, as they will be used to a routine, and will probably just get up and go at their usual time.

- When everyone is ready, introduce the session. Give a clear overview of what it’s all about so learners know what to expect.

- Keep the lesson light hearted and allow time for learners to express their own ideas, giving time for them to think about what you’ve asked of them. If you set the pace too fast learners may feel unable to contribute and lose interest.

- Be flexible – if you find the class are engaging particularly well with a topic, spend time on it. Don’t worry about sticking rigidly to the lesson plan. It’s more important that your learners have the chance to enjoy using their thinking skills and are able to feel motivated by understanding what’s being taught. The sessions do not need to be that prescribed as you can move things around and complete any unfinished topics next time.

- Be ready to support learners with writing tasks, but don't insist if they aren't able to write and don't want help. This is why much of the course should be able to
be completed without any writing, by using speaking and listening skills and visual activities.

- This client group are very supportive and tolerant of one another. They don't mind waiting for someone to express themselves, even if you are feeling uncomfortable for them. They are used to each other's differences and learning disabilities within their community and they will help you by explaining why a member of the group might be struggling, seems distant or can't fully express themselves.

- If you feel learners are tiring and you are at a good to place to stop, do so. You will soon judge how long the lessons should last – two hours seems to be the optimum time with a break in the middle. If you finish earlier than anticipated let the staff know so they can make sure the learners know where to go.

- At the end of the session spend some time evaluating the session and collect some feedback using whichever model works for you and the learners. Let them know the next time that you'll be back and tell them which topic you'll be covering.

- You can provide learners with a diary which they can take away between lessons and fill in any new skills they have used such as a visit to the shops, counting own change, or getting money at the ATM. Some learners will be keen to do this whilst others may not be interested. It's really a case of try it and see.
Further Information and resources

**BILD** is the **British Institute of Learning Disabilities**. They campaign so that people with learning disabilities are valued equally, participate fully in their communities and are treated with dignity and respect. The website has a link to their Money Skills project, which has three useful resource toolkits designed for working with this client group. These are freely available to download [here](http://www.bild.org.uk), and the website itself can be found at [www.bild.org.uk](http://www.bild.org.uk).

**Mencap** is the UK's leading learning disability charity working with people with a learning disability and their families and carers. Mencap works collaboratively, fighting for equal rights, campaigning for greater opportunities and challenging attitudes and prejudice. The site has few resources on it, but will provide a much greater understanding of this area and the difficulties these learners face. They can be found at [www.mencap.org.uk/](http://www.mencap.org.uk/).

**Lemos&Crane**, the **Camden Society** and **Quaker Social Action** have trialled a programme for building financial capability and resilience for adults with learning disabilities. It aims to support adults with learning disabilities to develop financial resilience, to protect themselves against financial exploitation and to experience the positive long-term effects of financial capability. Information on it can be found [here](http://www.mencap.org.uk/).

An excellent toolkit developed by the **Money Advice Service** is hosted amongst our recommended external resources on the Citizens Advice website, and can be found [here](http://www.mencap.org.uk/).
Who this pack is for

Main user groups: Advisers and support workers working with members of the BAME community 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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