



# Do you want to help young people make sense of money? A4e can help.

A4e is running a series of **FREE** one-day workshops until 2010 designed to better equip those that work with young people between the ages of 16-25, who are not in education, employment or training, supporting them to become more financially capable. This training is funded by the FSA.



Working in partnership  
to enhance financial capability



## Who are A4e?

A4e is a successful international business and a market leader in global public service reform. We work with government and the private and third sectors to design, develop and deliver front line public services that benefit individuals, organisations and communities. We provide products and services in 7 key areas:

- Welfare to Work
- Programme Management
- Offender Learning and Skills
- Financial Inclusion Education and Advice
- Business and Enterprise
- Workforce Development
- Healthcare





## What is the Young People & Money FREE training workshop?

The FSA (Financial Services Authority) are aiming to raise financial capability amongst young people who are not in education, employment or training. It aims to do this by training people like you so that you can offer useful, reliable and engaging information and activities.

In the UK, there are around 1.25 million young adults currently not in education, employment or training, and FSA research tells us that they are less financially capable than their peers and more likely to be financially excluded. In partnership with Citizen's Advice and leading youth charity Fairbridge, the FSA has developed Young People and Money.

A4e, as one of four training providers, will be responsible for delivering this training throughout the UK to support the FSA's aim to train at least 15,000 youth work professionals by the end of 2010.

The course is linked to the five recognised characteristics of financial capability, namely:

- Making ends meet
- Keeping track of your financial position
- Staying informed
- Planning ahead
- Choosing products

The course will help you develop programmes and coherent strategies to support the young people you work with in these five areas and ultimately help improve their ability to manage their money. It will not enable you to become a money adviser; however, it will give you the awareness to be able to know when to refer young people to a money adviser and what they may expect when they get there.

The course will consist of a mix of exercises, some designed solely to raise your personal knowledge, understanding and confidence, others designed to be used with young people.

Focus is on you exploring the materials and identifying ways to use and embed them in your existing work. Since you all bring your own knowledge, skills and experience there will be some differences in what you are seeking from the course, so be aware that different things from the day may be useful for different people.



## What benefits will this FREE course bring to us and our young people?

By the end of the day we expect that you will be able to:

- engage young people in financial matters;
- appreciate the factors that influence young people in their attitudes and behaviour to money;
- enable young people to take positive action to make the most of their income and spending choices;
- inform young people about the different banking services that are available to them to help them manage their money;
- enable young people to make informed choices about saving and borrowing money;
- assist young people in effectively managing their debts;
- build financial capability into your work with young people;
- identify and access further learning opportunities and resources;
- help young people become more financially capable as this is an important life skill for them and a key factor in improving their economic wellbeing.

# Course Content

## 1. Financial capability – what's it all about?

Learning objectives:

- Understand the context of FSA and financial capability
  - Understand what we mean by financial capability
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## 2. Embedding in practice 1

Learning objectives:

- Use a range of energisers and exercises to engage young people in learning about financial matters
  - Identify ways of adapting your existing work and developing new ideas to include more financial capability in your work with young people
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## 3. Understanding the psychology of young people and money

Learning objectives:

- Recognise and understand the basis behind some of the attitudes and behaviours that young people have to money
  - Help young people to understand their own attitudes and behaviours to money
  - Help young people to make more positive, holistic choices about their money
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## 4. Helping young people make the most of their money 1

Learning objectives:

- Help young people to identify essential and non essential expenditure
- Help young people to plan and think ahead
- Help young people to identify ways of maximising income and reducing expenditure

## **5. Helping young people make the most of their money 2**

Learning objectives:

- Help young people to deal with benefit issues
  - Describe the main types of bank account and the information required to open one
  - Help young people to use banking services effectively
  - Identify your further learning needs and the resources and help available to meet them
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## **6. Enabling young people to make more informed choices about saving and borrowing money**

Learning objectives:

- Recognise and understand the basis behind some of the attitudes and behaviours that young people have to money
  - Identify some of the common reasons and local sources for saving and borrowing
  - Help young people identify possible costs of credit
  - Help young people to understand and compare credit deals and options
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## **7. Helping young people to manage debt**

Learning objectives:

- Recognise the range of debts young people may have
- Identify priority and non priority debts and their consequences
- Knowing when, where and how to refer young people for money advice
- Identify your further learning needs and the resources and help available to meet them

## **8. Embedding in practice 2**

Learning objectives:

- Identify ways of adapting your existing work and developing new ideas to include more financial capability in your work with young people
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## **9. Pulling it all together**

Learning objectives:

- Draw up an action plan for how to integrate financial capability into your work
- Identify your further learning needs and the resources and help available to meet them
- Identify the further learning options available to you through the FSA

**All delegates will leave the training with a pack that includes the Fairbridge Toolkit which is full of ideas for how to embed what you have learnt in practice. It also includes the Citizens Advice Financial Capability Guide, a handbook with all you need to know about banking and saving, credit, debt, budgeting and benefits**

**For further information please visit [www.youngpeopleandmoney.co.uk](http://www.youngpeopleandmoney.co.uk)**

## Why A4e?

Since 1991, A4e has touched the lives of over one million people. We have a wealth of experience in the financial inclusion market, providing advisory and advocacy services on a large scale to the financially excluded, delivering financial literacy support, giving people the information, advice and guidance to maximise their income and reduce debt.

We provide face-to-face debt advice services, targeting the homeless, excluded and disadvantaged through outreach advice. We work with high street banks to provide financial literacy training to pupils in school.

Some of our Financial Inclusion products are:

- **Money Help** – A4e delivers a national programme of financial education to schools across the UK in partnership with HBOS. Overall, Money Help provides children aged 13-16 with key skills to empower them to manage their personal finances effectively including budgeting, usage of consumer and financial products and increased financial awareness. Over the last year Money Help has reached 15,000 school kids.
- **A4e Work** – As the backbone of A4e, through our national delivery of Jobcentre Plus contracts, A4e delivers employment support and training to over 40,000 unemployed clients a year across 90 UK sites. Within these programmes (lasting up to three months) we also provide clients with access to legal aid support and financial guidance, including benefit checks, budgeting and specialist debt advice.
- **Community Legal Advice** – As the largest contract holder for Community Legal Advice, in partnership with Howells solicitors, A4e delivers a telephone based social welfare law service in debt, welfare benefits, housing, employment and family receiving 20,000 legal matter calls a year.

## Financial Services Authority (FSA)



As the UK's financial watchdog, the FSA lead on the National Strategy for Financial Capability in partnership with the Government, financial services industry, voluntary sector and consumer and education groups. The aim is to help consumers become more capable and confident. Being financially capable is an important life skill for young people and a key factor in improving their economic wellbeing. However, research tells us that those young people who are not in education, employment or training have a lower level of financial capability.

For further information on the National Strategy for Financial Capability visit

[www.fsa.gov.uk/financial\\_capability](http://www.fsa.gov.uk/financial_capability)

For clear impartial information from the UK's financial watchdog visit [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

## Scotland – Young Scot

In Scotland, A4e will be working in partnership with Young Scot to help raise awareness of the Young People & Money training.



Young Scot is the national youth information and citizenship agency for Scotland. They provide young people between the ages of 12 and 26 with a mixture of information, ideas and incentives to help them become confident and active citizens. They do this through the provision of a variety of online and offline information services and resources.

Supporting young people to make informed decisions and choices is what Young Scot is all about. To find out more, visit the Young Scot website [www.youngscot.org](http://www.youngscot.org)

## Course programme

**9.00am** Arrival (tea and coffee provided)

**9.30am** Welcomes and introductions

**9.40am** Overview of the day

**9.50am** Financial Capability – What's it all about?

**10.00am** Embedding in practice – Overview

**10.10am** Understanding the psychology of young people and money

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**11.00am** BREAK

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**11.15am** Helping young people make the most of their money 1

**12.15pm** Helping young people make the most of their money 2

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**12.45pm** LUNCH (provided)

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**1.30pm** Enabling young people to make informed choices about saving and borrowing

**2.30pm** Helping young people to manage debt

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**3.20pm** BREAK

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**3.35pm** Embedding in practice

**4.00pm** Pulling it all together

**4.25pm** Evaluations

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**4.30pm** COURSE END

# How to sign up for the FREE one-day course



young  
people  
& money

Courses are available throughout the UK and Northern Ireland. A4e is delivering this training in the following regions: Scotland, Wales, Midlands, South East, South West and London.

To find out what courses are available in your area and to book a place, please visit [www.a4emoney.co.uk/ymp](http://www.a4emoney.co.uk/ymp) or call us on **0845 189 8081**. For information on training courses in the North of England and Northern Ireland please visit [www.youngpeopleandmoney.co.uk](http://www.youngpeopleandmoney.co.uk)

If your organisation has 15-20 delegates wanting to attend a Young People & Money training course we can facilitate a course specifically for you! Please call us on the number above or register your interest online.