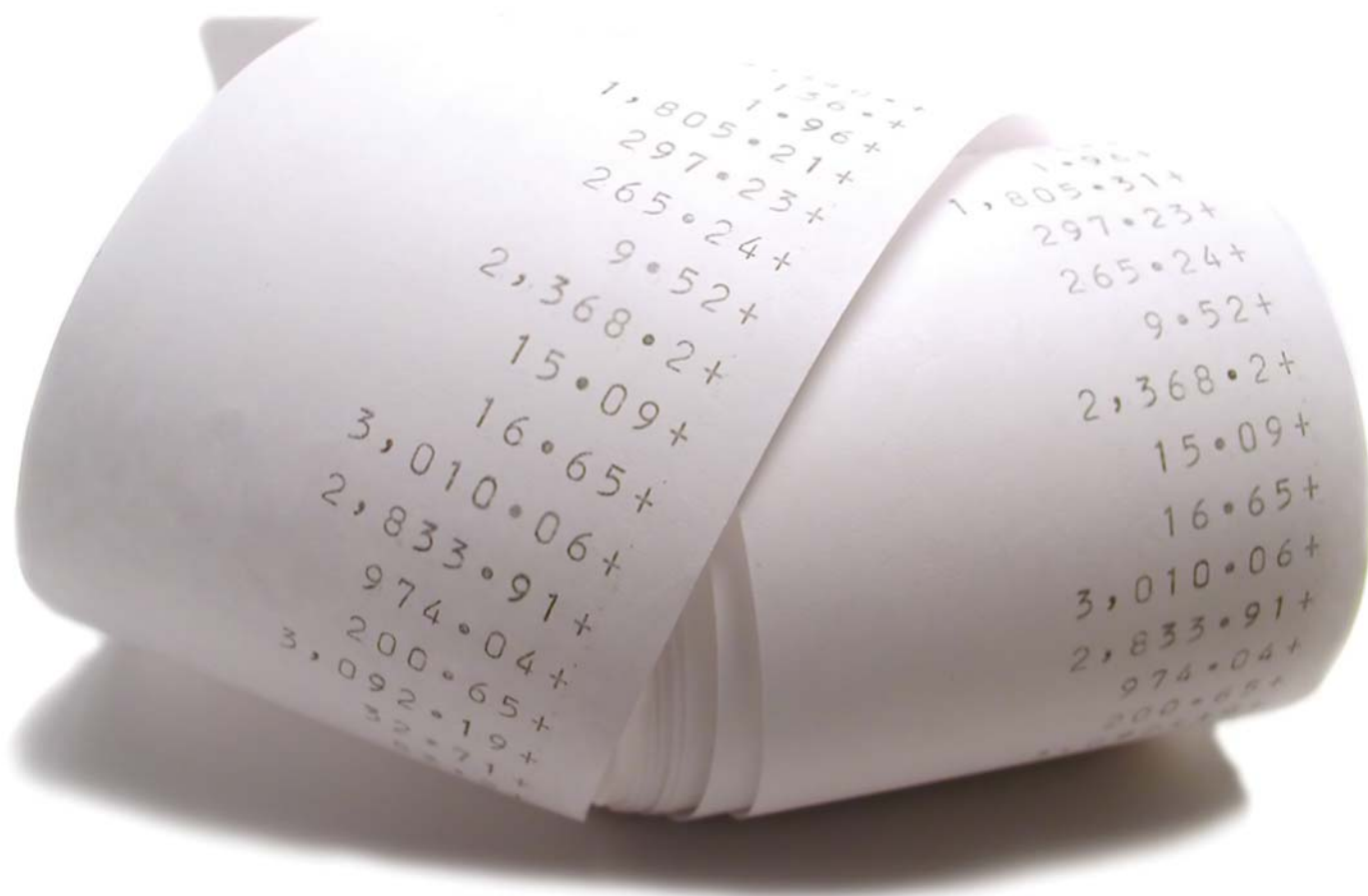


Financial skills for life

Building confidence through Citizens Advice Bureaux



This report has been produced as part
of Citizens Advice Financial Skills for Life.

Key partner



Introduction

Eighty Citizens Advice Bureaux are now working in their communities, with local partners, to equip people of all ages with the financial capability skills that enable them to budget, save and borrow with genuine confidence. The Prudential-funded Financial Skills for Life programme has been central to their success.

Our vision is that by 2010 every bureau in England and Wales will offer a financial capability service, especially to those facing financial and social exclusion.

An independent evaluation of the three-year programme has concluded that bureaux – often working with local partners – have achieved real and sustained outcomes with ‘hard to reach groups’. Individuals have significantly improved their ability to budget and save¹.

We are delighted that Prudential plc, as key funder, has extended its support for our work, and that Friends Provident Foundation and Abbey Charitable Trust have already joined the continuing programme.

Citizens Advice works closely with a number of partners, including the Treasury and Financial Services Authority (FSA) to develop and deliver strategic initiatives in this area. The work of bureaux allows us to do this with real and practical authority.

We hope this review of our experience and objectives will help all of us achieve much greater financial capability skills in our society. Particularly for those who can least afford to be without them.

Prudential is delighted to be the key partner of Citizens Advice in the Financial Skills for Life programme which provides financial education to local communities. Citizens Advice is one of the leading consumer-focused charities in the UK and, through its network of bureaux, has built up a high level of trust. It is therefore ideally placed to help people develop effective money management skills.

Financial Skills for Life has piloted nine face-to-face personal finance education projects to a number of audiences, particularly those in traditionally hard to reach groups, including young adults and people in retirement. This programme has also supported a further 70 bureaux to help set up and deliver high quality financial capability programmes.

Many people have poor financial skills and it is in everyone’s interest that consumers are well informed and confident about making major financial decisions. The past few years have seen the Government, the financial services industry, voluntary bodies and consumer organisations work together to find ways of helping people to become more confident financial consumers. The FSA’s Financial Capability Steering Group, on which both David Harker and I sit, is also leading a national strategy to improve financial capability.

This publication provides an insight into understanding the models of learning and training that work, and the benefits that the Financial Skills for Life programme has brought to the communities involved. We can take encouragement from these findings and look forward to our continued partnership with Citizens Advice over the next few years.



David Harker

David Harker
Chief Executive,
Citizens Advice



Sir David Clementi

Sir David Clementi
Chairman,
Prudential plc

1 Evaluation of the Citizens Advice National Financial Capability Project, ECOTEC Research and Consulting Ltd, summer 2006, www.citizensadvice.org.uk/financial_capability_publications



The need and our vision

Financial capability is about trying to improve people's ability to successfully handle the challenges and opportunities of a consumer society.

Citizens Advice has extensive, first hand knowledge of the money problems experienced by the many people who turn to us for help. During 2004/05 bureaux in England and Wales dealt with over 1.25 million new debt enquiries. Debt now generates more demand for bureau help than any other issue.

Citizens Advice is committed to meeting this growing demand, and welcomes the substantial injection of funding for face-to-face debt advice provided by the Government's Financial Inclusion Fund². But we are equally determined to identify and promote policies and practices that can help avoid unmanageable debt problems developing.

*Deeper in debt*³ suggests that CAB clients are sinking deeper into overwhelming debt, with its effects often felt most strongly amongst the most vulnerable members of society. Nearly two in five of the households in the survey depended entirely on benefit income.

The FSA base-line survey of financial capability in the UK⁴ also showed that over two million households are constantly struggling to keep up with financial commitments. It found correlations between being at risk of exclusion and poor financial capability skills. Income and educational levels were also found to significantly affect people's ability to stay informed about financial matters.

The independent evaluation of the Financial Skills for Life pilot programme confirmed our ability to reach vulnerable members of society, but less than 20 per cent of the nearly 450 bureaux in the CAB network at present have the capacity to do such work.

Ninety seven per cent⁵ of bureaux feel that financial capability is quite or very important to the work of the service. However, bureaux often lack the resources to undertake this new area of activity.

Our strategic vision is to work with funding and delivery partners to enable all bureaux to offer some level of financial capability service by 2010. To achieve this Citizens Advice needs to build on its experience and provide bureaux with:

- training on setting up and delivering financial capability programmes for more bureau staff, including managers and volunteers
- information, publicity and training resources tailored to the needs of particular groups, such as migrant workers and young people leaving care
- support to link with local partners, especially to deliver training so they can advise their clients on money matters
- help in securing sustainable funding for the service at all levels.



Prudential plc's significant funding allows us to maintain and expand our central capacity. Further investment is needed for us to develop training and information for more groups, build regional networks with partners, and provide short-term funding for bureaux. To do this we need to secure funding that will at least match Prudential's contribution.

Bureaux will develop different levels of Financial Capability capacity over the next four years. Some may become involved in local information campaigns. Others will have dedicated trainers with the capacity to deliver at least the same level of service as the Financial Skills for Life pilots.

Citizens Advice is committed to helping all bureaux work successfully with delivery and funding partners. We all have a shared objective to achieve a nationwide step-change in the Financial Capability skills of communities and hard to reach groups.

Providing a complete response

The Citizens Advice service provides local money advice and financial capability programmes. We also:

- provide online information. Adviceguide.org.uk attracts half a million visits each month and contains key information across a range of topics
- influence the development of social policies. In 2005 we made a 'Super Complaint' to the Office of Fair Trading (OFT) on issues around payment protection insurance. The OFT are now conducting a thorough investigation which should lead to better and cheaper payment protection products
- use local and national media to deliver key messages on effective money management. Activities range from community advice columns to contributing to national media campaigns
- continue to work on a number of projects. These include the financial advice pilot project in partnership with Independent Financial Advisors⁶ and the Barclaycard Horizons Project, supporting bureaux to deliver holistic money advice to lone parents.

2 Money from the DTI's Financial Inclusion Fund will enable the Citizens Advice service to recruit an extra 370 debt advisers, to provide face-to-face debt advice to an additional 88,000 clients across England and Wales. This programme of work is funded until April 2008

3 Deeper in debt, Citizens Advice, May 2006

4 Financial capability in the UK: establishing a baseline, FSA, March 2006 www.fsa.gov.uk/financial_capability/tools/library-survey.html

5 2005/06 Survey of Citizens Advice Bureaux, undertaken by Citizens Advice. Data taken from responses of some 223 bureaux respondents.

6 For more information see 'The Financial Advice pilot project – evaluation report', Citizens Advice 2005 at www.citizensadvice.org.uk/financial_capability_publications



FINANCIAL SKILLS FOR LIFE

The Financial Skills for Life programme was established by Citizens Advice in partnership with Prudential plc in April 2002. It was designed as a response to the Citizens Advice Bureaux evidence report *Summing Up*⁷ which showed how bureaux' clients are often ill-equipped to make crucial financial decisions across a range of personal finance matters. The report also highlighted the growing number of bureaux carrying out financial skills work in their communities as trusted and independent sources of information.

The initial phase of the Financial Skills for Life programme received substantial investment from Prudential plc and was

delivered over nearly four years. It had three strategic objectives:

- To pilot and systematically evaluate a diverse range of local bureau face-to-face financial skills projects – to identify effective delivery models and outcomes.
- To offer central development support to all bureaux running local programmes – to promote best practice and increase bureau involvement.
- To work with partners to share lessons learnt and add to others' initiatives and policy debate.

Financial Skills pilots

Nine bureaux were provided with three-year grants to test the delivery of face-to-face educational programmes to a wide range of hard to reach communities across England and Wales⁸. Locations ranged from inner-urban to widely dispersed rural communities. Target groups included pre-release prisoners, mental health service users, refugees, older people and young unemployed adults. In reaching these groups, bureaux worked closely with partners serving their particular needs.

An independent evaluation shows the overall success of the programme. The work, undertaken by ECOTEC Research and Consulting Ltd in the last year, concluded the nine bureaux made a direct and positive difference to participants' lives⁹.

Assad, originally from Afghanistan, had been living in Bradford for about five years. He was working full-time for a supermarket when he took part in the Bradford pilot. The topics included bank accounts, how to set up direct debits, utilities, interest rates and borrowing. Assad found the hints on saving and using a credit card particularly useful, and found the sessions increased his self-esteem and confidence. The sessions helped Assad read and check a utilities bill and set up a bank account and direct debits.

7 Summing up: bridging the financial literacy divide, Citizens Advice, November 2001
8 Capital gains provides further details of the nine projects - see footnote 10
9 See footnote 1



'The nine pilot projects were run by Wigan CAB, North Liverpool CAB, Fenland CAB, Islington CAB, Bradford CAB, Bracknell CAB, DAWN (Advice) Ltd, Cyngor ar Bopeth Powys CAB and Walsall CAB'

Value for money

The average bureau pilot cost just under £19,000 per year to run. The cost per participant reached varied between the pilots: from £34 to over £200. This reflected a range of factors such as:

- the balance between group and one to one work
- the types and size of groups worked with
- the duration and number of sessions – some bureaux delivered more one off bite size sessions, while others delivered longer programmes to participants
- the relative difficulty of reaching target audiences and finding on-going opportunities to deliver sessions.

The average cost per participant across the nine projects was £105. However, the evaluators found much lower unit costs where bureaux:

- built up partnerships that provided regular (and ideally repeat) opportunities to deliver group sessions
- were not attempting to deliver to just one particularly hard to reach target group
- limited the amount of one to one work.

The work of the North Liverpool and Fenland bureaux fitted this profile and generated per beneficiary costs of £67 and £48 respectively.

All these calculations offer a less than complete picture. They do not take account of start-up costs, or the multiplier effect of delivering training to workers in intermediary organisations. They also exclude inputs by way of central development support – which helps bureaux establish and maintain successful, effective projects in line with best practice.

More fundamentally, such calculations do not attempt to reflect a value on the outcomes that can be achieved. For example, the evaluators found that work in smaller groups on an on-going basis had more impact on beneficiaries than one-off sessions to larger groups. They also recognised the value of providing one to one support and engaging with hard to reach communities.

The independent evaluation's overall conclusion is that the average per beneficiary cost compares well with comparable training aimed at communities at risk of exclusion. Significantly, Citizens Advice also has data showing that in 2003/04 the estimated cost of bureaux providing debt advice was some £160 – 350 per case.



Client benefits

Participants in the pilot bureaux' sessions displayed greater confidence around personal finance, resulting in reduced financial exclusion. They:

- were better equipped to head off potential debt problems
- showed a greater understanding of budgeting and saving strategies
- had better awareness of government entitlements and sources of help, improving their access to housing and training opportunities and
- were more willing to try new financial services and products.

Longer term benefits were achieved. Participants surveyed some months afterwards had changed their patterns of behaviour and enjoyed improved economic well-being. Almost all had improved their savings position. They had:

- kept to budgeting plans
- continued to take effective measures to avoid debt
- felt empowered to avoid poor deals, exploitative lending practices and excessive borrowing.

Substantial reach

The nine bureaux provided training in groups and individually to a total of over 6,000 participants. These were mainly 'end-users', but bureaux also trained workers in intermediary partner organisations. These

"I benefited a lot from the sessions. At first, when I was getting educational maintenance allowance, it would be gone within half an hour of receiving it. Now I'm making it last. When I got a job for the summer, I made my wages last a full week."

Participant, DAWN (Advice) Ltd, 2005

workers were able to pass on the information to their clients, thus reaching a much larger audience, many of whom suffer social exclusion.

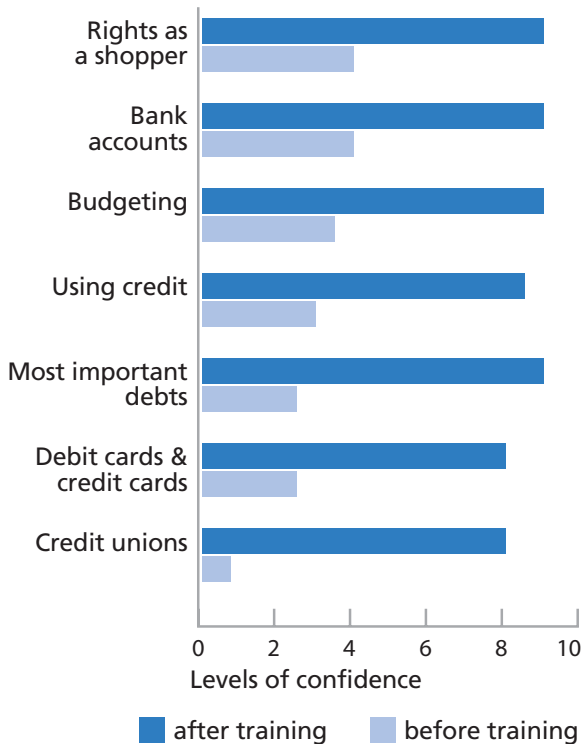
In most cases, bureaux created part-time financial capability posts dedicated to delivering their financial capability project. They usually recruited tutors who could bring experience of financial inclusion and/or money and related advice issues, but they needed distinct skills. The evaluators found that it was important that tutors:

- had good networking and promotional skills - to recruit participants through forming local partnerships
- already had, or were willing to gain adult training skills
- were well attuned to local problems and needs.

Four core topics were delivered by all of the pilots: budgeting, saving, credit and borrowing and managing debt.



North Liverpool – beneficiary confidence in making decisions



The above chart is based on feedback from beneficiaries (young people on an entry to employment course), who received three training sessions. The questionnaire was completed before session one, and after session three.

The evaluators found that it worked well for bureaux to:

- reach participants by forming partnerships with other community agencies, such as supported housing providers or mental health groups

- make use of 'life stage' events, such as starting a job or leaving prison
- cover topics that have day-to-day, and ideally local, relevance to participants
- deliver short sessions, in client familiar surroundings, to small groups as part of a partner agency's existing programme.

Five of the nine bureaux delivered training to workers in partner organisations. The evaluators considered this particularly successful. The training helped bureaux to appreciate the needs of end users and reached more people. This conclusion is reinforced by the experience of bureaux who worked with young people's practitioners as part of a separate FSA funded project (see page 12).

Case study: Community services

North Liverpool CAB has run sessions for Sure Start 'community parents', who act as a link between local parents, often young single mothers, and local services that are available to them. Peter Tyson, CAB Financial Skills Trainer says "We've run sessions, looking at debt awareness and how to spot when their clients might be getting into difficulties. The course increases their confidence in knowing what steps to suggest to the client so they can get a grip on the situation before it gets out of hand".



Central support

The Financial Skills for Life programme enabled Citizens Advice to establish a small team of two staff dedicated to this work. As well as running the grant scheme, they set out to make available financial capability products, services and tools to:

- encourage more bureaux to get involved
- enable the sharing and promotion of best practice – for bureaux involved in local initiatives.

Since April 2002 it is estimated that the team has dealt with over 1,000 enquires, offering tailored support to help bureaux and partners set up and deliver high-quality programmes. Some 500 bureau workers have also benefited from events held through our national AGM, including workshops and project 'knowledge fairs' and intensive residential events for pilot projects.

“Without the central team, delivery would have been more difficult, more time consuming and probably not as effective.”

Herefordshire CAB

The independent evaluation concluded that this central capacity was an essential part of the success of the programme. It met bureau needs for specialist advice and training and helped share best practice and experience with partners as well as bureaux.

The team has been widely used as a 'one stop shop' to provide specialist advice to bureaux on matters such as project development, funding issues, worker recruitment and communication strategies. They also enable bureaux to network through the production of a national bureau financial capability directory, and sign-post bureaux to opportunities to work, and share resources, with partner agencies.

Training support

A national training programme has been developed and delivered for bureau financial capability tutors. The programme equips participants with the training skills and confidence to plan, deliver and evaluate effective community based programmes. It includes three days of small group training with a tutor and individual feedback to participants on their session planning skills.

Since April 2002 ten programmes have been delivered helping over 100 bureau tutors identify and meet the financial capability training needs of a wide range of communities. More courses are planned to meet strong demand from bureaux.

Financial Skills for Life has developed eight sets of training toolkits, based on



commonly delivered financial capability topics and bureau best practice. They make use of resources produced by partner agencies and come with clear learning objectives, delivery timetables, tutor notes and supporting materials. Covering topics such as choosing credit, getting started banking and budgeting skills, they are all based on direct experience. As well as meeting bureaux' needs, we want to share these materials more widely with reliable delivery partners.

Bureaux downloaded over 1,600 toolkits from our intranet site between October 2005 and May 2006.

"The content is spot on"

Bureau, commenting on a training tool kit

Promoting and sharing best practice

Financial Skills for Life has also promoted best practice in the broader design and delivery of bureau projects – especially those aimed at people at risk of exclusion. We have:

- made available on the Citizens Advice intranet practical guidance based on bureaux' experience on how to set up and deliver an effective project. This includes sections on developing partnerships, marketing and links to reliable external training resources and sources of information
- supported a bureau led financial capability forum in the North West. This forum now has nearly 60 members, including local delivery partners
- produced publications highlighting successful bureau projects, including details of the strategies they used to develop local partnerships and engage with a range of audiences¹⁰.

¹⁰ Publications include Net gains, Financial skills and the Citizens Advice service, Spring 2004 and Capital gains, building confidence through Financial Skills for Life, July 2005. www.citizensadvice.org.uk/financial_capability_publications



Working with partners

The third strategic aim of the project was for Citizens Advice and bureaux to work collaboratively with partners to share lessons learnt, to add value to others' initiatives and to contribute to national policy work. We have:

- worked with the FSA and partners in the development of the National Strategy for Financial Capability and contributed to the Treasury's Financial Inclusion Taskforce
- shared our experience with a range of community facing and policy audiences, including events organised by Transact¹¹, NIACE¹², the Basic Skills Agency (BSA), the FSA and the British Bankers Association
- worked with the FSA and BSA to help develop, review and promote the Adult Financial Capability Framework
- supported and promoted the use of a range of externally produced learning and networking resources – such as the NIACE 'money matters to me' website¹³, the BBC's Cashwise campaigns and the new website of Transact
- published an interim project report¹⁴ and other publications¹⁵ that highlight successful delivery models and share early lessons from the nine bureau pilots

Pilot bureaux have also worked with a range of local delivery partners across sectors, including:

- community and voluntary sector – Credit Unions, Homestart, Refugee Council, supported housing providers and community centres
- public sector – Primary Care Trusts, probation services, prisons and Sure Start programmes
- learning sector – local FE colleges, job skills training providers, local Learning and Skills Councils.

11 www.transact.org.uk

12 The National Institute of Adult Continuing Education - England and Wales) www.niace.org.uk

13 www.moneymatterstome.co.uk

14 Financial Skills for Life Interim project report April 2002 – November 2004. Can be downloaded through www.citizensadvice.org.uk/financial_capability_publications

15 See footnote 11



Financial Skills for Life project: Conclusions and recommendations

The ECOTEC evaluation has concluded that there is excellent potential to mainstream financial capability projects within Citizens Advice. They consider that the project achieved impressive outcomes, usually with 'hard to reach' groups, and added considerable value to partners' own provision.

ECOTEC recommended that Citizens Advice and bureaux should:

- mainstream the role of a 'financial education trainer' – ideally placing a trainer in each local area to work with a number of bureaux and their partners
- further strengthen and develop links with partners' training and learning programmes
- do more training of workers in intermediary groups, to enable them to deliver elements of financial capability support to their own clients. This would include working with a wide range of community facing partner agencies
- increase the capacity of the Citizens Advice central team to develop training materials and best practice based on the four core topics of the project¹⁶
- continue efforts to influence and make the best use of the funding and stakeholder environments at a national, regional and local level.

¹⁶ Budgeting, saving, credit and borrowing and managing debt



Front-line financial capability

Citizens Advice formed a partnership with the Financial Services Authority (FSA) in 2005 to pilot financial capability training to agencies working with young adults. This was supported to help develop the national strategy for financial capability.

The pilot, delivered through three bureaux over a four month period, provided training to practitioners in a range of agencies in the housing, voluntary and public sector. It provided them with practical training to enable them to help their clients develop their financial capability skills. Training covered issues such as access to basic banking and staying on top of debt. It reached those working with young adults at risk of social and financial exclusion such as Connexions services.

Feedback showed that:

- 100 per cent of practitioners felt that the training was good or excellent
- Over 90 per cent also considered:
 - the level of the sessions to be pitched just right
 - that they would use what they had learnt 'very much' or 'quite a lot' in their work

- Most participants also felt better equipped to act as 'early noticers' – to help clients seek help before they lose control of their finances and risk financial exclusion.

A detailed evaluation report was produced¹⁷. 'Off the shelf' training materials were also put together for bureaux and trusted partner agencies, based on the money management challenges young people face.

Citizens Advice is working with the FSA to roll out the work using lessons learnt during the pilot.

Pauline, a community sector Support Worker, helped a young person with a letter from a loan company. "As a result of attending a financial literacy session, I was able to reassure her about what could be done."

¹⁷ Front-line Financial Capability Project Report, Citizens Advice, January 2006. www.citizensadvice.org.uk/financial_capability_publications



Added interest

In 2006, and for the first time, Citizens Advice formed a partnership with pfeg¹⁸ to carry out a review of financial capability work being done by bureaux in local schools. The Added Interest¹⁹ project, supported by Abbey Charitable Trust, aimed to identify how bureaux and schools are working together and makes recommendations about best practice and future work.

It found that:

- over 40 bureaux already work with schools in England and Wales – typically working in the classroom with older students to improve their financial capability
- teachers value the contribution of Citizens Advice Bureaux as independent agencies with practical expertise in money issues that teachers often feel they lack
- bureaux can usefully contribute to supporting schools' financial capability work but should encourage schools to develop and sustain their own programmes
- to be most effective, schools and bureaux should work together and invest time to clarify expectations and carefully plan, deliver and evaluate programmes.

The report concluded that bureau/school partnerships can make a significant contribution to the FSA's national strategy for financial capability by increasing teachers' confidence and adding value to school programmes. It also recommended that funders should recognise the value of providing sustained funding for local partnerships.

Best practice guide

As well as mapping activities and making recommendations, the Added Interest project set out to distill key learning and best practice lessons from the research. These are being put together in a practical guide for bureaux and will include case studies and advice on how to map popular bureau topics to the school curriculum. The guide will be published late summer 2006 on both the pfeg and Citizens Advice websites.

“We have clients under the age of 20 with debt problems. The sooner we can start to develop financial skills in young people the better.”

Bureau worker, Merseyside

¹⁸ Personal Finance Education Group, www.pfeg.org

¹⁹ Added Interest: A report into Citizens Advice Bureaux financial capability work in schools (England and Wales), Citizens Advice and pfeg, published April 2006. www.citizensadvice.org.uk/financial_capability_publications



Conclusion

Bureaux dealing with debt problems are effectively dealing with the equivalent of accident and emergency casualties. Improving financial capability skills in their communities is part of them helping their clients take preventative action. It will not solve all problems, but the experience of the Financial Skills for Life programme clearly shows that bureaux and their partners can and do have a real impact.

The further three-year Prudential funding has provided a strong platform for Citizens Advice to promote financial capability. It will allow the core of the Citizens Advice central team to be maintained and extended. The additional funding from Friends Provident Foundation and Abbey Charitable Trust bolsters our efforts to encourage further bureau work and build on previous successes.

But to date, few of the bureaux running local programmes have secured multi-year sustainable funding for this activity at a local level. They face the familiar challenge of trying to lash together short-term funding to allow their work to continue.

We are determined to reach our objective of all bureaux having some level of financial capability capacity within their communities by 2010. To do so will mean translating the widespread public and corporate sector support for the wider agenda into resources which bureaux and delivery partners can use to make it a reality.

Citizens Advice, building on this substantial experience, will be working hard with partners to achieve just that.



The following bureaux offered financial capability services during 2005/06

Ashfield CAB
Barking & Dagenham CAB
Basildon CAB
Bedworth & District CAB
Blackburn with Darwin CAB
Blyth Valley CAB
Boothferry CAB
Bracknell & District CAB
Bradford CAB
Braintree & District CAB
Bromley CAB
Bromsgrove & District CAB
Bury District CAB
Calderdale CAB
Castle Morpeth CAB
Chesterfield CAB
Chichester & District CAB
Chorley, South Ribble & District CAB
Citizens Advice Maidstone
Citizens Advice Shropshire - (Oswestry & border) CAB
Copeland CAB
Crawley CAB
Cyngor ar Bopeth Powys CAB
Cynon Valley CAB
DAWN (Advice) Ltd
Doncaster CAB
Dudley District CAB
Eastbourne CAB
Ellesmere Port & Neston CAB
Ely & District CAB
Farnborough CAB
Farnham CAB
Fenland CAB
Flintshire District CAB
Gloucester & District CAB
Great Yarmouth and District CAB
Hammersmith & Fulham CAB
Hastings & Rother CAB
Havant & District CAB
Herefordshire CAB
Islington CAB
Lichfield & District CAB
Littlehampton & District CAB
North Denbighshire CAB
North Liverpool CAB
North Somerset CAB
North Warwickshire CAB
North West Leicestershire CAB
Northampton & District CAB
Norwich & District CAB
Oldham CAB
Preston and District CAB
Redcar and Cleveland CAB
Rochford & Rayleigh CAB
Rugeley and District CAB
Sedgefield & District Advice & Information Service
Selby District CAB
Sevenoaks CAB
South Kirklees CAB
South Tyneside CAB
Southport CAB
Speke Advice Service (CAB) Ltd
St Helens District CAB
Stockton & District Advice and Information Service
Stoke on Trent CAB
Swansea CAB
Tadley & District CAB
Taunton & District CAB
Toxteth CAB
Tunbridge Wells & District CAB
Walsall CAB
Warrington District CAB
Washington CAB
West Lancashire CAB
Wigan CAB
Worthing CAB
Wyndham, Attleborough and District CAB
Ynys Mon CAB
York & District CAB



Financial Skills for Life pilot projects

Citizens Advice Bureau	Target groups
Bracknell & District CAB	Families with children under 5; pensioners; MIND; groups who support young people ie care leavers; local employers/people in work; colleges.
Bradford CAB	Refugees and asylum seekers.
Wigan CAB	Young people with diverse needs, eg housing, basic skills, vulnerable families; people with mental health problems.
Cyngor ar Bopeth Powys CAB	Sure Start clients; women's groups; Gingerbread groups; probation clients; pensioner's groups; housing association support workers
DAWN (Advice) Ltd	Mental health service users, support and community groups, parents and service providers.
Fenland CAB	Prisoners due to be released from four local prisons; prison education departments; probation services.
Islington CAB	Adults over 50 and their families.
North Liverpool CAB	Mainly under 25s returning or planning to return/enter employment, includes probation clients, young parents, refugees and survivors of domestic violence.
Walsall CAB	People with basic skills/financial capability needs.

Citizens Advice would like to extend our continued thanks to Prudential plc, our key partner in financial capability, for their on-going support and investment in the Financial Skills for Life project.

We would also like to place on record our appreciation to the following organisations who have kindly provided support to the project over the last four years or who have made a forward commitment to work with us as an investment and project partner: Abbey Charitable Trust, Friends Provident Foundation, Severn Trent Trust Fund, The Rayne Foundation, Financial Services Authority, Department for Work and Pensions and Basic Skills Agency

The Citizens Advice service is one of the largest voluntary organisations in the UK and the largest provider of free money advice. Citizens Advice Bureaux across England, Wales and Northern Ireland provide independent and impartial information and advice from nearly 3,400 locations – helping people resolve nearly 5.3 million new problems a year. Every Citizens Advice Bureau is an independent charity and member of Citizens Advice, the national charity that sets standards for advice and equal opportunities and supports bureaux with an information system, training and other services.

For further information about the Financial Skills for Life project please contact Beth Bell, in the financial capability team on **0115 934 8735** or **beth.bell@citizensadvice.org.uk**

See **www.citizensadvice.org.uk/financial_capability_publications** to download all publications referenced in this report.

The Citizens Advice service developing financial skills

- Nearly 450 Citizens Advice Bureaux now deal with over 1.25 million debt enquiries a year.
- Financial capability is about improving people's ability to successfully handle the challenges of a consumer society.
- The 'Financial Skills for Life' programme has helped 80 bureaux deliver financial capability services across England and Wales.
- Individuals reached by the programme improved their ability to budget and save.
- Citizens Advice wants to help bureaux and their partners improve the financial skills of more groups.

Citizens Advice
115-123 Pentonville Road
London N1 9LZ
Tel: 020 7833 2181
www.citizensadvice.org.uk

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