

Saving Gateway: Learning providers wave 1 Discussion Guide – FINAL 29/03/06

Core objectives

- To understand the content and aims of the different financial education options being offered as part of the SG2 pilot
- To gauge how successful the promotion and communication of financial education has been to date, and what could be improved for the future
- To explore whether the typical learner profile reflects the target group for financial education
- To examine how the financial education courses are being received by learners
- To evaluate whether the financial education is achieving its aims
- To gauge how learning providers feel about the role of DfES/Treasury and the Halifax in the financial education part of the SG2 pilot
- To explore learning providers' overall views of Saving Gateway

Outline of this stage of the research programme

- Interviews across 6 areas
- 12 interviews in total

Interview sections	Notes	Approx timing
1. Introductions	Sets the scene, reassures respondents; background information	5 mins
2. Background to SG2 financial education	Background to the financial education courses, content and aims	10 mins
3. Initial communication with account holders	Explores how financial education was communicated with potential account holders at start-up	10 mins
4. Ongoing communication with account holders	Explores how financial education has been communicated with account holders since start-up	10 mins
5. Financial education participants	Does the profile of SG2 learners fit the target profile	5 mins
6. Financial education feedback and outcomes	How successful has the delivery of the financial education been to date	10 mins
7. Working in partnership	Gathers views on how National Government and the Halifax are working together with learning providers	5 mins
8. Overall impressions and lessons for the future	Overall value of the pilot, challenges and suggestions for improvement	5 mins

Key Questions	Notes	Approx timing
1. Introductions		5mins
<p>1.1 Scene-setting Thank interviewee for taking part</p> <ul style="list-style-type: none"> • Introduce self, Ipsos MORI and explain the aim of the interview • Role of Ipsos MORI – independent research organisation, gather all opinions: all opinions valid • Research is about the financial education learning opportunities being run in their area as part of the Saving Gateway 2 pilot • Get permission to digitally record – transcribe for quotes • Reassure participants of confidentiality – MRS code of conduct • Permission and details to recontact. <p>1.2 Introduction and Background</p> <ul style="list-style-type: none"> • First name • Brief description of job role • Brief description of the learning provider; what is the overall range of courses offered; which geographical areas does it serve; types of learners • Respondent's role in the SG2 pilot 	<p>Welcome: orientates interviewee, gets them prepared to take part in the interview</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</p> <p>Introduction: provides contextual background information about the interviewee</p> <p>General Information about the learning provider, and the respondent's role in the SG2 pilot</p>	
2. Background to SG2 financial education		10mins
<ul style="list-style-type: none"> • Please can you describe the financial education courses/opportunities that have been set up in your area as a part of the Saving Gateway 2 pilot <ul style="list-style-type: none"> • Probe for details of each financial course/opportunity including course content, geographical area • Probe: target audience – levels of financial literacy, income levels, saving behaviour, age etc. • Probe any previous involvement in SG1 pilot • How were this/these courses/opportunities set up? <ul style="list-style-type: none"> • Probe: Were they set up from scratch or are they modified versions of existing courses • Probe: Who was involved in organising and setting up the financial education, e.g. DfES, individual learning providers, others • Probe: Who was consulted regarding the content of the financial education programme, including learners, DfES, other training providers • Has the content changed/been refined over time • What are the aims of the financial education, both 	<p>To provide the context for the rest of the interview.</p> <p>Explores the process involved in setting up financial education</p>	

<p>short-term and long-term?</p> <ul style="list-style-type: none"> Probe for long-term aims, e.g. taking up further learning opportunities, changes in saving behaviour, changes in attitudes towards saving and money management How are / how will these short term outcomes be measured? How are / how will these long-term outcomes be measured? 	<p>What is the financial education trying to achieve, and how are these outcomes measured</p>	
<p>3. Initial communication with account openers</p>		<p>10mins</p>
<ul style="list-style-type: none"> How was the financial education promoted to potential Saving Gateway account holders at the invitation/application stage? <ul style="list-style-type: none"> Probe for information provided in the Saving Gateway application pack, Saving Gateway website, information given by Halifax staff, any other channels of communication Probe for promotion carried out by the training provider directly <p>How successful do you feel this was? Why?</p> <ul style="list-style-type: none"> Probe for initial uptake of financial education If initial uptake of financial education was low, probe for reasons why How did you input into this initial promotion Probe for issues around data protection <ul style="list-style-type: none"> What could have been done differently /better at the start-up stage? What impact would this have had? <ul style="list-style-type: none"> Probe on more targeted communication, more liaison between Halifax and training providers, more liaison between Treasury, DfES and providers 	<p>Looks at how the financial education was communicated to those invited to open an account, and how successful this approach was.</p> <p>Asks for respondent's views on how communication at the initial stage could have been improved</p>	
<p>4. Ongoing communication with account holders</p>		<p>10mins</p>
<ul style="list-style-type: none"> How has the financial education been promoted to account holders since the start-up stage? <ul style="list-style-type: none"> Probe for information provided on the quarterly statements, other mailings, website, information from the Halifax, CD ROM Probe for promotion carried out by the training provider directly <p>FOR EACH CHANNEL OF COMMUNICATION ASK</p> <p>How successful do you feel this approach has been? Why?</p> <ul style="list-style-type: none"> Probe for impact on uptake of financial education courses If ongoing uptake of financial education is low, probe for reasons why Probe for views about the CD ROM in 	<p>Explores the different channels of communication of financial education with account holders since start-up, including how successful these have been in increasing uptake.</p> <p>Probes for respondents' knowledge of, and views towards the CD ROM</p>	

<p>terms of its impact, encouraging people to take up other courses</p> <p>CAMBRIDGESHIRE ONLY</p> <ul style="list-style-type: none"> • What subject areas does the financial education CD ROM cover? • Who is the CD ROM targeted at? <ul style="list-style-type: none"> • Probe: levels of financial literacy, income levels, saving behaviour, age etc. • What are the aims of the CD ROM? <ul style="list-style-type: none"> • Probe for long-term aims, e.g. taking up further learning opportunities, changes in saving behaviour, changes in attitudes towards saving and money management <p>NOTE TO INTERVIEWER: ALL SG2 ACCOUNT HOLDERS RECENTLY RECEIVED A FINANCIAL EDUCATION CD ROM AND BOOKLET INFORMING THEM OF THE PROGRESS OF THE SG PILOT SO FAR. THE BOOKLET WILL DETAILS OF FINANCIAL LEARNING IN THEIR AREA. THE CD ROM HAS BEEN DEVELOPED BY CAMBRIDGESHIRE LSC</p> <ul style="list-style-type: none"> • What plans are there to promote the financial education options to account holders in the future? How do you feel about this? Why? 	<p>approach as a method of financial education</p>	
<p>5. Financial education participants</p>		<p>5mins</p>
<ul style="list-style-type: none"> • Which account holders have been taking up the financial education? <ul style="list-style-type: none"> • Probe for profile(s) of account holders, e.g. age, gender, level of financial literacy, income level, attitudes towards money management and saving, proximity to course venues • Has take up of the financial education been in line with expectations • Probe: does the typical SG2 learner profile fit the target audience? <p>WHERE APPLICABLE:</p> <ul style="list-style-type: none"> • How does the profile of SG2 learners compare with non-SG2 learners participating in the non-SG2 version of the financial education? • How does the approach differ with SG participants in comparison with other participants 	<p>Which account holders have been taking up the financial education, and does this fit the target profile</p>	

<p>6. Financial education feedback and outcomes</p>		10mins
<ul style="list-style-type: none"> How has the financial education been received by participants? <ul style="list-style-type: none"> Probe for verbal and written feedback from participants. <p>ONLY ASK RESPONDENTS WHO HAVE BEEN INVOLVED IN THE ACTUAL DELIVERY OF FINANCIAL EDUCATION COURSES:</p> <p>As someone involved in delivering the financial education, what are your thoughts on the courses themselves? Why?</p> <ul style="list-style-type: none"> Probe for what is working well, and what is not working so well and why. Probe for ease of engagement with learners Probe for thoughts on whether the financial education is having an impact on learners Probe for whether any changes have been made 	<p>What feedback has there been from participants on the financial education provided</p> <p>Asks respondents who have been involved in the actual delivery of the courses for their views on how well the courses have been received, what is working well, and what could be improved</p>	
<p>7. Working in partnership</p>		5mins
<ul style="list-style-type: none"> How easy or difficult has it been working with DfES/Treasury on the Saving Gateway pilot? What could be improved for the future? What are your views on the role of the Halifax in the financial education part of the SG pilot? <ul style="list-style-type: none"> Probe for Halifax's potential role in promoting financial education in partnership with learning providers 	<p>How well have the departments have worked with the learning providers to deliver the financial education</p> <p>What is / could be the role of the Halifax in the financial education element of SG2</p>	
<p>8. Overall impressions and lessons for the future</p>		5mins
<ul style="list-style-type: none"> What are your overall views on the Saving Gateway pilot, particularly the financial education element? Why? <ul style="list-style-type: none"> Probe for whether those taking out accounts are those who are targets for financial education Overall, how well do you think the financial education element of the pilot has gone so far? What could have been done differently that would have been most helpful to you personally? If Saving Gateway was to be launched nationally, how do you feel the financial education element should be rolled out/integrated? Would you recommend the roll out of the account nationally? Is there a key message regarding the Saving Gateway pilot you would like us to feedback to DfES/HMRC/HMT? THANK INTERVIEWEE and get permission to re-contact 	<p>Asks for respondents' overall views on the pilot</p> <p>What should a national rollout look like</p>	

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