

# Project report

## Enabling ESOL clients to improve their financial health

### Project aim

The aim of the project was to create financial capability training materials to improve the financial health of people who have English as a second language (ESOL) and make them available to other advice centres and community organisations to help them work effectively with this client group.

### Project summary

ESOL clients face language barriers to existing debt advice services including much of the financial terminology. Our experience is that debt advice organisations have few effective resources to call upon to support them in their financial capability work with ESOL clients.

Given that ESOL support is very often delivered in local community centres and community organisations, relationships with these stakeholders were developed with help from the Mary Ward Adult Education Centre.

The resources were created through consultation with ESOL students and clients, ESOL trainers, and debt advisers. Before developing the materials we carried out a comprehensive review of existing resources readily available over the internet produced (for ESOL clients).

The resources we developed were tried and tested through the delivery of four pilot courses direct to ESOL clients and one training course for frontline workers dealing with ESOL clients.

Impact was measured through surveys taken at the start, and at the end of the course, and after six weeks.

### Main achievements

- The project has created awareness about best practice when helping people with English as a second language improve their financial capability.
- Participants of the pilot courses improved their financial capability and became more financially integrated within the British financial system by, for example, being able to open a bank account or reading a bank statement and making decisions about their monthly budget.

- Frontline workers attending the training session reported an improvement in their ability to deal with ESOL clients, by enhancing the skills needed to improve their triage service and better inform their service users.
- Participants in the pilots have experienced a shift in their beliefs in relation to the consequences of non-payment of certain bills.
- Participants have increased their knowledge of where to get advice and support, and their basic knowledge of the welfare benefits and tax systems.

### Activities and learning

#### 1. Review of existing ESOL resources

A brief review of existing financial capability materials for people with English as a second language was carried out at the start of the project. Consultations with organisations which started adapting their materials to cater for ESOL clients but for funding reasons did not continue, and the difficulty of finding materials from the EU, which could have been of inspiration, meant that our research was almost exclusively on materials that were readily available over the internet.

The vast majority of the resources we came across were not devoted to ESOL learners. The most relevant resources for this group is: the “Toolkit on financial capability for ESOL learners: clients with English as second language” created by Citizens Advice and published in 2015 and resources from the USA and Canada on financial capability for ESL learners.

#### Learning points:

- The resources were developed for intermediate level, that is, appropriate for people who have a good basic knowledge of English. It would be good to explore a multi-level resource that could be used by all ESOL students/clients – this could make use of pictorial stories.
- Aim to strike the correct balance between language and financial content.
- A needs assessment form could be useful to determine the level of the resources.
- Make use of pictorial stories.

## 2. Consultations

We established a small user-group of ESOL clients to test our ideas, materials and approaches. We held three separate consultation sessions with ESOL students from the Mary Ward Adult Education Centre each lasting around 30 minutes. Two of these consultations involved groups of students with low level English (ESOL Entry level 3), and one a more advanced group. Seventeen students took part in the consultations.

The students were asked to talk about what they understood about financial capability. They then took part in an exercise which involved matching a financial term with its correct definition and voted on topics that they would like to see included on a course. We then explored some of the topics in more depth. They were given a list of financial capability topics. Before expressing their preferences, we ensured that they understood the meaning of each topic.

Out of these consultations we developed the following list of topics: bills, budgeting and planning finances, debt, payslips (i.e. income and taxation), borrowing and welfare benefits.

### Learning points:

- The consultation worked best as a focus group: students were able to discuss the themes and complete activities in groups with support from their tutor.
- 20-30 minutes is about the right length of time for a consultation.
- An ice-breaker activity that students can relate to is a good way to engage participants - we created an exercise involving "sending money abroad" which worked well.
- Use simple language.
- A matching exercise (terms with definition) is useful to ensure students understand the meaning of words being presented to them.
- Three consultations were enough to confirm the students' topics of interest.

## 3. Resources development

Resources were developed using the following method:

Development of draft resources → testing → refinement → Pilots & evaluation → further refinement.

### Workshop resources

We developed six ESOL Money Skills workshops and one training course on financial capability for frontline workers dealing with ESOL clients.

The topics were chosen in consultation with ESOL students and debt advisers. The latter were able to express their opinion thanks to a Wiseradviser mini-survey giving advice agencies the opportunity to feed ideas into the course for frontline workers.

The materials were tested and refined throughout the life of the project following participant feedback and tutor observations.

### Learning points

- Topics: the six topics resulting from our initial consultation with ESOL students at Mary Ward Centre proved to be the appropriate topics for this client group.
- Visual: using PowerPoint presentations was an effective way of presenting information. The slides should contain minimum amount of text.
- Interactive: in this context "interactive" means two-way learning, and/or learning by doing. It also means using materials that are self-explanatory: for example, flash cards with words and images.
- Group activities: organising flash cards in groups allow students to discuss the topic/question.
- Handouts: it is important to give handouts with the information presented in the workshop for the participants to take home.
- Balance between financial aspects and English language aspects: as mentioned before, when producing financial education resources for ESOL clients it is advisable to create a balance between financial and language learning. Our emphasis was on vocabulary but future additions to the resources should consider increasing the presence of English grammar exercises, for example, collocation of verbs and their prepositions such as "lending to", "borrow from."
- Scenarios: common scenarios involving ESOL clients and financial/money management issues are a good way of engaging frontline workers. For example, queries about payslips was a common area of interest for ESOL clients.
- Topics of interest for frontline workers: bills (high/low priority and consequences of non-payment), welfare benefits (reform) and income and taxation.
- Develop simplified versions of resources and avoid using jargon: finding the correct level of the resources given the heterogeneity of groups of attendees can be challenging. The way to minimise this difficulty was to develop simplified versions of

the resources. The tutor has to define the “the bottom line”, i.e. the minimum amount of information on each topic that each participant is expected to learn.

- Aim to develop lasting materials that do not need constant updating. Try to make them more general.
- Internet as a resource: include information on the use of the internet, for example, to find the best deals, comparison sites.
- Dictionary definitions: in order to create and check vocabulary exercises we followed ESOL tutors’ practice of using the Cambridge Learner’s Dictionary available online at <https://dictionary.cambridge.org/dictionary/learner-english/>.

All the resources can be found in Appendix X and on the Wiseradviser website ([www.wiseradviser.org](http://www.wiseradviser.org)).

#### Evaluation surveys

We developed and refined evaluation surveys to measure impact of the workshops. Participants were asked to complete a survey at the start of the course to gather the baseline data, and the same questions were asked at the end to evaluate any changes in knowledge, skills, and confidence.

The start and end surveys have 10 questions. The first five questions ask about their knowledge of: bills, budgeting, access to credit, paying back loans, consequences of non-payment, debt, and debt advice. The second part asks questions about skills: calculation of monthly accounts, reducing monthly costs, increasing money, getting the best deals.

#### Survey after six weeks

We have developed a survey to measure the impact of the pilot courses after six weeks. The original plan was to measure the impact of the workshops after six months. However, this was not feasible given the length of the project and the amount of time needed for development. Organisations using these resources may want to consider a six months’ follow-up survey.

The survey has seven questions. The first question aims to open up the channel of communication between the researcher and the client. It is an open question about what the person did differently since the information received during the workshops.

Due to language skills of students, we aimed to design a phone survey which gave both respondents and researchers as many chances as possible to have exchanges. This was done through different ways of formulating similarly structured questions. Thus the survey seems repetitive at first sight.

The reason for this “onion system” of questioning is to give the researcher and the respondent opportunities to correct the course of the conversation. ESOL clients need more time.

#### End survey for frontline workers

We have developed a survey to be applied at the end of the training session for frontline workers. There are three sections in the survey: skills, course evaluation and comments/suggestions. They look at the impact of the training in each area approached during the training.

#### Learning points:

- Survey length: the surveys need to be short. The tutor had to spend time explaining the questions due to the participants’ level of English.
- Language level: we changed the language several times during the pilot courses as participants were struggling to understand the meaning of the questions. We transformed the start survey into an ice-breaker activity to allow more time to discuss the issues presented by the survey. The new activity is a quiz with multiple choice answers.
- Follow-on survey: contacting clients after six weeks proved to be a challenge. Finding a suitable time to talk meant we had to make several phone calls to each participant. The phone calls were long, lasting around 15 to 20 minutes each. We considered engaging an external researcher but decided that the tutor having already established a degree of trust and previous rapport would be best placed to carry out the survey, given the language and cultural barriers.

All the surveys can be found in the Annexes and on the Wiseradviser website ([www.wiseradviser.org](http://www.wiseradviser.org)).

#### 4. Delivery

We delivered two taster sessions at the Cardinal Hume Centre to their ESOL students and four courses in partnership with the Mary Ward Centre for Adult Education, the Latin American House and Queen’s Crescent Community Association.

In addition, we delivered a pilot training course to frontline workers from 10 community organisations working with ESOL clients.

- Course length needs to be flexible: we extended our last pilot course from four weeks to eight weeks as the participants’ low level of English meant they needed more time. For example, they did not know the meaning of the word “consequence” so the tutor spent time giving examples in order to be able to later explain the topic “consequence of non-payment

of a bill.” Also, the female participants on the course stated they were unable to do homework due to caring responsibilities and household chores, so everything had to be done during the workshop.

- Increasing English language content: we increased English language content by, for example, more exercises allowing participants to make use of the money related vocabulary learnt in the workshops.
- Avoid the use of interpreters where possible: the goal is to teach financial capability as well as English, and as such, the assistance of a translator would defeat that objective.
- Contrastive learning/teaching: the best results are achieved by resources which are “contrastive” in nature, i.e. by explicitly depicting the local financial culture against the students’ own financial culture the learners will achieve a better understanding of alien notions. For example, Islamic financial culture does not have a concept equivalent to “interest.” The fact that students can grasp where the difference lies helps them to understand what the alien notion means: “interest” is the result of a periodic charge against money borrowed. Another example is how we calculate the budget in the UK – that is, when converting weekly amounts to monthly amounts we multiply the weekly amount by 52 and divide the result by 12. Participants from Spain wanted to calculate the monthly amount by multiplying the weekly amount by four as this is what they do in Spain. The tutor needs to be aware of the cultural differences.
- Ensure participants know how to use the calculator. Insufficient numeracy skills to use calculator functions were evident in many participants. When working on the budget most of them used the phone calculator but some struggled because they did not know the symbols of all the operations and the use of decimals.
- English reading skills: some of the participants tended to read by guessing. If it is a word that they know and they identify the first three letters they will guess the rest. The tutor needs to work closely with participants to ensure they have understood the words.
- Client engagement in surveys: the initial survey was very long and participants struggled to understand the questions, so we successfully transformed it into an ice-breaker activity.

## Impact

There were 52 beneficiaries including the frontline training course and four ESOL courses. We are encouraged by the results of the surveys and student outcomes achieved. Survey numbers were relatively low and as such we are cautious of making too bold statements. In addition, the positive results we have seen are also as a result of other factors over and above the quality of the resources, including the course facilitator’s skill and experience and student’s own personal contexts in applying learning. As such the impacts below are to be read with this in mind.

The evaluation surveys show that by the end of the courses:

- 100% of respondents know how to do their monthly budget.
- 100% of respondents know which bills are high-priority.
- 86% understand the consequences of non-payment of priority bills.
- 78% know how to reduce their monthly costs.
- 86% feel very confident that they know how to maximise their income.
- 71% understand how much they will have to pay back when getting a loan.

## Impact after six weeks:

Clients improved their confidence in dealing with money and increased their empowerment levels. One of them mentioned being “able to open a bank account.”

In particular, the course brought more independence to women who reported to now be participating in the financial aspects of their households. In some cases, the task of calculating the budget changed hands from husband to wife – one female participant answered that she “was now in charge of the budget, whereas previously it was her husband’s task.” On another case, a woman reported being able to “share the financial aspects of her household with her husband” whereas before the course she would not have any participation in these.

All the clients stated that they were organising their bills according to their priority and that they would budget monthly. Clients became “more efficient” and they were calculating a “proper budget.” Some participants have “changed the method of payment of some bills from direct debit to standing order.”

On reading and understanding financial information, one woman answered: “I do not depend on my husband to understand financial information.” And a man answered that he now understands “how interest works and can compare bank accounts.” One participant was “happy to have learnt about the payslip because now she understands the information on it” and, as a result, she “changed the way she controls her self-employed income because she understands the basics of taxes.”

On income maximisation one participant mentioned that he [will] “try to increase income, think more, and is more cautious, think about priorities.” Some of them reported that in order to increase income they were “shopping for essentials only” and they were “looking for a new job to increase income.” Some participants reported that after the course they “restricted the use of the credit card.”

Regarding the way they deal with banks, clients are more in control of their bank accounts, and they understand better their bank statements. One of the respondents said that “this is the most important outcome because I deal more with the bank than with cash in my daily life – salary is paid into the bank account... so I need to understand banking information.”

### **Impact on frontline workers**

Frontline workers stated they found the training very good and “would like more training like this” to be made available to them. They expressed the need for “a longer course.” The allocated two and a half hours were not sufficient according to the majority of the surveys and oral feedback.

All of the respondents report gaining confidence in priority bills and consequences of non-payment, debt, and where to signpost a client with debts, payslips and universal credit basics.

They found the materials very useful and reported an improvement of the skills needed to deal with clients bringing money issues at triage stage, one participant stated: “the course has enabled me as an advisor to work more effectively with the clients I see.”

All of the frontline workers would recommend the training to friends.

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