

financial literacy in context

Financial literacy with trade unions in the workplace

A collaboration between the
Financial Literacy team and Link into Learning



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ISBN: 978-1-86201-811-2

Published: March 2008

Cover picture: www.corbis.com

Design by [barbed](http://barbed.org)
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Barbed is a social enterprise run by
the Howard League for Penal Reform
inside HMP Coldingley

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Financial Literacy

M.A.T.

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Since 2001 the Basic Skills Agency at NIACE has been responsible for overseeing, on behalf of the Department for Innovation, Universities and Skills, the implementation of a financial literacy project. The project aims to develop literacy and numeracy skills within a financial context, as part of the national *Skills for Life* strategy for improving adult literacy and numeracy.

Between October 2005 and December 2006 we worked with six organisations across England to carry out research and development work into the most effective ways of delivering literacy and numeracy in a financial context. We worked in six distinct settings: prison, community, an FE college, workplace and trade unions, family learning and children's centres and the voluntary sector.

The aims of the projects within each setting were to:

- analyse gaps in provision and resources;
- investigate the literacy, numeracy and financial capability needs of the learners;
- develop innovative ways for learners to improve their literacy and numeracy through financial literacy;
- pilot these ways of learning;
- develop materials and guidance, resulting in replicable 'models' of delivery.

The 'financial literacy in context' publications, present summaries of the lessons learned from these projects and provide tips for practitioners on how to develop their own financial literacy provision within these settings.

Claire Robinson

Head of Financial Literacy

Basic Skills Agency at NIACE, 2008

This report outlines the development of a project in Cornwall to deliver portable, accredited training in the workplace, to provide individuals with skills that are attractive to prospective employers and potentially facilitate greater mobility within the local job market.

The project shows an effective model for developing the type of demand-led approach advocated by the Leitch Review¹ with understanding of employers' needs and priorities at its heart. Working with trade unions, training providers in Cornwall have been able to secure employer engagement and commitment by responding to their needs and highlighting the potential productivity benefits and cost-savings linked to increased levels of key skills in the workforce. This collaboration between employers, trade unions and the existing local skills and employment infrastructure providers, including adult education colleges, *Skills for Life* providers, Jobcentre Plus and the local council, has been the key to success.

The project also illustrates the effectiveness of financial literacy as a means of engaging individual learners in the *Skills for Life* agenda for their own professional and personal development.

The next step is for employers and unions to identify the economic landscape for the firms over the next five years and devise a plan to enable tomorrow's skills to be delivered today.

¹ The Leitch Review of Skills: 'Prosperity for all in the global economy – world class skills', December 2006. The full report is available at: http://www.hm-treasury.gov.uk/independent_reviews/leitch_review/review_leitch_index.cfm

Link into Learning is the adult learning service of Cornwall County Council. The organisation is a *Skills for Life* provider and has a long history of providing local adult learning opportunities. Already having experience in family and community learning, in 2001 Link into Learning decided to set up a new business unit designed to establish a strategic approach to workplace learning focused on the delivery of literacy and numeracy.

Link into Learning's approach is:

- business focused;
- demand-led;
- based on working in partnerships with trade unions and employers.

The primary focus is engaging employers and providing learning that balances their needs against the learning and skills needs of their workforce. The strategy is built on working in partnership with other training providers to establish a 'one stop shop' tailored to individual employer's needs, to provide courses for employees in the workplace using dedicated tutors and centres. Link into Learning's ultimate goal was the creation of a fully integrated programme of essential skills in the context of people's jobs, in conjunction with specific work-related skills. The programme was also intended to engage learners in a dynamic way and provide opportunities to progress to further learning and higher qualifications such as NVQs.

Creating partnerships – the role of the union learning representatives

The crucial element in the success of Link into Learning's workplace delivery model is based on working partnerships with Union Learning Representatives (ULRs) from the different unions in the various workplaces. The trade unions have a history of relating effectively to people, capturing attention and are trusted and respected by their members. Through unionlearn, (an organisation established by the TUC to help all unions develop and diversify their provision) trade unions have experience of negotiating with employers over workplace learning and some have established workplace training centres.

Working in partnership with trade unions gives training providers greater credibility and facilitates communication with both employers and employees. For example, the ULRs have helped to identify and engage potential learners, maintaining dialogue and acting as a negotiator with employers over issues like securing paid time off for learners to study. In the individual workplaces, the ULRs have a greater understanding of the needs of the employers and are also aware of issues affecting sectors and the local economy. Their unique position as established providers of advice and guidance on education and training to colleagues in a familiar, collegiate environment makes their role vital.

Employer engagement

The provision of basic skills training ranks low on many employers' agendas, with preferred skills training being work-related statutory courses such as health and safety, risk assessment, care, first aid and food hygiene. However, Link into Learning has utilised provision of training in these statutory subjects as a way of opening a dialogue and, by establishing a relationship as a trusted training provider, convincing employers of the importance of providing opportunities for *Skills for Life* learning to employees and the benefits both for individual learners and the business as a whole.

In order to address employers' concerns over the impact on productivity represented by providing time for employee training, it is essential to highlight the overall value-added represented by an upskilled workforce. A key selling point is getting employers to recognise that there is a relationship between employee stress, sickness and accident levels and low levels of financial literacy and highlighting the potential cost savings through improved levels of financial literacy.

Link into Learning also recognised that getting the delivery structure of courses right is one of the most important factors for success. Training needs to be provided on the business premises, ensuring flexibility in timing and 'fit' with the nature of the business and employers' needs, which might mean, for example rescheduling sessions at short notice or factoring in the impact of taking groups of learners off a production line.

Learner engagement

Part of the challenge of engaging and motivating learners in the workplace is that many have either had negative experiences of education in the past or, for younger learners, have only recently left the education system. Delivering learning in the workplace is key to securing learner engagement as commitments outside of work mean that people are less likely to sign up to additional learning at the end of the working day.

There is also a stigma associated with having low levels of literacy and numeracy and the subject of learners' needs requires particular sensitivity in relation to workplace learning. Providing opportunities for people to discuss their needs on a confidential, one-to-one basis is essential and enables learners to be made aware that delivery methods and structure can be adapted to suit them without highlighting their particular problems.

In many workplaces, accessing learners, even to 'advertise' training can be difficult, particularly where the workplace has a heavily industrial focus and is potentially spread over several sites. Even where there is a 'captive' audience it is essential to pitch courses at a level that is appropriate to the audience, highlighting the relevance to their lives. It is impossible to overstate the importance of face-to-face contact in convincing learners to sign up for training. Using flyers and posters as the sole method of promoting courses has resulted in a very low take-up and people will not proactively volunteer for training.

3.

Pilot workplace financial literacy courses

In 2006, using funding from the Basic Skills Agency and working with union learning representatives, Link into Learning established two pilot financial literacy courses in the BT Telephone Exchange in Truro and the Land Registry in Plymouth.

The importance of ULRs

One of the first steps in the process was to secure commitment from union branch officers to engage their ULRs in Link into Learning's strategy for workplace learning and particularly financial literacy. This was successful as it built on trade unions having a particular interest in financial literacy in relation to their responsibility to address the financial issues of members. The representatives' support in securing employer agreement to either release employees during work time or match employee's commitment of their own time was a key factor in the success of the pilot courses. They also helped to identify applicants for the courses, which were heavily over-subscribed, and maintained regular contact with both tutors and learners to ensure that their needs were being met and passed any feedback to Link into Learning.

Financial literacy - *Skills for Life* in a financial context

Many learners can be put off by pure literacy and numeracy learning so using financial literacy with embedded literacy, language or numeracy enabled Link into Learning to engage a new set of learners and draw them into the *Skills for Life* agenda. This means that courses can be funded using *Skills for Life* funding available through the Learning and Skills Council, linked to the national tests in literacy and numeracy at Levels 1 and 2.

Billed as 'personal finance', financial literacy is an issue that has universal appeal, with particular resonance for learners in relation to how it affects them at different life stages, for example, if they become parents or when they retire; in their careers, particularly if they are made redundant or experience changes in employment and; in the financial products they use, such as credit cards, mortgages and pensions. Making the most of income and effective financial planning is a universal issue and does not just affect those on lower incomes. This, and the universal appeal of course content that learners can pass on to colleagues, friends and family makes financial literacy an effective way of facilitating a sustainable model for learning in communities.



Course tutors

Through their experiences with workplace learning, Link into Learning have recognised the importance of finding the right tutor to run successful financial literacy and basic skills courses. Having good interpersonal skills and the ability to engage learners in a dynamic way is absolutely essential to make the courses appealing. Tutors also need to recognise the parameters and limitations of working within a business or industrial environment and employers' motivation, in addition to understanding union methodology in order to work effectively in partnership with ULRs.

From the learners' point of view, it is important that tutors are flexible, able to listen and respond to feedback and if necessary, change aspects of the course that are working less well. Learners should feel able to trust the tutor particularly in relation to financial literacy, owing to the sensitivity of the issues that can be involved. However, many literacy and numeracy tutors do not feel confident that they are able to deliver 'financial literacy'.

The courses

The principal aim of the courses was to deliver 21 hours of financial literacy training in the workplace in two- to three-hour sessions. With this in mind, rather than designing a rigid course outline, Link into Learning adopted a flexible subject-based approach with a range of course material that could be adapted to address the different needs of

the learners, including a range of resources provided by the Basic Skills Agency. The basic scheme of work covered: financial products such as credit cards, loans and mortgages; topics including dealing with debt, pensions and understanding your payslip and; numeracy skills like working with percentages, multiplication and ratios.

One of the key components of the strategy was an initial pre-course discussion session where the tutor introduced learners to the range of subjects on offer and gauged their interest, knowledge and experience to decide on the most relevant course content and the appropriate level. Different groups did choose slightly different options. The discussion session also provided an opportunity to identify the most effective delivery structure, for example fitting in with shift patterns.

Link into Learning also brought in expert speakers to talk at some of the sessions. A Citizens Advice Bureau adviser focused on financial rights and responsibilities and introduced the range of services on offer from the CAB, including specialist advisers. The group's questions on financial matters were answered by an independent financial adviser who also provided information on mortgages and financial products. For the session on pensions, as the Land Registry learners were all members of the Civil Service pension scheme, the specialist was able to tailor the session specifically for them. These sessions received particularly positive feedback from the learners.

Discussion sessions in which participants were able to share their positive and negative experiences were another important aspect of the course, which again received positive feedback from learners. One of the course tutors, who had some initial reservations about his expertise on financial matters and hence teaching 'financial literacy', also felt that researching topics of interest to the group and facilitating discussion was an effective way to deliver the course.

Based on the transferable numeracy skills that they had acquired, a number of learners were able to sit the national numeracy qualification at Level 2. However some did not feel sufficiently confident in their level of skills to do so, highlighting a common concern for basic skills learners. Despite this, many of the learners were happy to have achieved the national qualification and were more confident after the courses, feeling that their knowledge and understanding had been increased. Some more mature learners were pleased to be introduced to new mathematical techniques. Several learners said that they would be sharing their knowledge by passing on what they had learnt to relatives, friends and colleagues, demonstrating the sustainability of this type of learning. Criticisms of the course were that learners would have liked to cover some subjects, for example savings and investments in more depth, suggesting that learners were engaged and enthused by the subject.

There were a few initial problems with the courses, which highlighted some of the key factors required for successful delivery. Through the ULRs, learners quickly fed back that the approach taken by the tutor engaged to deliver one of the courses was too focused on mathematics and numeracy. Link into Learning were able to resolve this issue by finding a new tutor. It also became clear that it was important to be 'up front' in explaining that the Level 2 qualifications would form part of the course but that this was an opportunity to gain a nationally recognised qualification. These lessons learnt represented an important step in the learning curve towards developing a sustainable model for delivery of financial literacy in the workplace. Once the initial problems had been resolved, the courses were extremely successful and popular with learners. In addition to improving levels of financial literacy, other outcomes included 80% of learners acknowledging that it had changed their whole attitude to learning, while 66% said that they felt more confident at work.

The universal appeal of personal finance is clearly illustrated by the overwhelming popularity of the courses run to date and the progression of learners into other subjects and higher qualifications including IT and other essential skills. For many, the key issue in relation to financial literacy is confidence, which can be addressed by carrying out a skills assessment as part of a qualification. This enables learners to have greater confidence in their existing competencies.

Building on the lessons learnt from the initial pilot courses and continuing to work in partnership with the ULRs, Link into Learning have gone on to develop pilot personal finance courses for ULRs and further

essential skills programmes at different workplaces across Cornwall. The success of the pilot courses and experiences of the stakeholders involved has been a key selling point to engage other employers.



The employment landscape in Cornwall

One of the primary issues in relation to literacy and numeracy needs is the reliance of the Cornish economy on low-skilled, low paid jobs and above average levels of people who do not have qualifications above Level 2. Large numbers of people in Cornwall are on the minimum wage or just above, meaning that people are on a 'marginal' budget and for some, doing two jobs or working overtime is the only solution to making ends meet. The situation is also influenced by 92% of businesses in Cornwall being small or medium sized enterprises (SMEs) employing fewer than five members of staff, and increasing levels of migrant workers in the region, increasing competition for the available jobs.



Redundancy and workforce change programmes are significant common elements that connect the experience of delivering literacy and numeracy in a number of the workplaces in Cornwall and the south-west. In some cases Link into Learning's original focus has been forced to change as redundancy programmes have been announced. The majority of people entering the wider workforce in Cornwall will be unable to find similar roles to their existing jobs or comparable wages.

For many, having been in the same job for a number of years, acquiring a range of relevant new skills is vital to increase their future employment prospects. Redundancy also raises key financial issues, which makes this a critical intervention point for raising levels of financial knowledge and skills. It also presents additional challenges for the remaining workforce who need to upskill in order for employers to retain flexibility and individuals to progress their careers.

The following case studies give real life examples of how financial literacy was delivered in a variety of workplaces across Cornwall.

The RAF station at St Mawgan is in the process of an outplacement programme in which 1300 members of the Ministry of Defence (MoD) civilian staff, who are all non-uniformed base staff, will be made redundant as a result of the withdrawal of UK military operations. The process will be finalised at the end of July 2008 and has seen a gradual reduction of civilian personnel who are employed in either administrative or 'manual' roles such as firefighters, cooks, engineering technicians, maintenance staff, cleaners, waitresses and drivers.

The focus of the training programme at St Mawgan has been to enable people to prepare for future employment as part of the outplacement scheme by encouraging the whole workforce to gain new and appropriate skills and qualifications, and in some cases, retrain.

Management engagement and support

The involvement and support of the human resources department via the civilian personnel and training liaison officer and creation of a genuine partnership between the station management and ULRs has been vital to the success of the St Mawgan project. This was initiated by raising personnel training issues and discussing them with senior command at a meeting of the HR sub-group.

There was an existing programme of in-house MoD training. However, this was targeted primarily at administrative staff, whereas the manual staff represent the majority of those being made redundant. The training available was not always relevant to the manual staff, such as firefighters, who were likely to need to develop new skills in order to find work. As the nature of the Cornish economy is becoming increasingly service-based, similar work is unlikely to be available.

The MoD is keen to promote key skills and some budget for training was made available to the personnel department as part of the outplacement scheme. However, providing tailored training for three hundred people necessitated a more innovative approach centred on using partnerships with organisations able to provide support to identify and fulfil specific training needs at no additional cost.

Joint Learning Forum

Establishing the 'Joint Learning Forum' has been crucial to the success of the St Mawgan project. The forum is chaired by the unionlearn tutor and project worker and has a membership of 20, including the St Mawgan station management, trade unions (via the ULRs), training providers, Jobcentre Plus, the Chief Executive of Restormel Borough Council and representatives of other interested organisations. The forum represents a true partnership of all the key stakeholders and enables a range of skills to be brought to the table.

Funding and training provision

As more mature employees without existing qualifications, the majority of the St Mawgan workforce met the criteria for the *Skills for Life* agenda. Where funding issues arose in relation to existing learners qualified to Level 2 or above, the civilian personnel and training liaison officer developed a business case and Truro College was able to offer ten adult places.

Although the project has been in place for some time, it has gained momentum over the last 12 months as the major tranches of redundancies have begun to take place. At the start of the exercise, a skills analysis of staff showed low levels of literacy and numeracy that needed to be addressed in an engaging and non-threatening way. Factors such as providing training in groups with colleagues in a familiar, non classroom environment formed an important part of this approach.

The basic skills course was billed as personal finance and the education and training adviser from Link into Learning was able to visit the base, explaining the course content



to the various sections and providing leaflets that enabled learners to sign up immediately. The financial implications of the redundancy programme also acted as a catalyst for learner take-up, with questions related to the best use of the lump sum redundancy payment, for example, whether to pay off mortgages or invest the money in starting a small business.

At the start of the course many learners were nervous and unsure that they would be able to pass the Level 2 literacy and numeracy qualifications and were unaware that the course was enabling them to develop transferable essential skills. By the end of the course learners' confidence in their skills had increased significantly and they were happy to sit the tests.

Enjoyment of the personal finance course has acted as a springboard for learners to go on to further learning and qualifications, such as IT. The critical success factor was the ability to tailor training to learners' requirements and needs. Many learners had never turned on a computer and providing tutor-led basic computer courses with face-to-face contact enabled them to overcome previous barriers to learning, including a lack of interpersonal skills and difficulty in accessing online or telephone-based 'self-service' training. By listening to learners' concerns, the ULRs and personnel were able to liaise with training providers and identify available training that would be appropriate to their needs.

From the learners' perspective, increased levels of confidence and enjoyment were key outcomes. Many manual staff said that after the training they were generally much more confident in doing things for themselves such as letter writing and filling in forms. Take up of the courses at St Mawgan was increased by word of mouth and peer example. Where previously people had made excuses for not signing up to training they now wanted what colleagues had. This was further supported by the ULRs who led by example and promoted the qualifications that they had taken themselves.

Demand for training included certificated courses in statutory skills such as health and safety, risk assessment and first aid. These were incorporated into the programme to enable learners to develop a portfolio of relevant and useful qualifications that would be attractive to future employers alongside key skills. There has also been demand for training in skills for self-employment. St Mawgan employees approaching retirement have also been able to attend a two-day in-house retirement training course covering subjects including inheritance tax and investment. The course was run offsite with attendees' spouses also invited to attend.

Conclusions

In addition to the joint learning forum, the St Mawgan project has highlighted a number of factors for success including the significance of engagement from key individuals and the importance of tailoring training to learners' needs. In this case, proactive involvement and support from senior personnel staff and collaboration between the stakeholders was the key factor.



Imerys and the local economy

Historically, English China Clays Ltd was the sole employer in the Restormel area. Employing around 10,000 people in the 1970s, the company began downsizing in 1992. In 1999, English China Clays was taken over by Imerys, the world's largest producer of china clay, a company operating in 250 locations in 43 countries. In 2006, Imerys employed around 2000 people in Cornwall, and over 20% of the population of Restormel continued to be supported by income direct from the china clay industry. Further redundancies announced in 2007 will consolidate the workforce to 1200–1300 due to some operations being relocated to South America.

One potential impact of the redundancy programme is illustrated by the annual productivity bonus which historically was paid in March. At this time the local economy traditionally received a boost through sales of cars, furniture and electrical goods. Many employees will receive large lump sum redundancy payouts, presenting them with a range of options including paying off existing commitments such as mortgages or spending on consumer goods. This brings into sharp relief the need for basic skills and particularly, financial literacy training including advice on how to plan effectively to meet financial needs in both the immediate future and longer-term.

In recognition of the significance of Imerys' impact and contribution to the local

economy, the Chief Executive of Restormel Borough Council has provided support for delivery of financial literacy training to the whole community in the clay villages, ensuring that women and single parent families are specifically included in the project. The initiative is due to start in early 2008 and Restormel Borough Council are generously providing the venues and paying for all publicity and promotional material. In addition, four road shows are planned in partnership with Link into Learning, unionlearn and other training providers to engage the whole community in Restormel in the *Skills for Life* agenda, using financial literacy as the primer.

The role of the ULRs

In 2003, ULRs from the T&G union at Imerys agreed a lifelong learning compact with the company and established a learning plan. The ULRs worked persistently to encourage learners into basic skills training, promoting the 'personal economics' benefits of improved skills, including career progression and improved health and finances. The ULRs studied for C&G qualifications and in a number of cases, achieved skilled adviser certificates at Level 2 or 3. However, the wide spread of people working across numerous sites and four shift patterns posed a key challenge to communicating with potential learners, making the ULRs' jobs harder. The T&G union provided funding for a learning coordinator who was able to liaise with Cornwall College and Link into Learning and set up literacy and numeracy courses on several of the Imerys sites.

In 2005, recognising the benefits of increasing literacy and numeracy levels in the workforce, members of the management team at two of the Imerys sites helped set up onsite learning sessions during work time. The training was provided by two mobile trainers from Cornwall College and facilitated by learners being able to contact the tutors directly for assistance, with contact telephone numbers displayed in the company's onsite learning resource centre. In addition, employees were allowed paid time, typically one or two hours, to attend training during their working shifts.

Following feedback from the managers about the success of the initiative, Imerys' training manager and human resources department endorsed the idea and escalated it to the group company. This led to skills training being extended to one of Imerys' global in-house Sustainable Development (SD)

initiatives and an award of €15,000 to the HR department for its work on this. The ULRs have since received additional support from the training department, including promotion of the courses at meetings of the training and skills committees. This has significantly increased learner take-up, with more people actively volunteering for training.

In addition to Imerys' commitment to ensuring that employees are qualified and well-prepared for their jobs, one of the critical factors in gaining the support of the senior team management was the compelling argument offered by 'corporate economics'. A set of consultancy figures presented by the HR department showed that improved levels of skills in the workforce was directly correlated with potential cost savings of £1 million related to accidents, sickness and waste or other costs incurred as a result of errors.



Learner needs and engagement

The ULRs recognised the importance of peer example and on the basis that they could best convince people by ‘selling’ something that they had also tried, took the literacy and numeracy courses, achieving the national tests at Level 2, also persuading their spouses to do so. Some of the ULRs have gone on to further learning, taking the ECDL and ICS (computer repairs and upgrades) for their own personal development. The ULRs have found that literacy and numeracy courses have acted as a positive trigger for people to re-engage in education and enjoy learning, particularly where they may have had negative experiences in the past. Some learners have even been prepared to come into work and attend sessions during their time off.

With the ULRs’ persistent hard work, 50 learners have achieved the national literacy and numeracy qualifications over the past five years. However, barriers to learner engagement persist. The ULRs feel that there is an important need to improve levels of comprehension in the workforce. One of the challenges traditionally faced by the unions has been encouraging members to not only read but also understand information and act on it to make informed choices. The ULRs would also like to see progression routes to enable learners to go on to higher qualifications for both their professional and personal development.

Sensitivity in relation to literacy and numeracy needs is found at many workplaces and at Imerys many employees are reluctant to admit to having difficulties with literacy and numeracy or volunteer for training in a public environment due to embarrassment or a perception that they might be singled out or even earmarked for early redundancy. As a result of this reticence, many employees have been through the redundancy process before being able to admit to having learning and skills needs.

The T&G ULRs at Imerys are convinced that financial education should be aligned with literacy and numeracy training and Link into Learning are in the process of developing a personal finance course as a follow up to the literacy and numeracy course. Imerys’ own company outplacement programme includes a reserved training budget, part of which has been used to provide training for an NVQ Level 2 for production workers in the mining sector. Through dialogue with Imerys’ human resources department, an agreement has been reached that the personal finance course will also be provided as part of the redundancy programme. This will be coordinated by the consultancy managing the redundancy process within the LSC *Skills for Life* agenda.

Link into Learning is running basic skills courses in HMRC offices in Plymouth and the ULRs in the Penzance office are planning similar courses for early 2008. The Public and Commercial Services Union (PCS) ULRs from both offices attended a pilot personal finance course. Although many felt that they were familiar with much of the information, they all took away some new knowledge and could see a definite need for information about personal finance including credit cards, mortgages, loans, dealing with debt and other similar subjects, pitched at an appropriate level for the majority of the HMRC workforce.

The ULRs felt that there were particular gaps in the numeracy skills among employees in the HMRC call centres and processing centres where entry qualifications are not necessarily aligned with the levels of knowledge or skills in personal finance. This could potentially affect the level of confidence staff have to provide information to customers relating to financial issues. Here, personal finance courses would be of benefit to many employees. The ULRs particularly identified younger employees encountering financial issues and choices for the first time in their personal lives, as a group for whom such training would be very beneficial.

The ULRs saw significant scope for rolling out a personal finance course to employees in the local offices and potentially, nationally, by replicating the model through the PCS. They had secured the engagement of the HR manager who was 'bought into' the logic of providing a personal finance course. They also recognised the importance of promoting basic skills through events like Adult Learners' Week and negotiating with managers to ensure that learners are given an opportunity to sign up face-to-face by planning this around anticipated business needs. The ULRs felt that a key factor was negotiating time off for learners during work time, either matching learners' own time or ideally, as paid leave, as learners were less likely to engage with learning at the end of a working day.

HMRC is also undertaking a workforce change programme and this was seen as a key opportunity to provide further key skills training, for example CV writing and interview skills. A personal finance course signposting issues and helping people to plan ahead post redundancy was seen as particularly useful. This could potentially cover options for using redundancy payments and help people to think about their existing financial commitments in relation to a potential drop in income and new costs, for example, additional travel associated with getting a new job.

Learning provision for the self-employed presents a number of specific challenges. Using funding from the Basic Skills Agency and working in partnership with Equity and the Musicians' Union, Link into Learning has also been able to provide financial literacy training covering business and personal finance, for performers and people working in the creative sector in the south-west. While those working in creative industries can tend to be viewed as not having *Skills for Life* needs, initial assessments showed a definite lack of current qualifications at Level 2.

Many performers' incomes tend to be low and although they can sometimes receive large payments, income is typically sporadic and often with delayed payment. During periods of unemployment it is essential for performers to know how to 'balance the books', budget effectively and deal with debts built up in anticipation of the next job or payment. In addition to the basic skills required for self-employment, performers need to be aware of and able to deal with a range of complex financial issues, for example accessing financial services can be an issue when a performer is paid by cheque in a stage name. Long periods of unemployment mean that understanding how to deal routinely with benefits is essential and the situation is further complicated by having dual status, self-employed for tax purposes and employed for national insurance purposes. Certain jobs might also mean that performers themselves become employers by taking on additional help.

Performers also need to know how to think about the long-term including savings and pension planning.

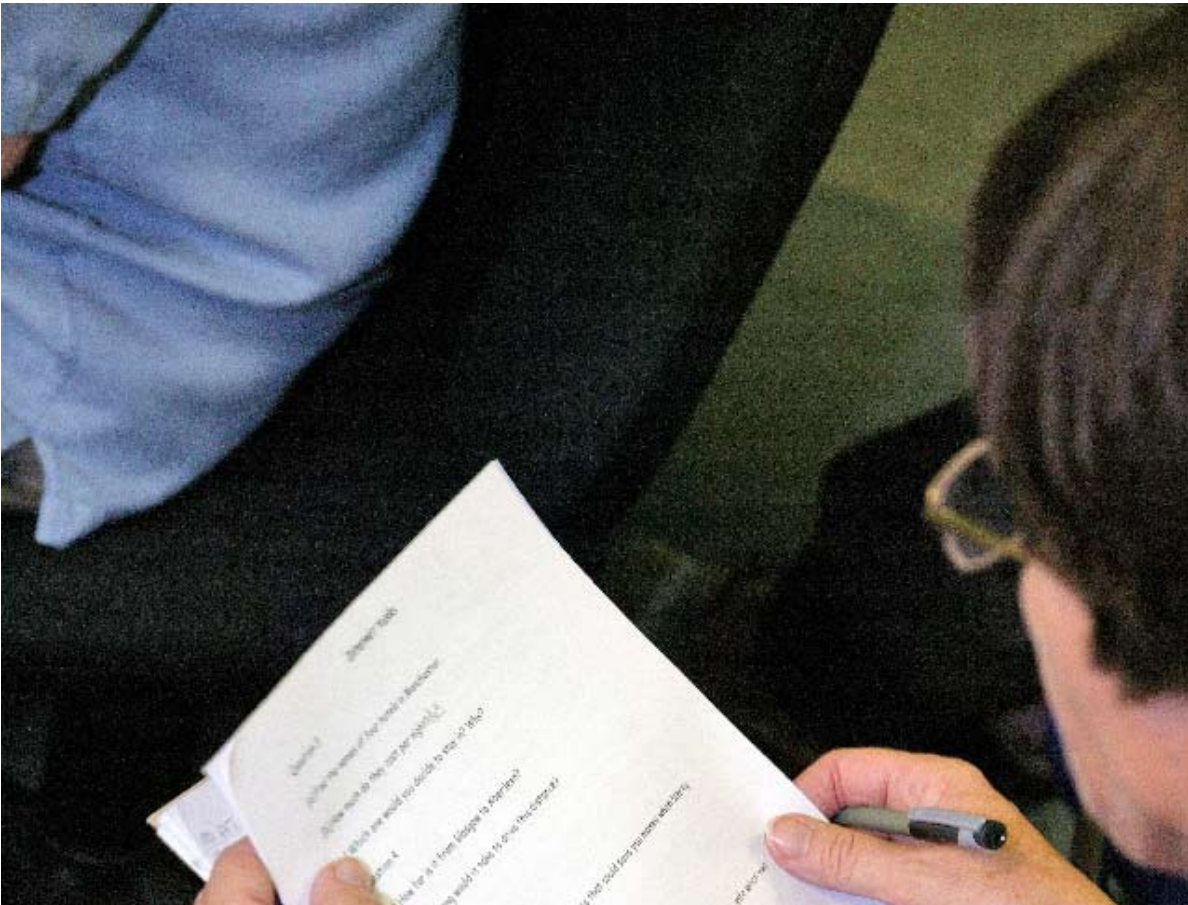
Working in partnership with ULRs from Equity, the Musicians' Union and the TUC unionlearn team, Link into Learning devised a specially tailored version of the financial literacy course designed to address these questions. The process involved an initial set-up meeting with the ULRs, followed by development of a pilot version of the course which the ULRs took. The final part of the process was to redevelop the course based on feedback from the pilot. Billed as 'financial literacy for performers', it was overwhelmingly popular. Link into Learning were able to cover all geographical areas in Cornwall and West Devon. In order to secure additional funding from the LSC in line with the *Skills for Life* agenda, the course incorporated the national test in literacy at Level 2. Some members received places with subsidised expenses and using European Union Objective One funding linked to the creative skills agenda it was also possible to make the course available to non union members. However funding continues to be an issue and a course planned for Exeter attracted a waiting list but owing to local funding regimes, did not eventually take place.

Delivery

Of all the courses run by Link into Learning, 'financial literacy for performers' highlighted most clearly the importance of tailoring the course to individual needs. Learners' skill levels varied, with a mixture of different knowledge and formal qualifications – many are highly articulate and knowledgeable but have no formal education background. An important part of the course was an initial discussion to establish the needs and experiences of the group.

The 21-hour course was delivered over three days on the basis that the structure was most convenient for the learners whose working patterns tend to have blocks of time available and would be less able to commit to a series of short sessions over a longer period which might conflict with work commitments.

All the stakeholders involved in designing and delivering the course are convinced of the scope to roll it out nationally with the support of the creative sector unions, Equity, Musicians' Union and BECTU.



Serco, a provider of support services operates a programme to offer employees training in essential skills under the banner 'Skills for You'. Serco is committed to providing opportunities for both personal and professional development and offers employees 50% paid learning time to encourage take-up of learning opportunities.

Link into Learning have worked with Serco in Cornwall to offer a range of courses including communication skills, customer care, handling stress at work and personal finance. Of these, the personal finance course has been the most sought after.

Some areas of Cornwall have a construction industry focus and a number of major projects in Cornwall required a trained workforce with good essential skills and construction NVQs. Link into Learning have worked in partnership with McAlpine, smaller contractors and the Union of Construction, Allied Trades and Technicians (UCATT) to provide training onsite. The multinational nature of the workforce also highlighted literacy needs and Link into Learning are developing a combined ESOL and literacy and numeracy package to address this.



The success of the Link into Learning programme has in each case been based on building partnerships between management, the unions and providers.

Providing learners with an opportunity to discuss courses with providers face-to-face and a facility to sign up immediately, preferably in the workplace is key to securing learner engagement.

Owing to the sensitivity of the issues related to low levels of literacy or numeracy skills, it is essential that individuals are able to discuss their needs in private one-to-one sessions.

In order to ensure effective engagement, training provision (subject matter and delivery methods) must be flexible and tailored to the needs of individual learners, providing a context relevant to their own experience and roles.

In order to engage effectively with employers and recognise business needs, tutors should ideally have experience of working in business.

Owing to the criticality of working in partnership with the unions, tutors should have an understanding of trade union methodology and further professional development is required in this area.

Further professional development for key skills tutors to increase their knowledge and confidence in delivering financial literacy is required.

Face-to-face delivery of the financial literacy courses is essential.

Discussion around the needs and experiences of the group of learners should form an integral part of the initial session of any course provided.

In general, the financial literacy courses seem to work most effectively delivered in small groups in sessions of up to three hours. This also fits with employers' agendas by minimising business disruption and impact on productivity. Ultimately this will depend on the nature of the business and learners' needs.

In order to ensure engagement with employers, training providers must develop an understanding of and be sensitive to the needs of the business. This should include the flexibility to adapt to changing circumstances, particularly in industrial settings.

Overcoming barriers and finding an appropriate delivery method for basic skills in SMEs including engaging employers and convincing them of the benefits of providing training for their employees is an issue that still needs to be addressed.

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