



A Wealth of Practice: case studies of financial numeracy practice in Ireland



National Adult Literacy Agency
Áisíneacht Náisiúnta Litearthachta do Aosaigh

The National Adult Literacy Agency

The National Adult Literacy Agency (NALA) is an independent member-based organisation, working on improving adult literacy in Ireland since 1980.

We are:

- the voice of adults wishing to improve their literacy skills, and
- committed to raising adult literacy levels.

The research team who worked on this report are:

**Tina Byrne, National Adult Literacy Agency
and Daniel Sellers, independent educational consultant.**

Published by The National Adult Literacy Agency 2015.

Table of contents

Acknowledgements	2
Introduction	3
The 6 case studies:	
1 Parnell Adult Education Centre, Dublin	9
2 National Learning Network, Navan	15
3 Word Aid, Kilkenny	23
4 National Learning Network, Longford	27
5 Further Education and Training Centre, Naas	33
6 Tuam Adult Basic Education Service	39
Discussion	43
Bibliography	46
Appendix 1: Practice Table	47
Appendix 2: List of Resources	61

Acknowledgements

We wish to acknowledge the time and enthusiasm we received from the tutors, their managers and colleagues we visited. These were:

- Parnell Adult Learning Centre, City of Dublin Education and Training Board, Maria Gibbs and Joyce Gough.
- National Learning Network Centre, Navan, Wendy Malone.
- Word Aid Kilkenny, Kilkenny and Carlow Education and Training Board, Marion Dermody, Helen Teehan and Karen Norton.
- National Learning Network Centre, Longford, Renata O'Reilly and Gary O'Neill.
- Further Education and Training Centre, Naas, Kildare and Wicklow Education and Training Board, Maria Grogan and Frank Cox.
- Tuam Adult Basic Education Service, Galway and Roscommon ETB, Sheila Holland-Fox, Kevin Kelly, Ethna Lynch and Geraldine Tuttle.

Introduction

This report is part of a series of case studies that research and describe a range of adult literacy and numeracy programmes across Ireland. The research, which was carried out by the National Adult Literacy Agency (NALA), presents six case studies that describe in detail the work of learning centres and tutors to improve adult learners' financial skills, knowledge and understanding. The Guidelines for Good Adult Literacy Work¹, refer to financial literacy as:

“the ability to make informed judgements and to take effective decisions about using and managing money” (NALA, 2012, p. 9).

Each of the case studies provides an in-depth insight into specific practices that support development of money skills, knowledge and understanding. The emphasis is on numeracy, because of its essential role in understanding and using money. In some of the case studies, the learning and teaching are focused on a qualification, specifically the Quality and Qualifications Ireland (QQI) Level 3 award, Managing Personal Finances. Mostly, however, the learning and teaching take place in learner-led, customised programmes.

NALA is keenly interested in improving the quality of adult literacy and numeracy teaching and learning. This includes the areas of financial literacy and numeracy. We believe that this research by documenting and recording literacy and numeracy practice in the context of money, will be a useful resource to adult literacy and numeracy practitioners.

The practice showcased in this report was collected at six adult learning services throughout the country. These were:

- 1 Parnell Adult Education Centre, Dublin;
- 2 National Learning Network, Navan;
- 3 Word Aid, Kilkenny;
- 4 National Learning Network, Longford;
- 5 Further Education and Training Centre, Naas; and
- 6 Tuam Adult Basic Education Service

¹ https://www.nala.ie/sites/default/files/publications/nala_guidelines_for_good_adult_literacy_work.pdf

Background

Financial literacy incorporates basic numeracy, literacy and reading skills and is an important consideration for financial institutions and adult literacy and numeracy providers (NALA, 2005). Many of the individuals and groups for whom improved financial capability can have a significant impact may also be those most in need of literacy and numeracy support. Building the financial capability of an individual involves the development of the literacy and numeracy skills which underpin everyday financial activities, such as reading and understanding written and numerical information and filling in forms.

The publication of the Irish results of the OECD Programme for the International Assessment of Adult Competencies (PIAAC), showed that just over 25% of Irish adult scored at or below level 1 for numeracy. PIAAC, however, did not specifically measure the financial capacities of the participants. In order to do this the OECD² has established the International Gateway for Financial Education³ (INFE), which aims to collate and provide examples of best practice in financial education policy and practice. The Gateway allows financial education stakeholders the opportunity to submit information relating to their programmes, initiatives and research work.

The OECD has also carried out an impact measurement exercise, **Measuring Financial Literacy**⁴ (OECD, 2013), to measure levels of financial literacy among adult populations (ages 18 – 79) in 14 OECD member countries.

In Ireland, financial capability, often referred to as financial literacy or financial education, activity is taking place in many areas. Whilst, Ireland does not have a policy for adult financial literacy it is, however, present in other policies and initiatives. For example, in 2006 the Financial Regulator worked in partnership with stakeholders and published a report, **Improving Financial Capability – a multi-stakeholder approach**⁵, which aimed to improve financial literacy. The report included a financial competency framework⁶. The framework contained learning outcomes that could be used to create financial education training courses. It also included an audit of financial literacy resources for adult learners⁷ including:

- Money Skills for Life, Competition and Consumer Protection Commission;
- The A-Z of Financial Terms, NALA, EBS;
- Using a cash machine, NALA;
- EUROWATCHERS, The Money Advice and Budgeting Service (MABS);

2 www.oecd.org

3 www.financial-education.org

4 <http://www.oecd.org/finance/financial-education/measuringfinancialliteracy.htm>

5 <http://financialeducation.ie/files/sg.report.01jul09.ek.pdf>

6 <http://www.financialeducation.ie/index.jsp?n=596&p=576>

7 www.financialeducation.ie

- MoneyCounts, St John of God, MABS; and
- Information on pensions, The Pension Authority.

The **National Action Plan for Social Inclusion 2007 to 2016**⁸ also makes reference to financial literacy but sees this as being 'owned' by the Financial Regulator, which 'is working in partnership with other agencies to increase the level of financial literacy and competency' (Irish Government, 2007).

NALA and financial literacy

In 2005 NALA published **Financial Literacy: improving understanding, creating opportunity**. This work identified that adults with literacy difficulties would be more excluded financially as banking products became more complex and are sold or delivered by Internet, ATM and other self-banking systems. The research shows that, in Ireland, 39% of adults had problems understanding financial terms.

Some of the main findings from the report were that:

- financial literacy is the ability to make informed judgments and to take effective decisions about using and managing money;
- Ireland is lagging behind other western nations in relation to understanding and dealing with financial literacy; and
- low financial literacy is a growing concern for adult learners and literacy programmes and will continue to grow as banking products become more complex and are sold or delivered by Internet, ATM and other self-banking systems (NALA, 2005).

One of the key recommendations of the research was that there needs to be a strategy and action on financial literacy.

NALA has been involved in other projects to address the issue of financial literacy. They include publishing a plain English guide to financial terms, supporting a series of awareness raising events and publishing tuition material⁹.

NALA has three websites dedicated to providing learning and support around financial literacy.

- www.makingcents.ie
- www.financialliteracy.ie
- www.writeon.ie

⁸ <http://www.socialinclusion.ie/documents/NAPinclusionReportPDF.pdf>

⁹ These resources are available on <http://www.nala.ie>

These sites provide simple answers to basic questions about money, provide learning content suggested by the Financial Competencies Framework and provides qualifications at Quality and Qualifications Ireland (QQI) levels 2 and 3.

Methodology

The aim of this research was to:

- capture tutors' and learning centres' approaches to developing adult learners' money skills, knowledge and understanding;
- provide detailed information on practice, including teaching methods, learning activities and learning resources;
- disseminate examples of practice to stakeholders within adult literacy and numeracy, adult basic education, community education, further education and to the international adult numeracy research and practice communities.

This study sought to explore these issues with tutors to record their experience of teaching money skills to learners and increasing the learners' knowledge and understanding of money matters.

We collected the data using a qualitative case study approach. The data collection technique of choice was semi-structured, in-depth interviews. This method allowed the researchers to explore identified themes in detail with tutors. It also allowed us to elicit data on the teaching as it happens in the classroom, and to provide an opportunity for the individual tutors to reflect on their own existing practice.

Data analysis

The data analysis was guided by **grounded theory methodology** as described by Strauss and Corbin (1990). Word-for-word transcripts of individual interviews were prepared. Analysis was ongoing throughout the fieldwork stage of the research process. It was standard practice for the researchers to meet and discuss issues arising from the interviews, including the unique aspects of practice in each of the case studies. The formal analysis involved managing and coding the interview data. Open coding was used in all of the transcripts to categorise the concepts such as teaching style and teaching methods.

Who is this report for?

This report is for all practitioners delivering adult literacy and numeracy tuition in Ireland. The starting point for this research was the numeracy we need to learn in order to manage money. This was in an effort to shift the balance of understanding of the term 'financial literacy' away from just the reading and writing involved in managing finances. Money provides a context which is relevant to adult learners' lives and is a useful context in which numeracy can be understood.

The case studies in this report focus on learning and teaching for adults with learning outcomes related to financial literacy and numeracy. They are intended to be a resource for adult literacy and numeracy tutors, providing ideas and inspiration about teaching ideas, learning activities and resources. The appendices at the back of the report has a table of practice and lists of resources that can be used to inform practice, teaching approaches and lesson plans.

Case Study 1

Parnell Adult Education Centre, Dublin:

“People understand money — it’s very real for them.”

The organisation

Parnell Adult Education Centre is the main base for a group of approximately twenty learning centres in north Dublin city. Joyce Gough, the adult literacy organiser (ALO), manages tutors across all of the centres, including volunteers.

In one of the centres, learners can study for the QQI award in Personal Finance at Level 3, but otherwise, learning about money is integrated across courses in line with learners’ needs.

The learners are often motivated by a wish to get back into education, after having missed out on formal education earlier in life. Others are motivated by a desire to help their children with their school work.

The ALO sees learning about money as extending beyond numeracy classes, but suggests that it is not always straightforward to find meaningful links to money in other subjects. However, she offers an example:

We do a food and cookery module ... and we brought a group over to the shops. [The learners] had to buy their food, they had to budget and buy everything.

The ALO has not found that new learners ask specifically to learn about money or maths. In general, she says, learners appear to be most attracted by opportunities to improve their literacy and numeracy and their health and wellbeing.

At the moment, there is no formal link between money advice services, such as the Money Advice and Budgeting Service (MABS), and the Parnell Centre and its outreach centres. However, the ALO feels that tutors, including volunteers, would benefit from training that provided them with more insight into money advice and guidance, and how referrals might work between the learning centres and money advice services.

The tutor

The tutor, Maria Gibbs, works in the Parnell Centre and a number of its outreach centres. She teaches both literacy and numeracy to groups of adults at QQI levels 2 to 4. The learners in the tutor's groups tend to be working on different topics, each at their own pace. The learners' needs are diverse, and at the lower levels the tutor's learners can often have multiple barriers, such as mental health issues and/or learning difficulties.

Introducing money into learning and teaching

Maria aims to bring money into her teaching and learning at every level. She stresses the importance of money as a context for understanding and applying skills, saying of numeracy:

I think people understand money. They understand maths with money, they understand basic addition with money, getting change, being able to count out in numbers.

Maria gives examples of topics where she has reinforced learning by using money examples:

If I'm looking at positive and negative numbers, money is the way to go. If you have €5 and you need to spend €7, you're going to owe somebody €2 so you're minus €2. They can see it with a number line going up or down or even just in a bank account with money going in and money going out.

Teaching Managing Personal Finances at Level 3

In addition to teaching literacy and numeracy, Maria teaches the QQI unit Managing Personal Finances¹⁰ at Level 3. She finds that learners can become very engaged in this qualification. She says:

I find a lot of people really enjoy it because you're getting on to the MABS website and the National Consumer Agency. It's not just adding and subtraction. I do a particular [activity] at the moment — there's a lot of advertising about buying a new car and personal finance plans.

1 <http://qsearch.qqi.ie/WebPart/AwardDetails?awardCode=3N0921>

As part of this activity Maria and her learners consider whether a personal finance plan with a car company (involving small monthly repayments but a large balloon payment at the end) is a sensible option compared to a loan from a credit union. She says:

The learners find it very interesting because they can see the pluses and minuses to both and then they decide which is the better one for them.

In addition, the learners go onto price comparison sites, such as www.bonkers.ie to compare prices for mobile phones and utilities. The learners look at the benefits and problems in paying for electricity using a pay-as-you-go card. They consider the advantages of being able to manage money carefully, but also consider the fact that they tend to pay a higher price in the end for the electricity they use.

As well as looking at these issues, Maria encourages the learners to consider their personal interests and hobbies, such as sports, and how much they spend on them each week.

One project with a group was to organise a Come Dine with Me activity, based on the television programme where a group of people eat at each other's homes during the same week and score their hosts' cooking. The tutor says:

We brought in cookery books to choose the menu. They had to go out and price the menu. We'd also say how many people were going. Would we have to increase the recipes? How many bottles of wine would we need, how many glasses of wine for each person, how much would a glass hold?

In addition, the learners have worked on fantasy projects, planning holidays such as Caribbean cruises.

Maria is aware of the sensitivities around asking people to talk about their personal finances. To get around this, she tries to use case studies – for example, about the financial circumstances of different family groups: one involving a single parent with a number of children; another featuring a couple where one person is working. The learning then focuses on these fictional, but realistic, situations.

Maria uses the budgeting tool on the Consumer Help website¹¹ that allows users to input earnings and then sets out their minimum spending requirements for the week. She finds that in doing this activity, the learners often start to remember ways they spend their money that they are not conscious of, or that they have forgotten. She says, "it creates lots of debate and discussion".

For Maria, the money topics that learners ask for most often, and which seem to be of most interest to them, are those to do with personal finance, such as loans, hire purchase, savings, budgeting and insurance. She finds that they enjoy working out the cost of items and activities.

¹¹ <http://www.consumerhelp.ie/your-money>

Strategies and resources for teaching

Budgeting

When teaching budgeting, Maria says that she usually starts by talking about the difference between needs and wants and how we need to prioritise our spending.

Maria uses the Ms Smart's Spending Diary¹² resource from the www.makingcents.ie website. She says, "We always have a bit of a laugh with that."

She says that when she and the learners have access to computers, she encourages them to use Microsoft Excel. She finds that the learners enjoy this. She also asks them to complete a spreadsheet manually, as well as a spending diary, so that they can see how much they are spending in their daily lives — and what this spending can add up to over a period of time. This activity has different levels of success, as Maria explains:

Some students engage in that more than others. A lot of students would be very poor at doing work outside the class. You do often get students who are very engaged, and for their own interest would do it, but I don't need to see the diary itself. They would keep it. Some people are very open, other people don't want to show it to you.

After looking at spending diaries, Maria would then bring in case studies. She often uses case studies from the internet or, if she knows the group she is working with well, she will make up a case study that is more aligned to the circumstances of the learners.

Use of resources

Where she can, Maria uses real life items, such as credit union or banking leaflets. She gives an example of looking at information about water charges:

When the water charges came in we did a great bit of work on that early on. It caused great fun in the Communications group, looking at the cost and what was expected.

Maria says that she values access to the internet in all her classrooms, or at least access to computers as a minimum. She always uses calculators as learners need to be able to use these in their everyday lives.

With regard to online resources, Maria makes a lot of use of the Skills Workshop website¹³, which contains several tutors' worksheets and other activities. Many of the resources are mapped to the England and Wales adult literacy and numeracy curriculums, but can easily be adapted for use in Ireland.

¹² https://www.nala.ie/sites/default/files/publications/Making%20Cents_0_1.pdf

¹³ <http://www.skillsworkshop.org>

Maria says that she would value an opportunity to learn more about what other teaching and learning resources tutors are using.

Meeting learners' financial guidance needs

During the Personal Finance qualification, Maria shows her learners where to find information about money and rights. She says:

The big thing would be Citizens Information [website]. We'd look at that and other agencies. MABS is the main 'go to' place in Ireland.

Maria uses activities from the Managing Personal Finances qualification in other subjects that she teaches. One example is Communications, where she encourages the learners to plan and write a letter of complaint about a faulty or unsatisfactory item. To write the letter, they need to research information online about their rights as consumers.

Maria believes that a community development approach would increase the number of people having the opportunity to learn about money. She does not think that advertising money courses would be very successful in attracting new learners. She believes instead that existing groups, for example, mother and toddler groups, should be targeted and their needs identified and met. She says:

The groups that you want to target — it's very hard to get them through the door of [a learning centre]. I think it's only when you get out there and meet them [that] you see what their needs are rather than putting on something that you feel they need.

Case Study 2

National Learning Network, Navan

“It ranges from understanding personal cultural values around money to looking at how money works in society, to looking at how you calculate change and shopping.”

The organisation

The National Learning Network (NLN) in Navan provides courses at both its Kennedy Road and Mullaghboy Industrial Estate centres. The courses are aimed at young people and adults, aged 16 or over, who have already left school. Learners might be studying for a number of years, depending on their courses. Learners can achieve certification through a number of courses which run at QQI Levels 3, 4 and 5.

The NLN in Navan runs the Access course, which is funded by the Health Service Executive, over three years. The course leads to a certificate in employability skills. Its New Directions course is aimed at helping to maximise learners’ independence and social integration in the community. The Fresh Start course, which provides level 3 certification, is designed to help people with mental health difficulties or long-term illnesses to come back into learning and prepare for employment. In addition to these courses, the Navan centres offer SOLAS-funded vocational training.

Many of the NLN’s learners will move into the workplace or on to further education courses offered in the Education and Training Board (ETB). Learners who are unable to progress into the workplace or further education might go into the Rehab care section¹⁴.

¹⁴ The National Learning Network is educational wing of the Rehab Group. According to Rehab’s website, it: provides high-quality training, education and employment placement services which successfully support over 90% of its 5,000 learners in progressing to further education or employment every year. Courses are delivered in 50 locations around Ireland and include more than 40 programmes ranging from business studies and computer skills, to photography and performing arts.

The resource teacher

The resource teacher, Wendy Malone, is the Mullaghboy centre's resource teacher. Her role is to support learners who have literacy and/or numeracy difficulties. When learners come into the centre for the first time, Wendy meets them for an educational assessment. Not all learners require extra support, but those who do, or those who want it, then meet Wendy once a week for a half-hour one-to-one session. Together, Wendy and the learner work on whatever problems the learner might be having, or that they might face in a future assessment. Wendy often liaises with other instructors in the centre and with the centre manager, and even with some members of outside agencies such as the HSE.

Introducing money into learning and teaching

Wendy says that money features very heavily in her teaching. She is supporting the learners to work towards being more independent and, for them, money is an important and integral part of daily life. It is also important that they can handle the money they receive as part of their training allowance. Wendy says:

When our younger learners come here at 16 or 18, in some cases many of them would not have had access to money ... The money may have gone into a parent's account, but it's a requirement for the receipt of their training allowance that they have their own bank account.

For Wendy, the allowance presents opportunities for learning about practical money handling.

Managing finances and budgeting skills form part of the learners' Training Specification Plans (TSP). This learning leads to accreditation of the QQI module Managing Personal Finances at Level 3. Wendy explains:

It ranges from understanding personal cultural values around money to looking at how money works in society, to looking at how you calculate change and shopping.

A core module of the certificate in Employability Skills is the QQI Application of Number award at Level 3. Alongside fractions, percentages, rounding and other general numeracy skills, there are learning outcomes about calculating change and using money in everyday situations.

Learners who are training with employers, as part of the Employer-Based Training course, work towards the QQI Functional Mathematics award at Level 4. Wendy says:

There's a lot of money-based maths in there— around discounting, percentages, looking at comparing prices in shops, estimating, calculating to the nearest hundred

The highest level of maths certification in the centre is the QQI award in Business Calculations at Level 4 which learners work towards in the Information Technology Skills group. Learners are required to check payslips and work out simple interest and compound interest relating to saving and borrowing. They also need to perform calculations relating to simple household budgets, VAT, insurance premiums, interest rates and repayments for loans.

Topics that learners ask for

Wendy finds that learners are most interested in learning how to calculate change:

It becomes very apparent to [the learners] when they go out into the workplace, because that's really where strangers are coming and saying, "Well, look, you gave me the wrong change".

Strategies and resources for teaching

Teaching strategies:

Understanding financial terms

Wendy uses NALA's plain English guide to financial terms, **A to Z — your pocket guide to understanding financial terms**¹⁵. She describes its value:

It explains in a very simple way how the terms are used and what they actually mean ... It goes through all the different types of financial terms that the [learners] may come across.

¹⁵ <https://www.nala.ie/resources/plain-english-guide-financial-terms>

Budgeting

Wendy uses an activity to teach budgeting skills focused on expenditure in a month. The learners write down everything they need to spend in that period. Wendy finds that the activity leads to interesting discussions with the younger learners. She says:

We are helping them to keep track of their expenses and how they can maybe save money or change their habits – bringing in a lunch instead of going out and buying lunch.

Wendy uses a budget account application form from a credit union. The learners do not need to open one of these accounts, but Wendy sees value in the activity itself.

Handling money

Wendy works with learners on coin and note recognition, asking learners to put coins and notes in order, count them out, and make up coin equivalents (for example, 50c = 20c + 20c + 10c).

Banking and bills

With her older learners, Wendy looks at how to write cheques and bank lodgements. She has also shown them how to read an energy bill, which is important for the learners who are living independently.

Shopping

Wendy finds that the learners enjoy learning about 'best value' when they are shopping. Together, they look at prices in different supermarkets, such as Tesco, Dunnes, Supervalu, Aldi and Lidl. The learners go to the supermarkets to look at different prices and carry out a price comparison activity.

Financial form filling

Wendy ensures that her learners are able to fill in financial forms that they need to use, which she sees as more of a literacy task. She explains that, as part of their induction, the learners need to open a bank account to receive their training allowance. Wendy takes time to explain the terms that commonly appear on such forms, for example 'direct debit', and what that actually means. It is important for the learners to understand how their allowance works.

Wendy also shows her learners how to fill in a form to open a savings account.

Safety around money

Wendy explains that all of the learners have ATM cards and are “well used” to using them. However, she believes it is important to work with the learners on an activity (based, for example, on a website such as <http://www.safecard.ie>) to underline the importance of safety when using cards.

Use of resources:

Using online resources

Wendy uses a variety of online resources with her learners. She blends them into her teaching. Online resources that Wendy has used successfully with learners include:

- The BBC Skillswise Change Game¹⁶ where learners play (against a clock or not, depending on their wishes) at working out five customers’ change.
- The Teaching Money website¹⁷, which contains games and activities – with versions available in Sterling and Euro.
- The Financial Health Check from www.consumerhelp.ie, which enables you to work through your monthly income and expenditure and work out how you might be able to make savings.
- Resources on the MABS website, including links to useful advice on finance and budgeting.
- www.mybudget.ie, which links to the Citizens Information consumer advice board, that gives free independent budget and consumer advice – suitable for older learners, in Wendy’s view.
- www.spunout.ie, which is aimed at young people, and which provides tips for managing personal finances and for making budgets — and sticking to them.
- www.youandyourmoney.ie, which is a guide to money and living costs and gives tips on saving money.

Many online money resources in English are available only in Sterling. Wendy explains how she gets round this with the learners:

We just have to explain to them that it’s a different currency, and they’ve gone to England on trips, they’ve been to Manchester. You say: “You are in the UK and you are using Sterling now.”

¹⁶ <http://www.bbc.co.uk/skillswise/game/ma09subt-game-change-no-timer>

¹⁷ <http://teachingmoney.co.uk/eurosite/euroindex.html>

The introduction of the Euro

Wendy continues to make use of resources that were published at the time of the Euro changeover (2002). One of the resources is a shopping game called Euro Shopping - Euro made easy, which was devised and produced by the European Commission. The learners look at the Euro notes and coins and make sure they are familiar with them, and then they take part in the game in pairs. The aim of the game is for players to buy and pay for articles in Euro at a reasonable price, making calculations in their heads. Each player has their own bag of Euros (made from laminated card).

Each player notes the prices in the shops and pays for the articles on their list. If they think the items are too expensive, they might be able to bargain down. Then the second person playing the game plays the part of the shopkeeper — their job is to give the change. Although the Euro changeover happened in 2002, Wendy and learners still find the game useful.

Another resource Wendy uses from the Euro changeover is the Euro Bingo game. This game involves using bingo cards with pictures of notes and coins on them. Learners have to try and cross off as many of them as they can.

NALA resources

Wendy uses worksheets from NALA's Read Write Now¹⁸ series for teaching learners to write and calculate prices, using hundreds, tens and units. One exercise she uses helps learners to differentiate between the Euro and cents columns, and where to put the decimal point.

The e-NLN website

The National Learning Network has an online site for learners, called e-NLN. This website contains a number of modules that learners can register for. One module is called Everyday Maths. It is not certified, but it provides learning around budgeting, using percentages, decimals, and general money skills.

18 <https://www.nala.ie/resources/search?keys=Read+Write+Now+workbook>

Meeting learners' financial guidance needs

For Wendy, supporting the learners to be more financially capable involves external agencies, including organisations in the financial sector.

There are already some links with money advice agencies for some of the courses in the centre. For the Fresh Start course, Wendy invites speakers from MABS to come and speak to the learners, as well as getting someone from Citizens Advice and from the local credit union.

The New Directions course, which is funded by the Health Service Executive, seeks to promote independence for learners, and to help them to become active citizens. Part of the course involves identifying services and supports within the community, and this includes services such as the Money Advice and Budgeting Service (MABS). The learners are supported to ask for information and support relating to their consumer rights.

Case Study 3

Word Aid, Kilkenny

“Money is the bottom line of everything.”

The organisation

Word Aid in Kilkenny provides learning opportunities for adults who want to improve their literacy, numeracy and IT skills. Up to 1,000 adults use Word Aid’s services each year.

Learners tend to be aged between late twenties and sixties, with most learners being male and in their forties. The centre’s resource worker, Marion Dermody, attributes the gender and age trend to the failure of the construction industry in the economic crash of 2008: many men who had been employed in the industry lost their jobs. The centre employs more than 20 tutors, plus a number of volunteer tutors. Two of the tutors, Helen Teehan and Karen Norton, provide examples of learning and teaching and the use of resources in this case study.

Numeracy is provided in three dedicated groups, but is also available for learners as an integrated element of most courses run in the centre. The resource worker recognises that numeracy appears to be becoming more and more popular among learners, and they ask for it almost as much as they ask for spelling support.

Introducing money into learning and teaching

Many of the centre’s learners are motivated by a desire to help their children’s learning. They seldom request to learn about money, but for those who want to improve their numeracy, money is used as a meaningful context.

Word Aid advertises its courses by a number of means, including local radio, leaflets and posters, word of mouth, and by targeting community events. There can be sensitivities around the way some courses are promoted, especially when they deal with a potentially sensitive topic such as a person’s finances. The resource worker explains:

If I was to advertise in the local credit union ... which we do ... about money management, a lot of people might say, "Well, if somebody is coming here, that's the place where they help people how to count their pennies. I never knew so-and-so couldn't count their money."

When Marion carries out initial assessments with new learners, she will often ask questions about money. She gives an example:

I would say, "You have €50, you go to the local supermarket, the goods cost €37.50 — how much change can you get back?" I say: "If you got a fiver back, would you complain?" If they say, "no", I know we have a problem with mental calculations

Strategies and resources for teaching

Strategies

The tutors will have discussions with their learners about a number of aspects of money, including options for borrowing money, understanding and paying bills, and prioritising what money is spent on. They describe in detail approaches to some specific topics as follows.

Saving

Word Aid tutors have started running a learners' savings account. Learners save €2 each week for a number of months to pay for an educational trip. The resource worker has identified a great deal of learning in the realisation that small amounts of money can add up to substantial savings over a given time.

The learners keep accounts using spreadsheets to track everyone's savings, as well as learning new computer skills. One of the tutors opened a Post Office savings account and explained to the learners what was involved in opening the account.

Although the savings activity was designed to be short-term, many learners have asked to continue saving money.

Using 'teachable moments'

Karen explains a way in which it is possible for tutors to use learners' immediate needs or circumstances to find ways of teaching about money. The learners were concerned about how they might afford to pay for the new water charges. She says:

The learners had a lot of concerns over how much to put away ... I said: "If we work it out over a year and divide it up by the weeks, and if we put that much away, you'll be okay."

Another situation that Karen encountered related to the misunderstanding about decimal points and money. She explains:

There was a big worry over this bill that came in and [the learner] thought it was €500, but it turned out it was €50 and there was such a relief.

In addition, Word Aid offers a course called Manage your Money as part of its SOLAS-funded provision. The course leads to the QQI Managing Personal Finances qualification at level 3.

Resources

Websites

The tutors use a number of websites with their learners, some of which contain learning activities, and others that are sources of information about money. The resources they use are as follows:

- www.consumerhelp.ie – gives guidance and provides tools to help citizens to understand their consumer rights and to make decisions about money.
- www.welfare.ie – a government website that provides guidance about welfare benefits.
- www.mabs.ie – the website of the Money Advice and Budgeting Service (MABS), and which helps users to assess their financial situations. The site includes a useful, interactive budget planning tool.

Realia (items from real life)

The tutors are keen to use real-world leaflets to teach money topics, such as those from the credit union or from MABS. They also make use of price lists, costed recipes and food packaging to help teach about budgeting.

Homemade materials

The tutors also create worksheets for learners using topical stories. For example, Karen created her own worksheet from a news story about a pyramid scheme which had led to a prosecution.

Videos

The tutors have used videos on the internet, such as those on YouTube¹⁹. One tutor showed learners clips of actors in situations where they needed to be assertive around financial transactions. She asked the learners to watch the video a couple of times and then to answer questions about it.

Other videos give viewers tips on, among other topics, how to save money when shopping.

Meeting learners' financial guidance needs

The tutors show the learners some websites that provide information about money, such as the Citizens Information website²⁰. This website offers guidance about people's rights as consumers, and tips on how to get a good deal.

Workers from the local Money Advice and Budgeting Service (MABS) come into the centre regularly and provide talks for learners on a number of courses, including the Manage Your Money course, but also functional maths courses and even literacy. As Marion, the resource worker, explains:

Money is the bottom line of everything, it comes up in some capacity.

Part of the intention is to make learners aware of the MABS service so that learners know where to go for help with personal financial difficulties. In addition, MABS refer their clients to Word Aid if they think that a client may benefit from improving their skills.

¹⁹ www.youtube.com

²⁰ <http://www.citizensinformation.ie/en/>

Case Study 4

National Learning Network, Longford

“It all began to connect and make sense to them ... and this provided them with the motivation and confidence to be ‘smarter’ with their money than before.”

The organisation

The Longford Centre is one of fifty NLN sites in Ireland. The Longford Centre provides five training courses, one of which is funded by the HSE and the others are funded by SOLAS through the local ETB. The courses on offer include: Fresh Start Programme, Employer Based Training (EBT), Horticulture, Multi Skills (Catering) and Turas. All courses are flexible training programmes that lead to certification, aim to develop a variety of skills and provide specialist supports for people who may have experienced a setback in their lives, are unemployed, have an illness, physical disability, learning or mental health difficulties.

The Centre runs programmes that help learners to acquire practical skills and on the job training and learners can achieve certification at QQI Levels 3 and 4. The Centre also links in with the local MABS. According to Area manager for Longford and Mullingar, Gary O’Neill, a lot of the learners who avail of the service have stressed related mental health issues. It is his view that debt and money problems and concerns are part of, or indeed, can exacerbate the situation.

The resource teacher

The resource teacher at the Longford Centre is Renata O’Reilly. She conducts an educational assessment of the learners that come into the Centre. There are two parts to the assessment, firstly, literacy and numeracy needs and secondly, the learning styles and learning experiences that people have had in the past. The assessment process allows Renata to note and identify the areas that the learner might need more help with and develop a dialogue around what that help might look like. She has found that rarely if ever would a learner ask for help with financial

or budgeting matters. However, they would look for help with online financing and everyday activities such as using ATM's and managing what she describes as 'imaginary money.' Renata explains the difference between 'imaginary' and 'real' money.

It's not that people cannot use money ... they know how to use a card ... you stick it in the wall and money comes out ... it's not like you have a hundred euro in your wallet. What they have is imaginary money and a lot of them don't fully understand how that works.

Renata has discovered that while a lot of the learners are very 'gadgetry savvy' they don't always have the general understanding of how to manage income and expenditure.

Introducing money into learning and teaching

Application of numbers, budgeting skills and managing finances are part of the courses that the Centre offers and can lead to accreditation at QQI Levels 3 and 4. Staff at the Centre work to achieve QQI outcomes and to ensure that at least 75% of learners leave with a major award. Whilst, not offering a 'standalone' course in money, it is a reoccurring theme that comes up in many of the different modules. Staff believe that being able to budget and manage money allows people to live independently without an over reliance on others.

Managing money and budgeting is part of what Renata terms as the 'social numeracy' she teaches. Renata concentrates on using everyday examples to teach general numeracy skills including fractions, ratio and percentages. These are skills the learners will need when paying their bills, banking and shopping. She feels that calculation and percentages tend to be areas that a lot of learners struggle with. Percentages in particular can be very difficult for people to calculate. She estimates that over 80% of learners can't calculate percentages. She often refers learners to the Credit Union app **my budget buddy** which helps some learners to manage their finances.

Strategies and resources for teaching

Teaching maths through money

Renata has found that a lot of learners who come to the Centre describe themselves as 'no good at maths'. It is her experience that this 'attribute' and even 'fear' of maths, a subject that might be perceived as difficult, has started during the learners' early learning experiences. She also noticed that a lot of the learners attribute their success in life to how 'good' they are with money. As a result she will often explore

the learners' 'belief system' about money and what is 'stopping' them from learning new things.

One of the activities to encourage students to engage with mathematics in everyday life is to collect financial information about a product or inquire about a service, for example, gathering brochures on mobile phones or talking to sales people. She noticed that at first the learners are reluctant to do this

They can be a bit nervous at first because they don't know what questions they should ask ... slowly they start believing I can do this, I can achieve this.

Once they become more confident asking questions, their interest in a product takes over, and they start doing maths. For example, they compare prices, the different packages on offer or which company has the most competitive rates and prices. They start to calculate how much they will save if they use one provider over another and how much cheaper is it to use one payment option over another. It is her experience that suddenly the learners are not so afraid, 'it's not a big bad monster anymore and they learn how to work with it.'

She uses the language of money to explain to learners the rules of adding, subtraction, multiplication and division. For example, Renata believes that shopping is an activity that everybody engages in. So she collect receipts and takes pictures of clothing labels. She asks the learners to calculate and work out the price if there is a 10% reduction on the item. Sales concept is a good way of introducing percentages to the learners.

Renata believes that it is important to always refer to the four basic rules when teaching maths or money matters. This understanding comes into play, for instance, when teaching subtractions. For example 'I could say you have ten euro and you bought something that costs six euro how many euro have you left?' She found that this it is easier for the student to do a calculation when they can visualize themselves doing the activity. She explains it all goes back to the basics four rules of mathematics.

Renata believes this understanding of the basic rules of mathematics works well in everyday life. For example, learners have told her how they now calculate what their shopping will cost before they go to pay for it. This saves them the embarrassment of having more items than they can afford to pay for and keeps them within budget.

Budgeting

On the Horticulture programme, in centre's satellite unit in Edgeworthstown, Renata uses a landscaping project to teach budgeting. The learners have to draw out the garden, cost plants, shrubs and seeds. They need to measure the garden area and work out how many shrubs, plants and seeds they'll need. Seeds can prove tricky

for the learners as these come in a pack rather than individually. The learners must calculate how much space they have and how much it will cost to fill this space. They need to calculate how much it will cost if you have less plants and more flower seeds, or more shrubs but less plants. This activity works well in a group situation as the individual members need to pitch and sell their ideas to the rest of the group.

Using technology

The learner's in the Centre have access to computers and Renata encourages them to use them to go online. She designs activities whereby the learners will go online to research a shopping or holiday provider's sites. They initially agree a budget and then they have to plan a trip, say to Dublin. In order for them to develop a sense of how much the overall trip will cost she encourages them to draw up a budget. First she gets them to look at the cost of the ticket, then include the costs of meals, a trip to the cinema, or buying a newspaper. This activity helps to promote independent decision making by learners.

they are not given much independence to actually do things for themselves ... so just by doing this exercise they are developing a sense of cost and how much things cost ... is this good value for money ... is it bad value for money.

However, she has found that there can be an over reliance of some forms of technology, for example, calculators and phones. There have been occasion where a learner will use a calculator to get the percentage of a number. By putting in one wrong number the learner will come up with a 'crazy number' which they will often accept. According to Renata this can be due to an 'over reliance on the gadget and a lack of common sense.'

Use of resources

During the initial educational assessment with learners Renata tries to establish where their individual interests lie and how she can incorporate this into an overall lesson plan. This information will determine the types of resources she will use with the individual learner. For example, if a learner likes shopping she develops resources with a fashion focus.

Renata uses NALA worksheets and workbooks with her learners especially the plain English guide to financials terms **A to Z — your pocket guide to understanding financial terms**²¹. Most of the resources she has accumulated she has designed herself. For example, to teach percentages she takes photos of shop windows with sale signs, copies of labels and copies of receipts.

²¹ <https://www.nala.ie/resources/plain-english-guide-financial-terms>

Online resources

She will have the learners go online to discover which supermarket has the lowest prices that week. She'll identify certain items such as lasagna sheets or stock cubes and have them compare the prices of these items. She also uses newspaper cuttings with the price of stocks and share in them and goes through these with the learners.

She uses online resources with the learners including My Budget Buddy²² from the League of Credit Unions website. Its main benefit is that it is easily accessible, can be downloaded to an iPhone and can help the learners keep track of their spending. The learners can use it on their phones and every evening just check what they've spent. She uses the BBC Skillswise website for topics that are of interest to the learners and relevant to their daily lives, for example, how to use an ATM machine.

Learners' feelings towards money

Renata is a qualified teacher and has a qualification in psychology with postgraduate study in Health psychology. She is particularly interested in how learning difficulties and mental health impacts on an individual's ability to function, use language and express themselves. Whilst wearing her psychology 'hat' she began to notice that many learners have certain 'feelings' towards money and usually expressed these feelings in a negative way.

A very simple thing to do is to get a feel for what a person feels about money. When I talk about money in the class a lot of them will say 'not enough', 'lack of' and 'dirty money'.

She was interested to find out why learners thought this way and wanted to explore their feelings for and relationship to money. She found that their view of money was often 'negative and complicated' and she wanted to get a sense of what money meant to the learners. It was her experience that as the learners learnt more about budgeting and managing their finances their relationship to money began to change, furthermore, mathematical ability for basic calculations has also improved. For example, saving money was seen as a bad thing because some people do not like to be thought of as 'tight'. She encouraged the learners to challenge this thinking and instead to think of saving a little as being smart with their money. She found that helping learners 'flip their thinking' on money that they were more confident in managing their finances.

It all began to connect and make sense to them ... and this provided them with the motivation and confidence to be 'smarter' with their money than before.

²² <http://www.creditunion.ie/whatweoffer/savings/mybudgetbuddy/>

Case Study 5

Further Education and Training Centre, Naas

“They can grasp that 50c is half a euro but struggle with the concept of decimals and fractions.”

The organisation

The Further Education and Training Centre, Naas, provides a variety of education and training course to adults. These courses include: ITABE²³, Skills for Work, ESOL²⁴, spelling programmes, one-to-one and group tuition. The Centre offers basic adult education and accredited courses at QQI Levels 3, 4 and 5. Over the years, the service has seen an increase in the number of ESOL learners, due in part to referrals from the Department of Social Protection. As a result of the demand for ESOL classes, the Centre now offers four certified courses.

Apart from an influx of ESOL learners, the staff have noticed other changes in the profile of learners coming to the service. They believe there has been an improvement in the reading level of adult learners, particularly among the younger cohort. However, writing skills and numeracy skills are judged to be poor right across the board.

The service does not offer a dedicated money course, but they do run a maths class which looks at money and finances. This class is usually poorly attended and the staff have found it difficult to attract learners. They have tried rebranding the course, and have offered it to learners as ‘would you like to be able to help you kids with maths homework’ and ‘would you like to be better able to manage your money’, but the uptake is still low.

²³ Intensive Tuition in Adult Basic Education

²⁴ English for Speakers of Other Languages

In an effort to recruit more people, Maria Grogan, the resource worker linked in with the home-school liaison teachers in the local school. The school was anxious to help parents better understand the Project Maths syllabus and asked Maria if she could run a course for the parents. This has been quite successful with parents of school-going children. The service has also linked in with the local Money Advice and Budgeting Service (MABS) service who visit the Centre and talk to the learners about money issues.

Introducing money into teaching and learning

The tutor, Frank Cox, teaches numeracy to four groups of learners at QQI Levels 1-3. It is his experience that the way to engage learners at the lower levels is to introduce maths through learning about money. Frank found that it can be the only route to providing them with some maths education. They can grasp that 50c is half a euro, but struggle with the concept of decimals and fractions.

Frank started doing a weekly budget with the group and he got them to write down how much they spent on food, on bills, on their phone and on entertainment. Some of the results were startling:

One person came up with total costs of €500 a week and they were only getting €200 from the dole. I knew the numbers couldn't be right, so I started to wonder if the numbers were just wrong or if the person was in debt.

When Frank tried to broach the subject sensitively with the learner, the learner said that he was not in debt. What occurred to Frank was that maybe the learner did not know exactly how much he was spending a week. However, he spends his money until it runs out and, as a consequence, is living hand to mouth until the next payment arrives.

As time went on, Frank discovered that most of the learners in the group do not have a bank account, are not part of a credit union, and, that when they need extra money, they go to money lenders. With this in mind, he started talking about interest rates and this allowed him to introduce the use of percentages as part of the class. This allowed the group to see the different interest rates offered by money lenders and institutions such as the local Credit Union.

Strategies and resources for teaching

Using money to teach maths

Frank uses money as a way of teaching measurement skills, fractions, decimals and percentages. He introduces these concepts through discussions about paying bills, budgeting, borrowing money and home decorating. For example, a learner was talking about decorating her home with new carpet and painting the walls. Frank took this opportunity to have the class work on a home renovation project.

I wanted them to work out in advance the cost of the renovation. I had them measure the room and told them the price of the carpet is €25 a square metre. It took a couple of weeks and a lot of multiplication sums, but eventually they were able to work out the cost and decide if they could afford to buy the carpet.

Once the learners had completed the process and worked out the overall costs, many decided that decorating was something they could not afford.

Shopping

Frank works with a learner who he met through one of the home-school liaison teachers. He has worked with this learner for a number of years and discovered that money is always an issue for her. He found it difficult to broach the subject, as money is a sensitive issue to discuss with most people. However, during his conversations with her, he discovered that she did most of her shopping from catalogues. He tried explaining to her that shopping this way was costing her more money, but because she had become so used to it, she was very reluctant to change.

Handling money

Frank uses money to teach adding and subtraction to the group. He gives an example:

I'll say to them: I had €20 and now I have €6.50 change ... how much did I spend? I give them notes and coins to work with and this allows them to see the physical difference and helps with their calculations.

Budgeting

Frank has found that talking about shopping is a good way to get the learners thinking and talking about money. He gets the class to write out a list of the groceries they buy in a week and then looks in more detail at the items they are buying. He points out to the group that they should always look for where the bargains are. For example, were there any two-for-the-price-of-one deals? He also has the learners identify the items that might be unnecessary or wasteful in terms of spending.

He also teaches them about 'rounding off' their money so they know how much they have to spend. He gets them to count out the price of items in euro. For example, if an item is €2.99, he'll tell them to round it up to €3. Likewise, if an item is €1.10, he'll show them how to round it down to €1. This allows them to keep a running total in their heads, to know when they have used up their budget and, most importantly, to avoid the embarrassment of not having enough money when they get to the cashier.

Use of resources

Frank uses practical material and online resources with the learners. He mostly uses the computer programme Microsoft Excel to design his own worksheets and resources. For example, he would give the learners a worksheet with a plan of a house on it and ask them how many rooms are in the house including the kitchen and bathroom, how many bedrooms, and any other rooms. He then gets the learners to put imaginary dimensions in the rooms.

This teaches them about area, how to multiply and how to calculate ... once they start doing this, they can see the results for themselves ... also writing things down helps with the retention of it.

It is his experience that using customised resources to meet the learners' needs works better than using a workbook that has no relevance to them. He also uses online resources with the learners including BBC Skillswise, Mathaids.com, Maths Eyes websites and videos on YouTube.

Paying bills and banking online

It is Frank's experience that learners are struggling more and more to deal with the move towards paying bills online and online banking. Most of the learners usually pay their bills on a weekly basis through the local post office. When this support is taken away from them, they struggle with the online system. Most of the learners do not have a bank account, so therefore would not have a credit or debit card. This virtually excludes them from making online payments and may lead them to fall behind on their bill payments.

Borrowing and the taboo of money issues

Frank has found that it can be difficult to talk to the learners about money issues. It is a sensitive and oftentimes a taboo subject. The majority of the learners are in receipt of payments from the Department of Social Protection. This means that they are on very limited income and “struggle hand-to-mouth from week to week”. They are not usually in a position to put something aside for a rainy day. To supplement their income, some of the learners have turned to money lenders and financial institutions who offer immediate loans at high interest rates. It is Frank’s experience that this happens most around First Communion time. This is particularly noticeable when it comes to dressing little girls.

That’s when you’re really into the whole personal and private thing again ... you could go to the Red Cross shop and get a dress for a fraction of the cost ... but people don’t want to be seen doing this.

How much people spend on these occasions is a very sensitive and private issue, and people are often reluctant to discuss such matters. Franks says he tries not to get into people’s personal finances. Instead, he will discuss the varying interest rates offered by banks, credit unions and other financial institutions.

This discussion allows Frank to raise the thorny issue of borrowing money. He is able to show learners how a loan from an institution such as a Credit Union is a much better option than taking a loan from a money lender. He points out to them that if they take a loan from a money lender they will be paying a much higher interest rate than if they take a loan out with the local Credit Union. He explains:

You don’t want to interfere with their personal finances and funds ... you’re just trying to give the best advice you can ... it can be difficult to do ... and not overstep the mark.

Frank also makes the learners aware that if they are experiencing financial difficulties they can always go the local MABS for support and advice.

Case Study 6

Tuam Adult Basic Education Service

“You’re introducing them to maths in an everyday way that’s familiar to them.”

The organisation

The Tuam Adult Learning Centre is part of the Galway and Roscommon ETB. The Tuam Centre is based in North Galway and services quite a large geographical area including Dunmore, Ballymoe, Glenamaddy, Ballygar and Mountbellew.

The service provides one-to-one and group support in reading, writing, spelling, maths, ESOL classes, family learning, homework support programmes and Story Sacks. Accredited programmes are also on offer to the adult learners. The service has a part-time Adult Literacy Organiser, Sheila Holland Fox, and three resource tutors: Kevin Kelly, Ethna Lynch and Geraldine Tuttle.

Learners are referred to the service by the schools, Tusla and the local employment services. They have a walk in policy which attracts adult learners who know of the service through word of mouth. The Centre advertises its services through the local paper, local churches and schools, and the radio station, Galway Bay FM. Staff also network with local DEIS schools (Delivering Equality of Opportunity in Schools) and other organisations, including Tusla.

The service offers a Project Maths course to parents of school-going children. Home-school liaison tutors from the local national and secondary schools promote the course amongst the parents they work with. According to Sheila, the course has really taken off and is very popular with a high attendance rate. The service does not have a course dedicated to money issues. Instead, this is covered as part of a maths programme.

Introducing money into teaching and learning

The tutors, Kevin, Ethna and Geraldine, bring money into their teaching and learning in most of the classes they run. It is their experience that, for learners, the most comfortable element of maths is when dealing with money issues. If the learners can connect what they are learning back to money, they are more likely to understand what the tutor is talking about. For example, instead of doing, let's say, five times tables, I'd say to the learners, 'well what if you had three fivers... how much would that be?' that way you're introducing them to maths in an everyday way that's familiar to them.

Shopping online

Another module the service offers is Internet Skills. This module covers money-related issues as well as how to send an email and how to use the internet to do everyday things like booking a holiday. The tutors appreciate that talking about money can be a sensitive issue for a lot of learners. Some of the adults who come to the class may be struggling financially, and the module allows the tutors to talk about and teach about money in a non-intrusive way. For example:

IT classes are easy because it's not connected to the learner in a personal way. If you're looking for someone to itemise a shopping bill, that's personal, it's close to home. Whereas online, it's very much removed from the self.

Another activity is to have the learners compare the cost of doing something online and doing it in person. A typical example is paying car tax. The tutor will ask the learners to list all the costs associated with going to the tax office to pay the tax or paying it online. The learners have to consider the additional costs of taking the bus, or paying for parking, petrol costs and the cost of buying refreshments like a bottle of water or a cup of tea. The learners immediately could see the savings associated with paying car tax online.

However, a major stumbling block is that not all of the learners have a bank account, and therefore they do not have a credit or debit card. This in effect stops them from accessing online services such as shopping and paying bills. Situations like this can present the tutor with an opportunity – a 'teachable moment' – to debate and discuss the pros and cons of having a bank account and using online banking.

It also affords an opportunity to look at how the internet can be used for other purposes including sourcing products such as groceries. The learners can compare prices in the different supermarkets and find the best and most competitive prices. It also allows the learners to use maths calculations, and introduces them to the functions of adding, subtracting and using percentages. They learn how to price

things and to make calculations and figure out how much 50% of the total price is. It allows them to figure out how much money they have to spend and whether they have enough money in their pockets to be able to do this.

This skill of calculating costs is transferred into everyday life. The learners have the ability to calculate rather than estimate how much paper money, euro coins and loose change they have in their pocket. They know exactly how much money they have to spend and whether or not they can afford an item. This saves them the embarrassment of not having enough money when it comes to paying for a product.

Financial paperwork

Some of the learners tend to shy away from using a bank or opening a bank account for a number of reasons. These include the intimidating look of the building itself, a fear of the banking system, fear of other people knowing their business, and so on. But mostly, they fear the paperwork. A learner came to class and asked for help filling out financial forms. The tutor devoted a class to looking at all the paperwork involved when opening a bank account. The tutor had the learner go online and look at all the forms involved, including lodgement and withdrawal slips, what these terms mean and what specific purpose the forms are used for.

You can do this during an IT class ... they can look at different forms, what they mean and what they are used for ... it's all there for them on the computer, they can do it in their own time and it's all done in a very non-threatening way.

The tutors have found that some of the learners struggle with the concept of what they describe as 'virtual' or 'online' money and how to use credit and debit cards. The learners are used to dealing with how much they have in their purse. They can see it, know exactly how much they have and know when it is gone. This allows them to keep track of their money and spending. On the other hand, they have difficulty keeping track of 'virtual' money, using an ATM and with online services such as banking or paying bills.

Using money to teach maths

One of the tutors described how he designed an activity that would integrate using money with mathematics. He had the class pretend that they had won the lottery. The first thing they were going to do with the money from the win was to build a new house. The activity started with the learners drawing out a picture of the bungalow, and how many rooms they were going to include. They then got a measuring tape and measured out how big they thought each room should be. Each room would be a different size and had to be measured out separately. For example, if it was a three-

bedroom bungalow, the master bedroom would be bigger than the other two, and maybe it included an en-suite bathroom.

Once the measurements were complete, the learners went to local shops, including floor and carpet shops, kitchen outlets and hardware stores. They picked out the different types of flooring they wanted for each room and then figured out how much they needed per square metre, and finally calculated the cost. This activity was carried out over a number of weeks. Eventually, the tutor began to notice that the learners were applying the learning to their real-life situations. One of learners explained how he was thinking of replacing the flooring in his own home.

He said: "...well when I saw that floor I really liked it and I thought I'd get it for my own house ... but now that I think of it, it would be awfully expensive, but I saw another one that's just as nice but a lot cheaper."

This is a good example of how an imaginary situation was adapted by the learners and incorporated into their real life situations.

Use of resources

Some of the online resources the tutors use are Numberbonds²⁵, Bubble Maths²⁶ and www.writeon.ie. They also use resources from the local Money Advice and Budgeting Service (MABS) office. Overall, they use resources that are designed to meet the learning style, need and ability of the individual learner.

25 http://www.mathplayground.com/number_bonds_10.html

26 <http://www.sheppardsoftware.com/mathgames/bubblefun/bubblefunmathbasics.htm>

Discussion

Developing the concept of ‘financial numeracy’

There is little evidence that the term ‘financial numeracy’ is in common usage in educational terms in Ireland or internationally. However, these case studies suggest that there is, in fact, a positive relationship between numeracy and financial capabilities. Money is clearly a meaningful and useful context in which learners can understand numeracy concepts and apply learned skills in their everyday lives. Equally, learning to be competent and confident using money, and making effective use of financial products and services, requires a substantial degree of comfort in using numeracy. The numeracy involved in financial ‘social practices’ ranges from recognition of numerals on coins and notes, through checking change and estimating costs, to relatively sophisticated budgeting to run a home, buy a holiday or plan retirement. Potentially, it also involves the conceptualisation of risk, though this was not an area that these case studies explored.

Practitioners’ approaches to learning and teaching of financial numeracy

The practitioners in the case studies all used a holistic approach to the subject of money, with a focus not purely on skills, but on the knowledge and understanding relating to the use of money. Their focus was unfailingly on the application, often the critical application, of learned capabilities. In other words, their emphasis was on the outcome: how would the learners use what they had learned in a considered and careful way.

There is evidence throughout the case studies of the practitioners’ concerns for their learners as individuals who might be at risk of money difficulties. There is also evidence of deep consideration about the issue of boundaries in relation to the teaching of a potentially very personal subject. There is a discussion of their strategies to deal with this issue below.

Main topic focuses in the case studies

In more than one case study, tutors delivered all or part of the QQI level 3 qualification in Managing Personal Finances, and tutors spoke of their learners

enjoying the qualification. However, money appears to feature across tutors' teaching as well, as they customise resources for individuals or groups of learners according to their needs.

The case studies evidence that the greatest focus of teaching and learning was on the topics of:

- (a) handling money (including using coins and notes, checking change and being safe with money); and
- (b) budgeting (whether on a daily basis for food and heating, or budget planning for future holidays and so on).

Banking followed closely as an area of interest, perhaps because many of the learners the tutors are working with are 'unbanked' – they do not have or use a bank account. Instead they use cash and, if they need to borrow money, they will use local money-lenders. Tutors have drawn on credit union resources to make learners more aware of the credit union in their community. In the same way, tutors have drawn on the services of the local Money Advice and Budgeting Service (MABS), both for two-way referrals and to bring MABS advisers into the learning centre to talk to groups of learners.

The need to understand financial terms makes an appearance alongside banking issues. Consumer rights and the features of financial contracts (for mobile phones, and so on) also feature in the learning and teaching.

There is, perhaps, potential for the development of financial numeracy learning resources (where money and numeracy have equal weight) designed for adults, with a heavy focus on handling money and budgeting, but taking account of the range of linked topics that occur throughout the case studies.

Methods used to de-personalise the learning of a sensitive subject

Tutors recognised the importance of respecting learners' personal situations in relation to money. Their repeatedly expressed concerns demonstrate their commitment to boundaries in the classroom, and also to protecting their learners' interests, even in instances when learners' financial behaviours gave cause for concern.

A recurring teaching method was to use case studies about fictional individuals in money dilemmas or situations where they needed to make financial decisions. Tutors referred to examples of case studies they had used from the internet (such as Ms Smart's diary), but in the main the case studies they spoke of were written themselves, with an eye to the issues that were pressing for their learners.

A second organisational strategy has been to form relationships for referrals and even delivery with the local MABS office. MABS advisers have spoken to learners in groups and have taken referrals from learning centres so that they can support individuals as clients. At the same time, MABS offices have referred their own clients to the local learning centre so that they can improve their skills to help them with their money.

There could be an opportunity for providing guidance to local adult literacy services on how to develop local networks around the development of adults' financial skills. This might be achieved through partnerships developed at national level, for example, between Education and Training Boards Ireland and MABS).

Professional development

There is little or no evidence in the case studies of tutors having received any specific professional development or guidance in how to teach money skills to adult learners. Several tutors had undertaken basic adult education qualifications, such as those offered by NALA/WIT, including the numeracy modules there.

Tutors applied the principles of good adult literacy work to their practice, and it appears that the subject of money (whether as a learning outcome in itself or as a context for teaching numeracy) has been approached as an important social practice in learners' lives.

There could be scope for developing a professional development module or guidance to assist tutors in delivering good financial numeracy to adult learners. This module or guidance could include topic-level teaching ideas and resources. This research could provide the starting point for the development of such a module or guidance.

Final word

This report illustrates financial numeracy practice with a focus on the delivery of learning and teaching. It is intended to be a resource for tutors working in the area of adult numeracy in Ireland, providing ideas and inspiration about teaching concepts, learning activities and resources. It is also intended to be of interest to a wider audience including learners, practitioners, managers and policy makers.

This project sought to explore and record practice taking place across the country in relation to money learning. It will enable us to understand what guidance, professional development opportunities and resources could be put in place to assist tutors to support their learners to become more financially competent.

BIBLIOGRAPHY

Conroy, P., O'Leary, H., 2005. *Identifying how literacy and numeracy difficulties act as a barrier to understanding and accessing financial services*, NALA, Dublin.

Grifoni, A., Messy, F.A., 2012. *Current Status of National Strategies for Financial Education: A Comparative Analysis and Relevant Practices*, OECD publications.

Lee, M. J., 2013. *The Challenge of Financial Numeracy: Requisite Mathematical Reasoning for Financial Literacy*, McGraw-Hill Research Foundation, New York

National Adult Literacy Agency, 2012. *Guidelines for Good Adult Literacy Work*, NALA, Dublin.

National Plan for Social Inclusion 2007-2016, Stationary Office, Dublin.

OECD (2005), *Recommendation on Principles and Good Practices for Financial Education and Awareness*

OECD, 2013. *High level principles for evaluating financial education programmes: survey evidence, policy instruments and guidance*, OECD publications

Report of National Steering Committee, 2009. *Improving Financial Capability – a multi-stakeholder approach*, Dublin.

Waterton, J., (2013) *Health Literacy – A Scoping Study Final Report*, Scottish Government, Edinburgh

Appendix 1

Practice table

The following teaching strategies and learning activities are extracted (and sometimes paraphrased) from the six case studies. We present them here for the benefit of readers who are seeking inspiration on how to teach particular topics or adapt their teaching to certain situations.

Tutors found these strategies and activities effective in their work with learners. To understand the contexts in which the tutors use them, we recommend that you read the relevant case study.

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Assessing learning needs	<p>When the resource worker carries out initial assessments with new learners, she will often use ask questions about money. She gives an example:</p> <p>I would say you have €50, you go to the local supermarket, the goods cost €37.50 — how much change can you get back? I say, If you got a fiver back, would you complain? If they say, "no," I know we have a problem with mental calculations, a big problem. While some will try to work it out, others will say, "I need the calculator on my phone to do that".</p>	Kilkenny
Handling money	<p>The tutors have found that some of the learners struggle with the concept of what they describe as 'virtual' or 'online' money and how to use credit and debit cards. The learners are used to dealing with how much they have in their purse. They can see it, know exactly how much they have and know when it is gone. This allows them to keep track of their money and spending. On the other hand, they have difficulty keeping track of 'virtual' money, using an ATM and online services such as banking or paying bills.</p>	Tuam

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Handling money	<p>The tutor is supporting the learners to work towards being more independent and, for them, money is an important and integral part of daily life. It is also important that they can handle the money they receive as part of their training allowance. The tutor says:</p> <p>When our younger learners come here at 16 or 18, in some cases many of them would not have had access to money ... The money may have gone into a parent's account, but it's a requirement for the receipt of their training allowance that they have their own bank account.</p> <p>For the tutor, the allowance presents opportunities for learning about practical money handling. She says:</p> <p>That's where the form filling comes in and then the understanding of how the payslip works, and trying to get them into the habit of budgeting on a weekly basis — what they have coming into their bank account and looking at what their outgoings would be: are they paying for their lunch every day, or paying for their transport?</p>	NLN Navan
	<p>The tutor uses money to teach adding and subtraction to the group. He gives an example:</p> <p>I'll say to them: I had €20 and now I have €6.50 change ... how much did I spend? I give them notes and coins to work with and this allows them to see the physical difference and helps with their calculations.</p>	Naas
	<p>The tutor works with learners on coin and note recognition, asking learners to coins and notes in order, count them out, and make up coin equivalents (for example, 50c = 20c + 20c + 10c).</p>	NLN Navan

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Handling money	<p>The tutor explains that all of the learners have ATM cards and are well used to using them. However, she believes it is important to work with the learners on an activity (based, for example, on a website such as http://www.safecard.ie) to underline the importance of safety when using cards. She describes the activity:</p> <p>[It] is an introduction to using ATMs which is extremely useful. It emphasises safety around using ATM machines — and how to keep your PIN safe and how to look at what amount you select, reading the instructions on the ATM, reading the different parts of the ATM and answering a few true and false questions at the end.</p>	NLN Navan
	<p>The tutor continues to make use of resources that were published at the time of the Euro changeover. One of the resources is a shopping game called Euro Shopping - Euro made easy, which was devised and produced by the European Commission. The learners look at the Euro notes and coins and make sure they are familiar with them, and then they take part in the game in pairs. The aim of the game is for players to buy and pay for articles in Euro at a reasonable price, making calculations in their heads. Each player has their own bag of Euros (made from laminated card).</p> <p>Each player notes the prices in the shops and pays for the articles on their list. If they think they are too expensive, they might be able to bargain down and then the second person playing the game plays the part of the shopkeeper — their job is to give the change. The tutor explains how the game works:</p> <p>Sometimes as part of the game the retailer or shopkeeper may give the wrong change and it's up to the customer to find the mistake and then correct them, and say, 'No, I'm sorry, I gave €10 and the item is €8.50 and you haven't given me enough change.' Basically the aim of the game is not only to familiarise the learners with euro notes and coins, but also to get learners into the habit of checking their change — and doing price comparisons and trying to bargain on an item.</p>	NLN Navan

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Budgeting	<p>The tutor has found that talking about shopping is a good way to get learners thinking and talking about money. He gets the class to write out a list of the groceries they buy in a week and then looks in more detail at the items they are buying. He points out to the group that they should always look for where the bargains are. For example, were there any two-for-the-price-of-one deals. He also has the learners identify the items that might be unnecessary or wasteful in terms of spending.</p> <p>He also teaches them about 'rounding off' their money so they know how much they have to spend. He has them count out the price of items in euro. For example, if an item is €2.99, he'll tell them to round it up to €3. Likewise, if an item is €1.10, he'll show them how to round it down to €1. This allows them to keep a running total in their heads, to know when they have used up their budget and, most importantly, to avoid the embarrassment of not having enough money when they get to the cashier.</p>	Naas
	<p>The tutor teaches budget planning using a renovation project. He says:</p> <p>I wanted them to work out in advance the cost of the renovation. I had them measure the room and told them the price of the carpet is €25 a square metre. It took a couple of weeks and a lot of multiplication sums, but eventually they were able to work out the cost and decide if they could afford to buy the carpet.</p> <p>Once the learners had completed the process and worked out the overall costs, many decided that decorating was something they could not afford.</p>	Naas

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Budgeting	The tutor uses a horticultural activity to teach budgeting. She gives the learners a budget to do a landscaping job. The learners have to draw out the garden, cost plants, shrubs and seeds. They need to look at the size of the garden and calculate how many shrubs, plants and seeds they'll need. Seeds can prove tricky for the learners as these come in a pack rather than individually. The learners must calculate how much space they have and how much it will cost to fill this space. They need to calculate how much it will cost if you have fewer plants and more flower seeds, or more shrubs but fewer plants. This activity works well in a group situation, as the individual members need to pitch and sell their ideas to the rest of the group.	NLN Longford
	The tutor asks learners to plan financially for a goal. The task, she says: ... might be getting the money together to get your deposit [for a holiday], it might be how much you need to save each week, what costs are going to be involved in it, researching where you'd like to go, brochures, things like that. We look at temperatures maybe, what kind of clothes you need to bring — it does engage people.	Parnell
	The tutor worked with her group to organise a Come Dine with Me activity, based on the television programme where a group of people eat at each other's homes during the same week and score their hosts' cooking. The tutor says: We brought in cookery books to choose the menu. They had to go out and price the menu. We'd also say how many people were going. Would we have to increase the recipes? How many bottles of wine would we need, how many glasses of wine for each person, how much would a glass hold.	Parnell

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Budgeting	The tutor uses the Ms Smart's Spending Diary ²⁷ resource with her learners, from the www.makingcents.ie website. The learners enjoy the activities.	Parnell
	<p>The tutor uses an activity to teach budgeting skills focused on expenditure in a month. The learners write everything they need to spend in that period. The tutor finds that the activity leads to interesting discussions with the younger learners:</p> <p>When we talk about daily spending, we find that learners tend to take all their money out [at once] or keep going back to the ATM machine and then not keeping track of their finances. And it's very easy for them to use up their money on lunches every day or drinks or topping up their mobile phone or going out on their trips. We are helping them to keep track of their expenses and how they can maybe save money or change their habits – bringing in a lunch instead of going out and buying lunch.</p> <p>Many of the tutor's older learners are managing household budgets. She says:</p> <p>They would be looking at things like insurances, grocery shopping, uniforms if they have children. So there's a whole lot of different household budgeting that our younger learners wouldn't have.</p>	NLN Longford

²⁷ https://www.nala.ie/sites/default/files/publications/Making%20Cents_0_1.pdf

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Budgeting	<p>The tutor uses a budget account application form from a credit union. The learners do not need to open one of these accounts, but the tutors sees value in the activity itself, as she explains:</p> <p>Even if they are not applying to the Credit Union, they can still sit down and do a monthly budget or yearly budget on how much they would be spending, maybe on TV licence or telephone, medical expenses, car tax, car insurance, savings, gas, petrol etc. All those types of household expenses. That would help them maybe budget better.</p>	NLN Navan
	<p>The tutor uses the credit union My BudgetBuddy²⁸ app with her learners.</p>	NLN Longford
Banking	<p>The tutors have found that learners can shy away from banking. When a learner came to class and asked for help filling out financial forms, one of the tutors devoted a class to looking at all the paperwork involved when opening a bank account. The tutor had the learner go online and look at all the forms involved including lodgement and withdrawal slips, what these terms mean and what specific purpose the forms are used for.</p> <p>You can do this during an IT class ... they can look at different forms, what they mean and what they are used for ... it's all there for them on the computer, they can do it in their own time and it's all done in a very non-threatening way.</p>	Tuam
	<p>With her older learners, the tutor looks at how to write cheques and bank lodgements. She has also shown them how to read an energy bill, which is important for the learners who are living independently.</p>	NLN Navan

28 https://www.nala.ie/sites/default/files/publications/Making%20Cents_0_1.pdf

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Banking	<p>The tutor ensures that her learners are able to fill in financial forms that they need to use, which she sees as more of a literacy task. She explains that, as part of their induction, the learners need to open a bank account to receive their training allowance. The tutor takes time to explain the terms that commonly appear on such forms, for example 'direct debit', and what that actually means. It is important for the learners to understand how their allowance works. She explains:</p> <p>Now their money or their training allowance would go into the bank account through Paypath, so we'd have to explain what is Paypath and how does it work. This is a very simple application form that requires them to fill in their PPS number, the name and address of the workplace or college, next of kin, date of birth, name and address, telephone number, gender and nationality. They are questions that they would come across in all forms.</p>	NLN Navan
	<p>The tutor shows her learners how to fill in a form to open a savings account, and also how to apply for deductions to be taken from their salaries. She explains what this is for:</p> <p>Over the course of the Access group, the learners would go away on holidays together. In the past, they have had X amount of salary deducted towards paying for the holiday, so they would have had to sign a form to allow that to happen.</p>	NLN Navan
Bills	<p>Where she can, the tutor uses real-life items, such as credit union or banking leaflets. She gives an example of looking at information about water charges:</p> <p>When the water charges came in, we did a great bit of work on that early on. It caused great fun in the Communications group, looking at the cost and what was expected.</p>	Parnell

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Earning and spending	The tutor uses online games such as the Hay Day game ²⁹ . This is a farming game whereby the user has to earn money and spend it on buying something like new machinery. It also involves planning your finances and managing your budget. According to the tutor, it is a game the learners enjoy.	NLN Longford
Understanding financial terms	The tutor uses NALA's plain English guide to financial terms, A to Z — your pocket guide to understanding financial terms ³⁰ . She describes its value: It explains in a very simple way how the terms are used and what they actually mean ... It goes through all the different types of financial terms that the [learners] may come across, such as annual APR ... balloon payments, bankruptcy, booking fee, balance sheet etc ... If they come across a term that they don't understand, they can whip this out and say, well, come on we'll have a look at it and see can we find that term — and then they can write it into their dictionary.	NLN Navan
Financial contracts	As part of an activity, the tutor and her learners consider whether a personal finance plan with a car company (involving small monthly repayments but a large balloon payment at the end) is a sensible option compared to a loan from a credit union.	Parnell
	The tutor shows her learners how to go onto price comparison sites, such as www.bonkers.ie to compare prices for mobile phones and utilities. The learners look at the benefits and problems in paying for electricity using a pay-as-you-go card. They consider the advantages of being able to manage money carefully, but also consider the fact that they tend to pay a higher price in the end for the electricity they use.	Parnell

29 https://www.nala.ie/sites/default/files/publications/nala_guidelines_for_good_adult_literacy_work.pdf

30 <https://www.nala.ie/resources/plain-english-guide-financial-terms>

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Saving	<p>The tutors have started running a learners' savings account. Learners save €2 each week for a number of months to pay for an educational trip. The resource worker has identified a great deal of learning in the realisation that small amounts of money can add up to substantial savings over a given time.</p> <p>The learners keep accounts using spreadsheets, to track everyone's savings, as well as learning new computer skills. One of the tutors opened a Post Office savings account and explained to the learners what was involved in opening the account.</p> <p>Although the savings activity was designed to be short-term, many learners have asked to continue saving money. The resource worker explains:</p> <p>When Christmas comes they can use the money they've saved instead of perhaps borrowing from unlicensed lenders. We're teaching people about responsibility around money and the value of it.</p>	Kilkenny
Borrowing	<p>The tutor discusses the varying interest rates offered by banks, credit unions and other financial institutions.</p> <p>This discussion allows the tutor to raise the thorny issue of borrowing money. He is able to show learners how a loan from an institution such as a Credit Union is a much better option than taking a loan from a money lender.</p> <p>I point out to them that if you take a loan from a money lender, you will be paying a much higher interest rate than if you take a loan out with the local Credit Union. You don't want to interfere with their personal finances and funds ... you're just trying to give the best advice you can ... it can be difficult to do ... and not overstep the mark.</p>	Naas

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Best buys	The tutor finds that the learners enjoy learning about best value when they are shopping. Together they look at prices in different supermarkets, such as Tesco, Dunnes, Supervalu, Aldi and Lidl. The learners go to the supermarkets to look at different prices and carry out a price comparison activity.	NLN Navan
	The tutor gets the learners to go online to discover which supermarket has the lowest prices that week. She'll identify certain items such as lasagne sheets or stock cubes and get the learners to compare the prices of these items. She also uses newspaper cuttings with the price of stocks and shares in them and she goes through these with the learners.	NLN Longford
Consumer rights	The tutor uses activities from the QQI level 3 Managing Personal Finances qualification in other subjects that she teaches. One example is Communications, where she encourages the learners to plan and write a letter of complaint about a faulty or unsatisfactory item. To write the letter, they need to research information online about their rights as consumers.	Parnell
Dealing with sensitivities about person situations	<p>The tutor is aware of the sensitivities around asking people to talk about their personal finances. To get around this, she tries to use case studies – for example, about the financial circumstances of different family groups: one involving a single parent with a number of children, another featuring a couple where one person is working. The learning then focuses on these fictional, but realistic, situations. She explains:</p> <p>I get my students to come up with what kind of money [the families in the case studies] would be spending. We discuss it, what they would be spending on rent, food, the basics.</p>	Parnell

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Needs versus wants	<p>When teaching budgeting, the tutor says that she usually starts by talking about the difference between needs and wants and how we need to prioritise our spending. She says:</p> <p>I would talk about the three main things you need — a roof over your head, warmth and food. So they're your three priorities. And then what I suggest to people is that everything after that is your own choice — you prioritise what's important to you. Some people are smokers and they have to have their cigarettes. It could be certain people might need a car; other people don't need a car. I also like to suggest to people that they should always have some kind of outlet, entertainment or a hobby or something like that. It doesn't have to cost. The way I describe a budget is if you're too strict on yourself, you're going to binge at some stage — like a diet, you're just going to binge, so you're better off allowing some little space there to have some money or some outlet every week that we can do.</p>	Parnell
Money as a context for learning numeracy	<p>The tutor uses money to reinforce the concept of negative numbers:</p> <p>If I'm looking at positive and negative numbers, money is the way to go. If you have €5 and you need to spend €7, you're going to owe somebody €2 so you're minus €2. They can see it with a number line going up or down, or even just in a bank account with money going in and money going out.</p>	Parnell

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Money as a context for learning numeracy	One of the tutors described how he designed an activity that would integrate using money with mathematics. He had the class pretend that they had won the lottery. The first thing they were going to do with the money from the win was to build a new house. The activity started with the learners drawing out a picture of the bungalow, and how many rooms they were going to include. They then got a measuring tape and measured out how big they thought each room should be. Each room would be a different size and had to be measured out separately. For example, if it was a three-bedroom bungalow, the master bedroom would be bigger than the other two, and maybe it included an en-suite bathroom.	Tuam
	<p>The tutor has found that a lot of learners who come to the Centre 'can't do maths'. It is her experience that this fear of maths started during the learners' school years. She also noticed that a lot of the learners attribute their success in life to how good they are with money. As a result, she will often explore the learners' belief system about money and what is stopping them from learning new things.</p> <p>An activity she encourages among the learners is to have them go to three different shops and pick up brochures – for example, for mobile phones. It is her experience that, at first, the learners are reluctant to do this.</p> <p>They can be a bit nervous at first because they don't know what questions they should ask ... slowly they start believing, "I can do this, I can achieve this".</p>	NLN Longford

Topic/Focus	Teaching strategy and/or learning activity	Taken from case study
Money as a context for learning numeracy	<p>Once they have worked on their confidence and know what questions to ask, they will start comparing prices, the different packages on offer and which company has the most competitive rates and prices. They start to calculate how much they will save if they use one provider over another and how much cheaper is it to use one payment option over another.</p> <p>Suddenly, they are not so afraid, it's not a big bad monster anymore and they learn how to work with it.</p>	NLN Longford
Signposting learners to money advice	<p>The resource worker describes the centre's relationship with the local Money Advice and Budgeting Service (MABS) service. Workers from MABS come into the centre regularly and provide talks for learners on a number of courses, including the Manage Your Money course, but also functional maths courses and even literacy.</p> <p>Part of the intention is to make learners aware of the MABS service so that learners know where to go for help with personal financial difficulties. In addition, MABS refer their clients to Word Aid if they think that a client may benefit from improving their skills.</p>	Kilkenny

Appendix 2

The following is a collection of resources, including online resources, that tutors used and referred to.

Budgeting and making savings

The **Consumer Help website**³¹ offers a tool that users to input earnings and then sets out their minimum spending requirements for the week.

Ms Smart's Spending Diary³² is a resource on the Making Cents tutor's guide on the NALA website³³. She says, "We always have a bit of a laugh with that."

The **Financial Health Check** on the Consumer Help website³⁴, which enables you to work through your monthly income and expenditure and work out how you might be able to make savings.

The **You and Your Money website**³⁵ is a guide to money and living costs and gives tips on saving money.

The **My Budget website**³⁶ gives free independent budget and consumer advice – suitable for older learners, in Wendy's view.

The **Spun Out website**³⁷ is aimed at young people and provides tips for managing personal finances and for making budgets.

The Credit Union app **My BudgetBuddy**³⁸ helps anyone with a smartphone keep track of their spending.

The online **Hay Day game**³⁹ is a game about farming where the user has to earn money and spend it on buying farming equipment.

31 <http://www.consumerhelp.ie/your-money>

32 https://www.nala.ie/sites/default/files/publications/Making%20Cents_0_1.pdf

33 <https://www.nala.ie/resources/making-cents-tutors-guide-financial-literacy>

34 www.consumerhelp.ie

35 www.youandyourmoney.ie

36 www.mybudget.ie

37 www.spunout.ie,

38 <http://www.creditunion.ie/whatweoffer/savings/mybudgetbuddy/>

39 <http://www.download-free-games.com/mobile/hay-day>

Handling money

The **BBC Skillswise Change Game**⁴⁰ asks learners to work out five customers' change.

Financial terminology

NALA's plain English guide to financial terms, **A to Z — your pocket guide to understanding financial terms**⁴¹.

General money-themed learning resources

The UK-based **Skills Workshop website**⁴² contains several tutors' worksheets and other activities, including on the theme of money.

The **Teaching Money website**⁴³ provides games and activities using the Euro.

Money information, advice and guidance

The **Money Advice and Budgeting Service**⁴⁴ (MABS) provides online advice and guidance about money and debt, and provides information about how to seek face-to-face advice.

The **Making Cents website**⁴⁵, which was developed jointly by NALA and EBS, provides information and learning resources relating to seven financial topics.

Shopping and financial contracts

Bonkers.ie⁴⁶ is a price comparison website for utilities compare prices for mobile phones and utilities and financial products.

40 <http://www.bbc.co.uk/skillswise/game/ma09subt-game-change-no-timer>

41 <https://www.nala.ie/resources/plain-english-guide-financial-terms>

42 <http://www.skillsworkshop.org>

43 <http://teachingmoney.co.uk/eurosite/euroindex.html>

44 www.mabs.ie

45 www.makingcents.ie

46 www.bonkers.ie

Safety around money

The **Safecard website**⁴⁷ provides information about safety when using financial cards.

Benefits

The **Welfare.ie website**⁴⁸ is a government website providing guidance about welfare benefits.

Useful NALA websites

www.nala.ie

www.nala.ie/tutorscon

www.nala.ie/resources

www.writeon.ie

www.simplyput.ie

www.makingcents.ie

www.healthliteracy.ie

www.helpmykidlearn.ie

www.literacytools.ie

47 www.safecard.ie

48 www.welfare.ie

Other useful NALA resources

Brushing Up: improving your spelling, grammar and punctuation

Brushing Up is a learning support workbook for learners and covers the basics of spelling, grammar and punctuation. It is designed as a starting point for learners to use either on their own or with the support of a tutor. The workbook gives information and tips about spelling, grammar and punctuation. It also has exercises to complete and answers are given at the back.

Read all about it: case studies of teaching reading to adults in Ireland 2014.

This report presents six case studies on reading practice in adult literacy in Ireland. The purpose of the research was to gain an in-depth insight into specific reading strategies that support adult literacy development. The case studies focus on different aspects of practice including: approaches to teaching and learning; general teaching practices; specific reading strategies; and the use of technology as part of a blended learning approach in the classroom.

English for Speakers of Other Languages (ESOL): Blended learning. Project report, 2014.

This report describes the findings of a research project carried out in 2013 by NALA at the request of the Limerick ESOL Partnership. The focus of the project was the use of NALA's interactive website – www.writeon.ie – as part of a blended learning approach with ESOL learners. The ESOL learners who took part in this research confirmed how adopting a blended learning approach using www.writeon.ie along with face-to-face tutoring has helped to meet their learning and language needs.

What really counts: case studies of adult numeracy practice in Ireland, 2013.

This report illustrates numeracy practice with a focus on the delivery of learning and teaching on a day-to-day basis. It is intended to be a resource for tutors working in the area of adult numeracy in Ireland, providing ideas and inspiration about teaching, learning activities and resources. The research will inform the continuous professional development workshops and seminars that NALA offers to adult numeracy practitioners.

What really counts next: action learning project with numeracy tutors, 2014.

This report documents the outcomes of an action learning project with numeracy tutors. It describes how it provided an opportunity for tutors to develop new knowledge and skills to improve how they teach numeracy, and produces teaching and learning ideas and resources for numeracy practitioners.

Adult literacy and numeracy in action: six case studies of practice work in Ireland, 2013.

The six case studies presented in this report highlight literacy and numeracy practice as it happens on the ground. Each case study illustrates how the individual programmes are providing a range of courses to meet the varying and specific needs of the learners attending. The case studies included in this report illustrate that there is no definitive way of ensuring 'best practice' on the ground. However, they do demonstrate aspects of the principles of good adult literacy work including learner-centred learning, literacy as a social practice and a humanistic approach to adult learning.

The Guidelines for Good Adult Literacy Work. NALA, 2012.

The Guidelines for Good Adult Literacy Work is the main document for those working in the adult literacy and numeracy fields and should be used as a reference for teaching and learning. It provides a clear expression of what adult literacy work is about and where it came from. It also aims to establish the right to develop literacy skills as a fundamental human right for adults who wish to improve their literacy and numeracy.

Curriculum development: An evolving model for adult literacy and numeracy education. NALA, 2009.

This evolving model of curriculum development shows how the principles, values and practices described in NALA's publication Guidelines for Good Adult Literacy Work (2012) apply to curriculum development in adult literacy work. This is seen as an evolving model to recognise that the model is likely to change and develop as we all learn more about how curriculum development works in practice in Ireland.

Making cents: a tutor's guide to financial literacy. NALA, 2007

This pack contains eight sections covering different areas of financial literacy. The pack has been designed as a resource and a support for literacy tutors to enhance literacy skills and increase awareness and knowledge of financial literacy.

Getting Started in Adult Literacy and Numeracy: A Tutor Training Resource Pack. NALA, 2007.

This pack is for trainers who are facilitating the initial tutor training course or other in-service tutor training events. The pack is designed so that trainers can dip in and out of it to suit the needs of their tutors. The material can be used in a variety of ways and for a variety of tutors. The pack has been divided into sections, which correspond roughly to the key topics which usually form part of an initial tutor training course for adult literacy tutors. Some of the sections include much more material than can be covered in the average two-hour period. It is hoped that trainers can pick and choose sections or parts of sections to be used during the course. Some of the material and sample sessions may also need to be adapted in each case to meet the needs of individual schemes and groups of new tutors.

Curriculum Development in Intensive Tuition in Adult Basic Education. A report on a research project in Ireland 2006 - 2007. NALA, 2009.

The report contains examples of everyday numeracy situations, multiple intelligence, community development links with literacy and numeracy, numeracy case studies, numeracy exercises and case studies.

NOTES

[illegible]

[illegible]



National Adult Literacy Agency
Áisíneacht Náisiúnta Litearthachta do Aosaigh

National Adult Literacy Agency

Sandford Lodge,
Sandford Close,
Ranelagh,
Dublin 6

Telephone: (01) 412 7900

Fax: (01) 497 6038

Email: info@nala.ie

Freephone support line:

1800 20 20 65

NALA website:

www.nala.ie

Literacy learning websites:

www.writeon.ie

www.helpmykidlearn.ie