

# Literacy *Matters*



Keeping you up to date with literacy  
news in Ireland and informing you of  
the work NALA is doing

## *In this issue*



Find out about our new  
advertising campaign  
funded by An Post

Page 8



Family Literacy Day  
coming soon

Page 13



A student's story about her  
literacy journey

Page 20

## *Plus lots more inside*



# Contents



- 3 Foreword
- 3 Mairin Kelly Retires
- 4 Workplace Basic Education
- 4 School Leavers’ Survey
- 6 Distance Education: Students on television
- 7 Integrating Literacy Works!
- 8 Our New Advertising Campaign
- 10 Adults Continuing Education (ACE) Awards 2007
- 12 Family Literacy
- 14 Health Literacy
- 16 Financial Literacy
- 18 Tutor News
- 19 Students’ Corner
  - 20 Bridie’s Story
  - 21 NALA’s Student Sub-committee
  - 23 NALA’s Student Development Fund 2007
  - 24 TARGET and KLEAR literacy centres discuss NALA membership
- 13 National Adult Literacy Awareness Week

Our new  
branding



NALA

National Adult Literacy Agency  
Áisíneacht Náisiúnta Litearthachta do Aosaigh

# Editor's Comment

Welcome to the launch of NALA's new bi-annual magazine, *Literacy Matters*, this reflects NALA's new look, logo and branding. This magazine aims to give you an insight into literacy issues in Ireland, while also keeping you informed of NALA's own news, upcoming events and ongoing work.

We aim to produce this magazine twice a year in spring and autumn and we are always looking for new articles. If you think of an idea or topic which you think would interest our readers, please let me know. We will also consider including any articles that you may want to submit.

Before you get absorbed in the rest of this magazine, we must just congratulate our Director, Inez Bailey, who had a baby girl in October last year and NALA wish Inez, Des, Tom and Ava all the best.

We hope that you enjoy this magazine and we'd also like to take this opportunity to wish you all the best for 2008.



Emma Ramsey,  
Communications Officer  
NALA

# Mairin Kelly retires . . .

There have been several staff changes in NALA over the last year, but one in particular needs special notice. Mairin Kelly, who retired in June 07, was the longest-serving member of administration staff and is the first to retire. She worked with NALA for 22 years as administrator and was our first office manager.

Mairin's calm good sense has seen the agency through many crises and much growth since the day in July 1985 when Mairin, Pauline Hensey and I opened the first NALA office and resource room. She has been a reliable, solid and efficient presence through greatly varied periods in NALA's history. She has helped and supported the agency through major funding cuts shortly after we opened, increasing stability during the 1990s and major development and growth since 1998.

Mairin established the smooth running of the office, the organisation of the membership and the AGMs. She also saw the development of the resource room through several different stages, especially after more funding became available to adult literacy services. She trained many new staff members and was a supportive and knowledgeable leader of the administration team. She helped everyone with her calm efficiency during hectic periods such as AGMs and major meetings and events. None of us stuck with it for quite so long!

Mairin is also a lot of fun and has helped us to laugh our way through many problems and good times! So I'd like to wish Mairin a happy, healthy and very enjoyable retirement.

Jenny Derbyshire



# Workplace Basic Education



The National Skills Strategy (NSS) emphasised the importance of upskilling the existing workforce by saying that 70% of the 2020 workforce are already in employment and 330,000 of these people have basic skills needs which must be addressed over the next 13 years.

Work-place basic education continues to be a priority for NALA. We have now developed a policy on Paid Learning Leave. NALA’s recommendations for Paid Learning Leave would give all individuals, with less than a level 4 qualification, a legal entitlement to paid leave during working hours to engage in further education and training. Our conference *Towards a Knowledge Based Economy: Basic Skills in the Workplace* launched our campaign for Paid Learning Leave in February this year.

## Skills for Work Pilot

The Skills for Work pilot, which started in 2005 finished at the end of November 2007. The programme was funded by FÁS and jointly delivered by NALA and the Belfast Unemployed Resource Centre. It piloted an innovative brokerage model, which saw regional coordinators liaising with employers, individuals and providers to develop tailored courses which met the needs of all parties.

The programme was an unprecedented success engaging with over 4,000 participants and over 50 employers. Around 50% of literacy participants went on to achieve accreditation at levels 2 and 3. Many employers were so impressed with the impact it had on their employees and the work place that they engaged in further courses.

FÁS are now looking at how this highly successful programme can be mainstreamed. It is hoped that the national programme will be established early in 2008.

## The Apprenticeship Project

The Apprenticeship Project, which sought to identify literacy needs at the start of the first theory phase in apprenticeships, produced its final report in November. The project developed an activity based assessment tool, which covers induction material whilst allowing trainers to identify apprentices who may have basic skills needs. The findings of the project are now with FÁS and NALA hope to develop further supports for apprentices in 2008.

## WoLLNET

This new EU project, funded by the Leonardo Di Vinci programme, is investigating the best way of measuring the impact of basic skills training on the work-place. It is hoped that will help to demonstrate the value of investing in basic skills training to employers, so motivating them to invest in their staff and help more workers to develop their skills.



# School Leavers' Survey highlights the need for more family learning programmes

The National Adult Literacy Agency (NALA) is calling for an increase in funding for family learning programmes. This follows recent ESRI\* findings that there has been no improvement in the numbers completing second-level education over the last 20 years.

NALA acknowledges the difficulties in raising school completion rates and believes that there is mounting evidence that schools alone cannot deliver significant increases in the educational performance of all students. Family, peers and communities play a major role, and should be increasingly involved in educational developments. NALA calls for greater recognition of this involvement and enhanced partnerships between families, communities and schools.

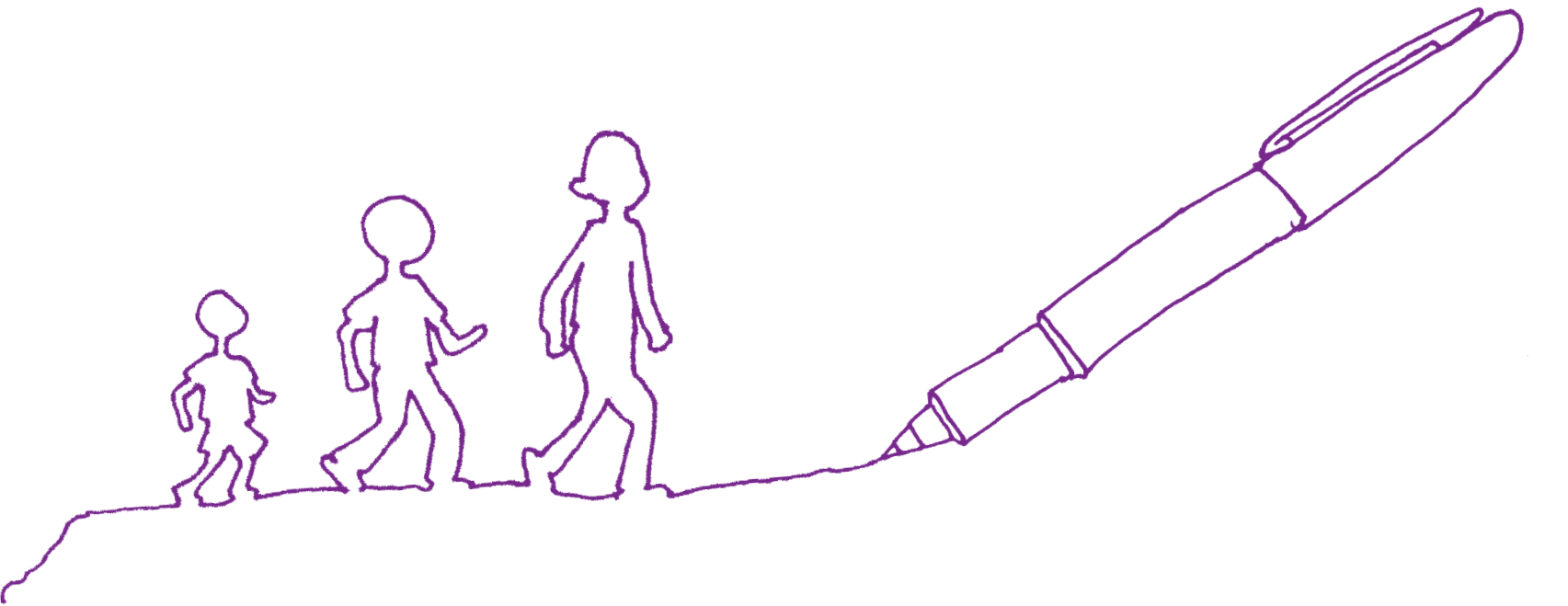
In particular, there is a need to increase funding for family learning, and community led partnerships with schools. NALA believes that addressing literacy and numeracy needs of parents will impact on children's performance. The family literacy project under DEIS is slowly exploring such partnerships in disadvantaged areas. The funding for family learning is small compared to the total education spend and even a relatively small investment could bring about significant educational benefits.

John Stewart, Acting Director, NALA said, 'Family learning programmes are a win-win investment. They develop the literacy and numeracy needs of the parents, support children's literacy and educational development, and help break the cycle of educational disadvantage.'

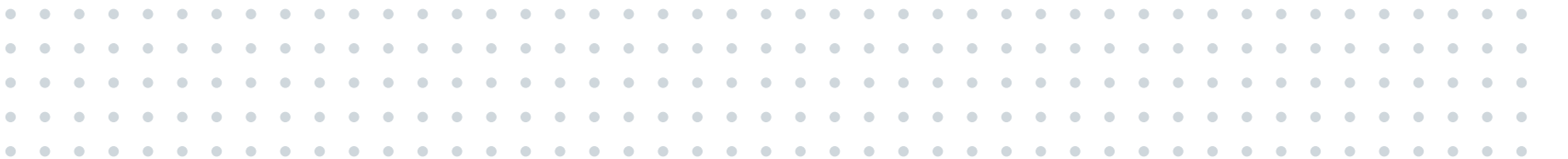
NALA welcomes the finding that more early school leavers are accessing alternative education/training opportunities outside the official second-level system. However it shares the concern of the ESRI that those leaving school with lower education levels face increasing difficulty in accessing employment.

'Family learning programmes are a win-win investment. They develop the literacy and numeracy needs of the parents, support children's literacy and educational development, and help break the cycle of educational disadvantage.'

John Stewart, Acting Director, NALA.



\* McCoy, S., Kelly, E and Watson, D. School Leavers' Survey Report. 2006.







# Distance Education: Students on television

The aim of NALA's Distance Education Service is to provide high quality, free distance learning options. These are targeted at improving literacy and numeracy skills without regards to social, economic and cultural backgrounds and taking account of all levels of technical ability.

Since 2000, NALA has been using the mass medium of television to highlight literacy issues outline supports that are available, motivate people to return to education and provide opportunities for learning in the privacy of your home.

During 2000 to 2004, 5 Read Write Now series ran, attracting audiences of up to 293,000. Up to 10,000 students called the freephone number to request workbooks and benefit from telephone tutoring. The majority of callers were referred back to services around the country. During this time, over 20,000 workbooks were posted out for each series. Each programme featured at least one student talking about their lives and the impact that improving their literacy skills has had.

In 2006 and 2007, The Really Useful Guide to Words and Numbers was broadcast on Sunday mornings at 12am and accompanied by print materials, a freephone line and a website. Viewing figures were high, with over 5,000 students calling to request workbooks. Each programme featured a case study of one student and an additional student in the studio with a tutor or other 'expert'.

In 2007, NALA received €500,000 from the Broadcasting Commission of Ireland which will be used to develop a new 8-part television series on the area of adult literacy and numeracy for broadcast on RTÉ1 in Spring 2008. This series is called Written Off?.

'Written Off?' is a fly-on-the-wall documentary and the series will show the benefits of returning to education and the effects it has had on a number of students' lives. Filming of the series started on Friday September 28th and finished on Sunday December 2nd.

**'Written Off?' will be aired on RTE1 on 5th May and will follow the lives of 11 adults as they progress through an intensive 8-week specially designed intensive learning course.**

## How 'Written Off?' begins . . .

When a mixed group of 11 adults head to Wicklow for a literacy course, they discover that their life experiences are more similar than they first expected. Becoming each others' friends, family and support, for the first of eight weekends they'll spend together, they quickly form bonds and realise that they're not alone in their literacy difficulty.

Episode one shows the students, under the guidance of tutors Kathleen and Bobby, defining their goals for the course. Firstly, they consider what this goal is, which range from simply completing the course, to being completely literate by the end. Kathleen and Bobby surprise the students with a pottery class, through which they discover the teaching style that will best suit each student.

But the weekend is more than just about classes. Special guests join the group each weekend, to give the group food for thought over dinner by sharing their life story. This weekend Everest explorer Pat Falvey arrives who has quite a story to tell. He reveals how he left school at 15, became a multi-millionaire by the age of 21 and braved one of the hardest physical challenges on earth, all without being able to read or write properly. 'Everyone has their own Everest,' he points out.

## A glimpse into episode two . . .

No student is reluctant to admit that even after the first weekend they've noticed a difference in their lives.

It's Don Mullen who joins the group this weekend for their evening meal. A journalist and author, he was only diagnosed with dyslexia when he was 38 – but hasn't let that affect his choice of career. He gives a fascinating insight into his experience battling unforgiving teachers in school, when dyslexia was unheard of.

Along with the serious talks are many fun activities. A samba school helps the group find out how they pick up cues, as well as making beautiful music together! They also indulge in a spot of ballroom dancing, which encourages them to remember moves and patterns.

The series is not without its dramas as each week a student shares their story with the viewers, so, mixed in with the groups' progress are also their personal highs and lows.

# Integrating Literacy Works!

By Tom Sticht, International Consultant in Adult Education

Throughout the industrialised nations of the world, which are fast becoming the informationalised nations of the world, there is an urgent need to up-skill the language, literacy, and numeracy (LLN) abilities of what are increasingly becoming under-skilled workforces. International adult literacy surveys showing one- to two-fifths of a nation's workforce with low LLN skills, and an emergent globalization of work being sent to lower wage nations have heightened the need for effective and efficient ways to help adults gain skills, re-skill, up-skill, and cross-train as jobs shift globally and technologically.

One approach to improving the efficiency of LLN and job skills training that is gaining in popularity in developed nations follows what I have called a Functional Context Education approach. In this approach, basic LLN education is integrated into vocational education or job skills training.

This approach is more efficient for workforce development because it shortens the overall time required for learners to be in education or training, and increases the amount of time that can be spent on a job providing productive activity in the marketplace and bringing home a paycheck. The integrated approach makes it possible to raise LLN skills and learn occupational knowledge and skills at the same time.

In January of 2007 I had the opportunity to visit Dublin and the National University of Ireland (NUI) at Maynooth. At this time the university was celebrating the graduates of a unique certificate program in Integrated Literacy that was jointly sponsored with the National Adult Literacy Agency (NALA). NALA was the originator of the Integrated Literacy effort in Ireland in which LLN skills are taught integrated into work-related education and training.

The Integrated Literacy approach developed at NALA was picked-up by adult literacy educators in New Zealand and used in preparing a report on integrating literacy in workplace education. Additionally, there are efforts at integrated literacy in Australia, Canada, New Zealand, the United Kingdom, and the United States. In the UK Integrated Literacy is referred to as Embedded Literacy and recent research has shown that the greater the extent of embedding of literacy into vocational training, the greater the completion rates, achievements of qualifications, and other important outcomes for both literacy and vocational qualifications.

The growing use of Functional Context Education with integrated LLN and subject matter content in workplace education, job training, and vocational education has implications for adult education policy. It calls for greater cooperation among stakeholders in business, industry, government, education, and the private sector to understand and facilitate the development of educational programs with integrated LLN provision.

Research indicates that integrated LLN and workplace education and training can provide multiple returns to investments in adult education. These 'multiplier effects' of Functional Context Education go beyond the training in LLN and work/vocational skills and tend to return benefits in health, community activity, and, importantly, in parenting and grand-parenting that helps children with their school learning.

NALA has produced a comprehensive set of products for adult educators showing how to integrate literacy with vocational training, the importance of including a 'whole of organization' approach to workplace education and training, and it has pioneered a university level certificate program at a prestigious university for the professional development of adult educators who can work to integrate basic skills and jobs skills training in a number of contexts. These activities provide a solid model for workforce development in our globalised world.

Given the increasing need for both LLN skills and work-related skills in industrialised and informationalised nations, integrated literacy education provides a cost-beneficial approach for more rapidly advancing adults into the work they want and with the skills they need. In short, Integrating Literacy Works!



Tom Sticht speaking at a NALA conference







# New advertising campaign help thousands ‘take the first step’

Taking the first steps on any difficult journey requires courage and commitment - and for those who have difficulties reading or writing, the stigma attached can prove daunting and discouraging. Three ordinary people - a train driver, a mother and a hairdresser - who took the difficult first step to get the help they needed are portrayed in a new TV and cinema advertising

campaign, researched, developed and funded by An Post in association with NALA.

The campaign aims to encourage those with literacy and numeracy difficulties to take those difficult first steps and reap the rewards through contacting the NALA freephone support line who can provide the help they need to overcome their difficulties.

## The stats!

Since the advertisements were first aired last September NALA has received approximately 6,000 calls to its freephone support line. The calls are mainly from adults who want to find out how they can improve their reading, writing or numeracy skills. Callers are referred to local VEC adult literacy services.

During the course of the campaign, NALA has also posted hundreds of distance education books and DVDs to callers who prefer to learn in the comfort of their own home.

Recent feedback from VEC Adult Literacy Organisers has been very positive with some citing the new advertisements as a great medium for removing the stigma and ‘normalising’ the literacy issue among the general public. Many Literacy Organisers have also noticed an increase in adults enquiring about literacy services, with more ‘hard-to-reach’ males enrolling in one-to-one tuition this year.

‘I think it’s a brilliant campaign that has helped reduce the stigma and embarrassment associated with low literacy levels...the campaign is very good at informing the population in general about literacy issues and the availability of literacy services’ Quote from Adult Literacy Organiser, Co. Cork.

‘Sometimes, your experiences with numbers add up to giving you less of a chance at life.’

Excerpt from ‘Numbers’ radio advert.





## Why did An Post get involved?

An Post Chief Executive, Donal Connell said that before embarking on the development of the advertising campaign An Post had invested significant resources in determining how the company might add value to the good work already being done by so many working in adult literacy provision.

‘From our engagement with practitioners and students over a period of time, the need for a national initiative to facilitate public awareness, understanding and encouragement became obvious. We worked closely with NALA in developing the campaign concepts’.

Donal went on to say, ‘The ads focus on the benefits of returning to further education, as well as demonstrating that this issue is not confined to any particular demographic segment. We in An Post view this as a very important issue for this country, one which impinges on the quality of life of our customers and has the power to help them fulfil their true potential. Equally, it is critical for the future development of our society and our economy. As a company who is at the heart of Irish life, commercially and socially, we want to play our part, by providing long-term support in a meaningful context’.

Barney Whelan, Head of Communications and Corporate Affairs at An Post, says that the campaign strikes a chord with An Post employees who regularly come into contact with people who have literacy difficulties. ‘Staff at the counters are often asked to write greetings cards, address envelopes or fill forms for customers while many Postmen tell stories of having to read letters for customers on their route. I know that our employees can identify with these ads and am confident that they will support the initiative over the lifetime of the campaign and beyond,’ he added.

## Listen out for the new radio ads!

Following the success of the TV and cinema campaign, An Post developed two new complementary radio advertisements called ‘Words and Numbers’. Each focus on the difficulties adults can have with words and numbers that crop up in daily life. In one ad we hear a man struggle to read the words ‘assigination, co-incidence and deference’. A voiceover says, ‘It’s not just the big words that make you realise you’ve got reading problems. Often, it’s the little ones’. This is followed by the same man saying the words, ‘bedtime stories, directions and job’. Similar to the TV campaign both ads direct listeners to call NALA on **1800 20 20 65** or visit **www.firststep.ie** to get further information.

‘I think it’s a brilliant campaign that has helped reduce the stigma and embarrassment associated with low literacy levels . . . the campaign is very good at informing the population in general about literacy issues and the availability of literacy services’

Quote from Adult Literacy Organiser, Co. Cork

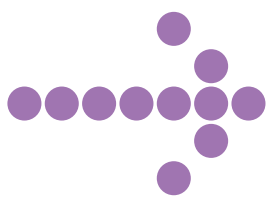


# Adults Continuing Education (ACE) Awards 2007

The ACE Awards, were given a major boost last year through a generous donation of €20,000 by the EBS Building Society. This money was used to provide research grants to evaluate and examine some of the fantastic work that is going on around the country.

The aim of the new research-focused awards was to identify and support further study into innovative and high quality learning opportunities for adults. A diverse range of projects involved in adult basic education, from across the country, were nominated for the awards. All projects focused on new and innovative approaches, used to help adults improve their literacy and numeracy skills, through ICT, sport, photography and family literacy.

The five shortlisted projects were:



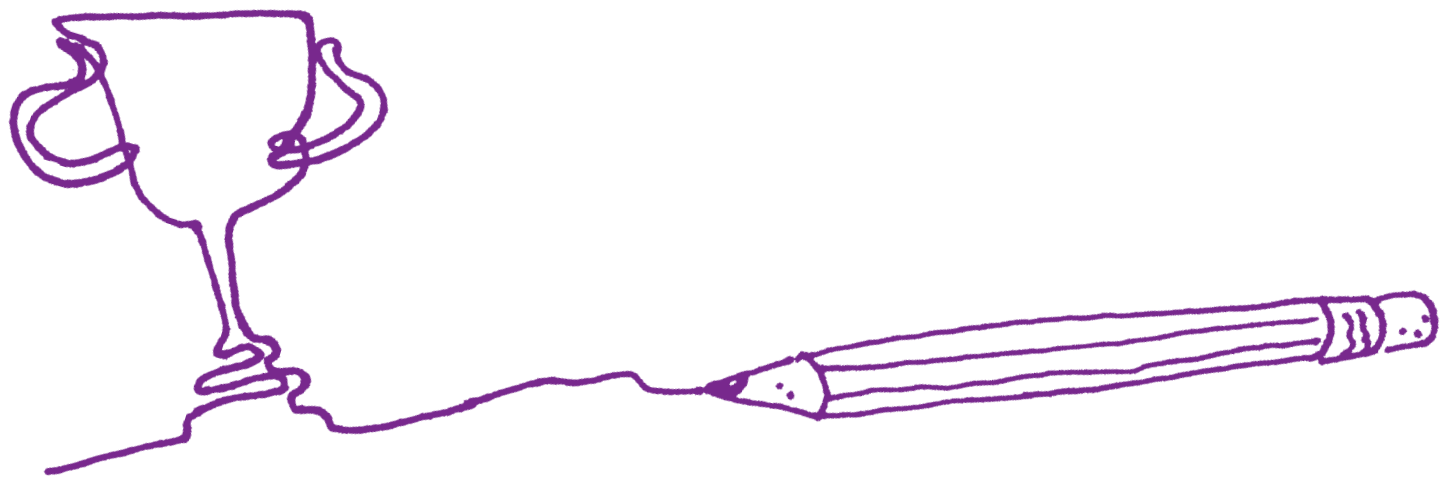
## 1 GALWAY Families and Schools Together

FAST is a family learning programme designed to promote and develop co-operation between the school and the family. It enables parents to develop the advocacy skills necessary for many social and life situations relating to the education of their children.



## 2 KERRY Families & Computers in Education

The FACE Project involves the use of laptop computers, printers and a selection of 5 educational software programmes which are loaned to a family for approx a 2 month period. A digital camera is also used to encourage and develop the imagination of the children involved in the project. During the period of the project the tutor works with the family and helps them by setting interesting activities which will help the child and parents set time aside for learning, and help them develop a positive attitude to learning and study.



### 3 KILDARE

#### The Youth Training and Development Centre

The Youth Training and Development Centre works with early school leavers to assist them in achieving FETAC levels 1-5. Literacy is integrated into each module offered. An individual learning plan is developed with each learner to reflect their goals, abilities and career path. The integration of literacy and numeracy into their chosen modules has helped them to appreciate their relevance in everyday life and not see them purely as 'school subjects'.

### 4 WEXFORD

#### Co Wexford VEC

Co Wexford VEC, provides a service to people who want to improve their literacy and numeracy skills. They involve learners in every part of the learning process, creating learning materials and consulting with them on every part of their learning using flash cards, photos, drawings and writing. In particular this method enables trainers working with people with disabilities to integrate literacy into their everyday activities.

### 5 DUBLIN

#### Fatima Digital Community Project Photo Story Initiative

Using Photo Story, tutors have developed an innovative training programme that will engage people who might otherwise be nervous of taking a computer course. Photo Story is used as part of a computer course in Fatima to integrate computer skills with learning reading and writing skills.

The five shortlisted nominations were awarded €2,000 each to carry out further research on the project that they submitted. Following final evaluation of these research projects, The Youth Training and Development Centre in Kildare received a grant for €10,000 to develop and publish their research. Kildare YTDC are working in close collaboration with NALA to develop a longitudinal research project to document literacy intergration in educational and vocational settings. **Watch this space!**



# Family Literacy

## Family and Active Citizenship Education -an Integrated Training (FACE IT)

The FACE IT project is led by EuroEd in Romania and includes partners from England, France, Ireland, Italy and Slovenia. There are two partners from Ireland: NALA and the Clare Family Learning Project.

The project organised two international training courses in November 2007, one in Marseilles and one in Ennis, which was organised and run by the Clare Family Learning Project ([www.clarefamilylearning.org](http://www.clarefamilylearning.org)). As part of the second phase the Clare FL project ran a national training course in February 2008.

The closing conference and training seminar for this project will take place in Iasi, Romania from July 2nd to 4th 2008. This will also be a Grundtvig 3 training course. Anyone interested in attending can find out more from the website and should contact Leargas ([www.leargas.ie](http://www.leargas.ie)) to apply for a grant.

Linking family learning and active citizenship is an exciting and creative development in the field of family learning. Further information about the FACE IT project can be found on their website ([www.faceitproject.org](http://www.faceitproject.org)).

## European Family Learning Network (EFLN)

This project is led by the Campaign for Learning in England and includes partners from England, France, Finland, Germany, Ireland (NALA), Italy, Norway, Poland, Romania and Slovenia.

In 2008 the EFLN will hold two international seminars on family learning: in May (Finland) and October (Romania). These are open to participants from Ireland. People wishing to apply for Grundtvig 3 funding to attend the seminar in Romania will find the relevant details on the EFLN website and should contact Leargas for the application form.

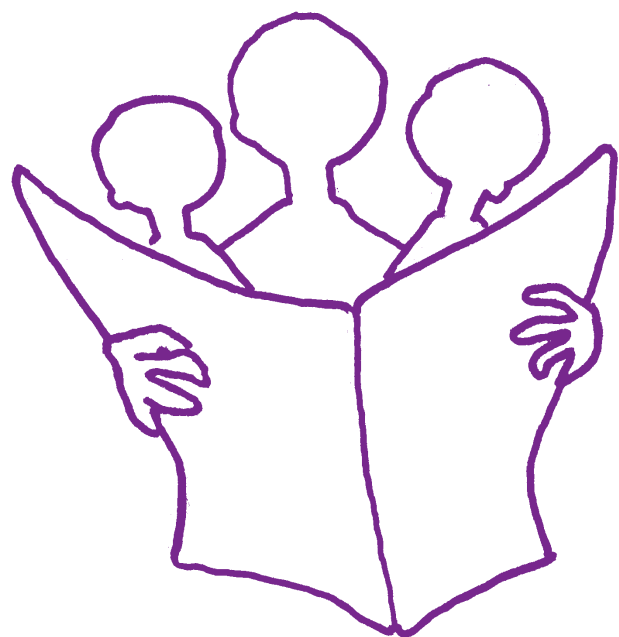
Further information is available from the NALA website and from the EFLN website: [www.efln.eu](http://www.efln.eu).

## DEIS family literacy development

NALA is a member of the Department of Education and Science working group on developing family literacy under the DEIS Action Plan for Educational Inclusion.

Under this programme funding has been allocated for seven family literacy development projects based on partnerships between adult literacy centres, community organisations and schools. These projects are based in Bray, Co Wicklow; Co. Clare; Co. Mayo; Mahon in Cork City; Tallaght and Clondalkin, Co Dublin; and Waterford City.

Further funding will become available for family literacy development in relevant areas during 2008.





# Family Literacy Development Day



Fergus Finlay, Chief Executive of the children's charity Barnardos, and Des O'Laughlin, Department of Education and Science, at the launch of Family Literacy Day last may

National College  
of Ireland,  
Dublin 1

Wednesday 4th  
June 2008.

Family Literacy Development Day will be useful for:

- tutors, organisers, managers and resource workers interested in family literacy;
- people involved in community development and family resource centres;
- ESOL practitioners; and
- home-school-community liaison co-ordinators.

For more information please contact NALA on  
01 855 4332 or at [literacy@nala.ie](mailto:literacy@nala.ie)

# Health Literacy

## Definitions of health literacy

'The degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions'.

Definition of health literacy from the American National Library of Medicine

'Health literacy emerges when the expectations, preferences and skills of individuals seeking health information and services meet the expectations, preferences and skills of those providing information and services.'

Definition of health literacy from the USA Institute of Medicine (IOM) and the Department of Health and Human Services

## Understanding medical information is difficult for everyone

Many people who deal effectively with other aspects of their lives find health information difficult to obtain, understand, or use. During usually stressful times in their lives, patients are often faced with complex information and treatment decisions.

Recent research conducted by Merck Sharp & Dohme Ireland (Human Health) Ltd., in association with NALA revealed that that 1 in 5 Irish people are not fully confident that they understand all of the information they receive from their healthcare professional. Forty three percent said they would only sometimes ask for clarification if they did not understand something their healthcare professional said to them.

Further results of the survey found that 60% of the Irish population did not fully understand the word 'prognosis', a common term used by healthcare professionals in consultation with patients. Two thirds of respondents also admitted to having difficulty understanding signs and directions in Irish hospitals some of the time, with one in five stating they have difficulty most of the time. Twenty percent were not able to correctly identify which part of the body 'Cardiology Department' related to, which is surprising given that over a third of all deaths in Ireland are heart related!

## New literacy manual gets HSE funding

Thankfully, health literacy is getting attention internationally in terms of research and strategies and there is a willingness amongst people working in the healthcare sector to embrace new approaches in order to achieve change. Jennifer Lynch, Health Literacy Coordinator is currently working in this area to promote good health literacy in Ireland.

'NALA has just received funding from the HSE to design and write a manual which is a practical tool for health practitioners to assess their settings and offer solutions to making settings literacy friendly. A health literacy awareness DVD will also be produced as part of this project,' said Jennifer.

She continued: 'It should prove a very useful way of introducing people to the area. This initiative will improve the understanding of what is effective communication both in written and oral form in the area of healthcare. It will ask people a range of questions regarding their practice. The answers to these questions will show people what areas they could improve on. The manual will then offer suggestions and practical solutions to aid people. The inspiration for the design of this resource comes from the USA where healthcare accreditation means that organisations have to show good practice in health communication.'

**NALA expect this manual to be available in Autumn '08.**



# Merck Sharp & Dohme Ireland support health literacy initiatives

The ‘Crystal Clear MSD Health Literacy Awards’ were officially launched last year. These awards recognise anyone working in the healthcare arena who is making efforts to ensure their communications with the public are ‘crystal clear’ and easy to understand. This partnership with MSD complements one of NALA’s key objectives to run campaigns aimed at different sectors to highlight the benefits of adopting a ‘whole organisation approach’ to literacy and numeracy.

While the closing date for the awards has now passed we caught up with Ciara O’Rourke, External Affairs Director, Merck Sharp & Dohme Ireland (Human Health) Ltd., to find out why they got involved in area of health literacy.

## How important is good health literacy to MSD?

MSD believe that information is the key to help patients to understand more about their health and the company has already supported a number of initiatives in recent years to help drive better awareness of this important issue. These projects include collaborative initiatives with the Irish Patients’ Association which included commissioning research on health information amongst both the general public and health professionals and a national media drive to raise awareness of the findings. In addition MSD also supported an extensive research project and publication by Dublin City University on ‘Health Care Rights and Responsibilities: A Review of the European Charter of Patients’ Rights’. One of the Rights identified in this publication is the Right of Access to Information.

## Why did MSD get involved in the Crystal Clear Awards?

International research has shown that patients who are better informed about their health have more effective consultations with their health care provider, are better informed about the medicines they are prescribed, are more likely to comply with their medication and as a result have improved health outcomes.

We see the Crystal Clear Awards as another, valuable opportunity to recognise those individuals and organisations within the health field that have already made great strides in the area of health literacy. We hope their examples will encourage others to consider developing their own initiatives to improve the level of informed decision making by patients.

## Who is on the judging panel for the Awards?

We are delighted with the judging panel for the awards. It is represented by individuals with a lot of experience in the area of health literacy, health promotion and communications from NALA, the Health Service Executive (HSE), the Health Information and Quality Authority (HIQA), Irish College of General Practitioners (ICGP), the Irish Practice Nurses Association, UCD School of Business, University College Cork, the Adelaide Hospital Society and the African Women’s Network.

## Have you any other plans to promote health literacy?

Health Literacy is a long-term commitment for MSD. The company proposes to expand beyond the Awards into playing a key role in educating healthcare professionals on how to communicate better with people with low literacy levels and ensure that all materials we provide to the medical profession for patients are written in plain English. In addition MSD already has an established medical education platform, MSD Science Centre, which provides medical education initiatives including conferences and online education tools to the healthcare profession and the company plans to tie in the health literacy message in to its future initiatives.

**Over 100 entries were received for the Crystal Clear Awards and the winners will be announced in April.**



Further details on the Crystal Clear MSD Health Literacy Awards can be found on [www.crystalclearawards.ie](http://www.crystalclearawards.ie)





# Financial Literacy

## Making cents of financial literacy in Ireland

Although Ireland has a strong money advice scheme operated by the Money Advice and Budgeting Service (MABS), extensive research of international markets highlights the fact that Ireland falls behind its international peers when it comes to financial literacy awareness and initiatives. Research by NALA highlights the need for financial institutions in Ireland to build on international examples and on some limited work that is happening here already in order to ensure access to the industries services for all.

The research proposes that a national strategy should be implemented which would involve the engagement of key Government departments. It also highlights that the financial services industry, policy makers and the educational sector all have responsibilities to

help address this growing issue. The report published on the back of the research sets out ten strategic recommendations which would help with the issue of raising awareness of financial literacy difficulties as well as solutions for developing ways to overcome the barriers that these difficulties present.

NALA is delighted that the Financial Regulator has taken positive action by forming the National Steering Group for Financial Education. Since the time of this research NALA has become involved in its *Working Group: Financial education needs of vulnerable/disadvantaged groups* and is pleased to play an active role in this important work.

## Some common financial terms explained:

### Account

A record of spending and income, provided by a bank, post office or building society

### Actuary

An expert on pension scheme assets and debts, life expectancy and the risk for insurance purposes

### APR

Annual Percentage Rate – a percentage to show the amount of interest and other fees a person pays each year to receive a loan

### Basic bank account

A service from a bank or building society that only lets a person spend what they have in their account so there is no risk of becoming overdrawn and running up overdraft charges

### Bond

A written promise made by governments and companies to repay any money borrowed, with interest, on a certain date in the future

### Building society

An organisation owned by its members, who are some or all of the customers saving with or borrowing from the society

### Cashback

A service with a debit card that allows a person to get money straight from their account when a shop assistant swipes their card to pay for goods and services

### Cashcard

Also known as an ATM card – a card that a person can use only at cash machines with a personal identification number (PIN) to withdraw cash, check their balance or print out a mini-statement

### Cheque

A written order, addressed to a bank, instructing the bank to pay an amount of money to the person or organisation named on the cheque

### Cheque guarantee card

A plastic card from a bank or building society that guarantees that the amount of money on a cheque (up to a certain limit) will be paid whether or not there is enough money in the account

### Financial statement

A company’s statement that includes the annual accounts, directors’ report and so on

### Financial year

The year covered by a set of annual financial statements

### Fixed interest rate

An interest rate that stays the same for a fixed time, no matter how other interest rates may go up or down

### Fixed-rate mortgage

A type of mortgage for which a person pays a set amount of interest, so no matter how interest rates go up or down, the same monthly repayment is made

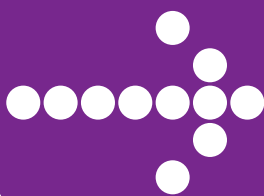
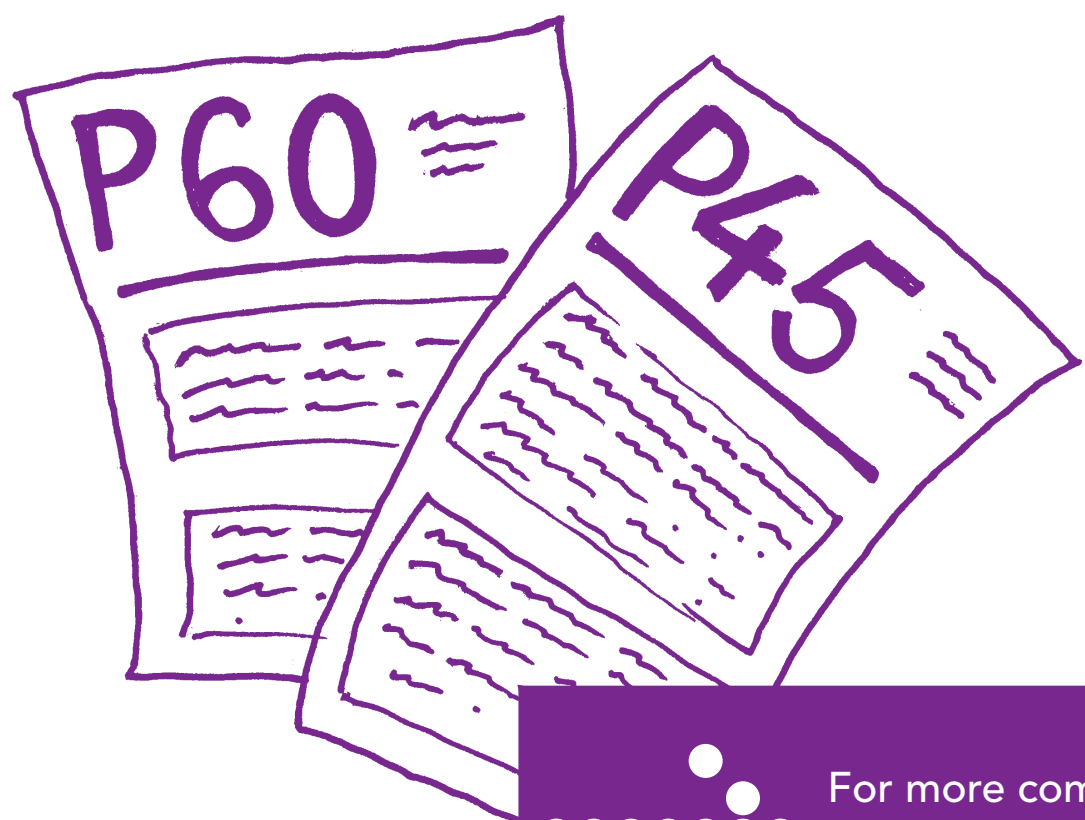


# EBS Building Society and NALA help people ‘Make Cents’ of financial services

*Making Cents* is a new publication that aims to simplify matters for all those who find financial issues challenging. The new book is divided into simple sections that explain common financial concepts ranging from household budgeting to the terms and procedures that financial institutions apply. It was produced for tutors working in adult education who are helping to increase awareness and knowledge of financial literacy.

*Making Cents* aims to help people make informed decisions when dealing with financial institutions by providing them with the right questions to ask and the important things to look out for when making financial decisions.

The book starts with basic financial concepts such as planning and budgeting and moves onto more difficult concepts such as the difference between life insurance and life assurance. It also looks at the factors in the tax and social welfare system that affect personal finance, including PRSI deductions and three very important Ps – P60, P45 and PSS.



For more commonly used financial terms see A Plain English Guide to Financial Terms on the NALA website, [www.nala.ie](http://www.nala.ie)

# Tutors' News

## Basic Education Literacy Tutors Association

We spoke to Mary Bevan from Basic Education Literacy Tutors Association (BETA) about what she thinks the main issues affecting tutors today are:

### Who is BETA?

The word BETA stands for Basic Education Tutors Association. We represent literacy and numeracy tutors throughout the country.

### What does BETA do?

Through our newsletter and our AGM we keep in contact with tutors. Recently the committee has been engaged in negotiations with two unions-the TUI, who declined to represent us, and subsequently SIPTU, who has agreed to represent us.

At the moment we are organising meetings at various centres throughout the country where we will put the issues before tutors and get feedback from them on matters affecting them.

### What are the main issues affecting tutors today?

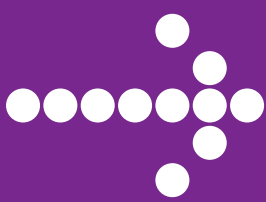
The majority of basic education and literacy tutors are employed on a part-time teacher's basis and endure the inconsistency that is attached to this. Very often they are dismissed when classes end in June each year and are forced to sign on at the local Social Welfare Office until classes resume in September. Few if any tutors have written contracts, none have permanent contracts. Jobs are reliant on funding for the literacy scheme and tutors have been dismissed in the middle of a term. Many tutors are now being interviewed for jobs they have been doing for more than ten years.

### Are tutors paid the same rate?

Tutors are paid the part-time teacher's rate, however the rate of pay differs from VEC to VEC. Tutors can only claim for the first hour of class if students do not show up, despite the length of time the class has been up and running. If funding runs out during a programme, tutors are not paid or compensated. Similarly, tutors are not paid while completing in-service training programmes or professional development, or for attending meetings outside tutoring hours.

### What qualifications do tutors have?

No qualification that has been deemed recognised by the Department of Education for the job of tutor. This is despite funding by the Department of Education spent on developing the Waterford Institute of Technology/Nala accredited training programme for tutors. However, more than 500 tutors have completed modules on the WIT/NALA training programme, at their own expense. Also, more than 150 tutors have also completed the WIT/NALA diploma, degree or honours degree in Literacy Development. Yet on completion of programmes tutors rates of pay and conditions remain the same.



To contact BETA  
Valerie Carroll, 23 Dromawling Rd,  
Beaumont, Dublin 9

email: [marybevan1@hotmail.com](mailto:marybevan1@hotmail.com)

# Students' corner

## Student events coming up

NALA organises student events annually to hear the views and experiences of adults with literacy and numeracy difficulties.  
Dates for your diary:

**Saturday 5 April 2008** – Regional Student Forum in Dublin

**Saturday 12 April 2008** – Regional Student Forum in Cork city

**Saturday 10 May 2008** – National Student Day focussed on dyslexia

What can students expect to get out of the day?

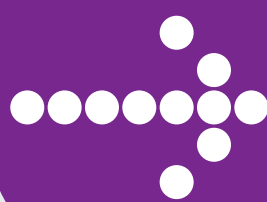
- Hear talks from expert speakers (professional workers and students)
- Hear from the National Adult Literacy Agency (NALA) about campaign and development work going on at a national level
- Discuss topics in organised friendly small groups
- These are free events and NALA covers the cost of tea / coffee and the lunch.

*'It is great to attend student events and to meet students from all over Ireland'*

*'We all learn from each other'*

*'We can vote at NALA's AGM and have a voice in what's going on.'*

*'We can have a say in electing members to the Executive of NALA.'*



For more information contact  
[mmurray@nala.ie](mailto:mmurray@nala.ie) or telephone  
Margaret Murray, NALA's Student and  
Membership Officer on 021 4278655.

# Students' corner

## Bridie's Story

I went back to education six years ago to help my daughter who is Dyslexic.



I am a wife and a working mother with a home of my own and a full time job. I had problems all of my life with reading and writing. So much so that I thought that I was stupid and could not learn. But I could do lots of other things like drive a car and learn to swim, and I am very good at my job and I am good at talking to people about things.

When I was at school, no one tried to help me, they just left me sit there. And no one even asked if there was anything wrong with me that I could not learn like the other children. I did try and do something about it, but to no avail. From time to time it would come up if I had to fill out forms or read my letters or even things at work would give me problems sometimes. So I would ask my children to help me with things like reading letters and filling out forms for me.



In 2000 I saw a notice saying that there were classes for adult literacy in Mullingar, so I phoned up and made an appointment to see someone. At first it was very hard for me just even to go through the door because of the bad experience I had at school. I was very nervous and as I got closer to the centre I became even more nervous. My hands were sweating and my heart was beating very fast with fear. When I got to the gate I stopped outside for a long while, walking up and down wondering if I should go in.

The lady was very nice and asked me what I would like to learn, so I told her my story. I had a book with me that day about holidays and she told me that I would be able to read the name of the hotel on the front of the book before I left. I did not believe her, but she broke the word down into syllables for me and at once I could see what she meant.

It was like someone had opened a door in my head and I could see things for the first time in my life.

I am just one of hundreds, of thousands with the same problems who need help. I feel angry and frustrated because I can't get past putting words down on paper. Can you imagine what that is like for others and me? It's just pure fear. Your hands are shaking because you can't remember what it is you are supposed to do. I always thought it was my fault but I know different now. And I am not the only one who needs help. If people would stop and think for a second, things would be different. People think just because you can't read or write you are stupid. If you can't drive a car or ride a bike, or swim, you have to learn how to do all those things and someone has to teach you. And it is the same with literacy. If you are a little slower than others, then you need someone to help you and explain every thing to you.

Extract from an article by Bridie Daly



# Students' corner



## How I get involved in literacy now

NALA hold regional student forums in many places around the country. I was asked to attend one of these forums in Mullingar almost two years ago. I never thought that I would be doing what I am doing now. I can still remember that first one I went to. You get to meet other people like oneself and talk to them about how they are doing. Not long after that I was asked to attend another forum in Athlone. But this time I was asked to join the student sub-committee in Dublin. They told me I would have to travel to Dublin for the meetings that take place about three times a year. So off I went on the train to the first meeting that next Monday morning not knowing where I was going. These meetings are great because they give you a chance to say what you think. And you get a chance to talk about things that are going on in adult literacy. I helped to organise the first writing weekend as well as

helping with the forums and giving my opinion on things that they should do and not do. I gave a talk to students in Mullingar which went down very well, so I did another one in Dublin. I was very encouraged by the way the students responded to my talk. The students also elected me to the NALA Executive committee. I was a guest speaker in the National College of Ireland on Literacy and Politics during Literacy Awareness Week. One of the other speakers was Síle de Valera. I felt very proud of myself and how far I had come. Two of my friends recently nominated me for the ACE (Adults Continuing Education) Awards. I was short-listed but I did not get an award but it is not the winning, it is the taking part knowing you have done some good for someone else.

**Bridie Daly**



# Students' corner



## NALA's Student Sub-committee

The NALA Student Sub-committee met 5 times in 2007. They also helped plan, organise and give talks at events in 2007. Their work included the Regional Student Forums; raising issues with the Adult Literacy Organisers' Association on behalf of students; testing new materials (such as 'Technology at Work' CD) and giving ideas to An Post about the advertising campaign. They were also very active in promoting membership and doing radio and television interviews for National Adult Literacy Awareness Week.

### The following people are currently on NALA's Student Sub-committee:

- **Michael Power** - student and Chairperson of NALA's Executive, Tipperary;
- **Bridie Daly** – student and NALA Executive Member, Westmeath;
- **Alison Hickey** – student and NALA Executive Member, Westmeath;
- **Kevin O'Duffy** – student, Offaly;
- **Joe Moyles** - student, Tipperary;
- **Peggy Murphy** - student, KLEAR Dublin;
- **Breda Kavanagh** - student, South Inner City, Dublin;
- **Michael Lamb** - student, Cork city;
- **Patrick Hallinan** - student, Cork city;
- **Anne Ryle** - student, Tralee, Kerry;
- **Sheila Brennan** – student, SIPTU basic English scheme, Dublin;
- **Marian Cusack** - ALO Mayo, representing the Adult Literacy Organisers' Association (ALOA) and
- **Margaret Murray** – Student and Membership Officer, NALA.

### NALA Student Sub-committee will meet on the following dates:

- Tuesday, 3 June 2008; and
- Friday, 25 September 2008.

NALA pays expenses towards travel and other costs so that people will not be out of pocket for participating in the Sub-committee. If you would like to talk to a student on the Sub-committee, you can telephone **Kevin O' Duffy** from Tullamore **087 2674546**.



# Students' corner



## NALA's Student Development Fund 2007

Centres where literacy takes place can apply to NALA for small amounts of funding (usually €650) for work related to building students' participation and confidence. We will be putting the feedback that students raised onto our website in the students section see [www.nala.ie/students](http://www.nala.ie/students)

## TARGET and KLEAR literacy centres discuss NALA membership

Students from Target and KLEAR literacy centres said that being part of NALA made them feel important and improved their self-esteem which had been very low due to negative learning experiences earlier in life. One student said he loved attending the student forums. This gave him not only a feeling of belonging, but it also gave him a confidence boost as he felt his voice was now being heard - finally being accepted and respected was very empowering for him. Other students endorsed the student forums and would recommend them to others. It was agreed that being part of a wider organisation that does not work in isolation is very important.

NALA would welcome your feedback on issues raised here, to do with the regional meetings of students, the Student Sub-committee, the Student Fund and membership. Please contact Margaret Murray, Student and Membership Officer, NALA by email [mmurray@nala.ie](mailto:mmurray@nala.ie) or by telephone on **021 4278655**.

## National Adult Literacy Awareness Week 'The benefits of learning'

Thank you to everyone who participated in National Adult Literacy Awareness Week last September. As you know the aim of NALAW was to inform individuals who we have not spoken to before about the benefits of improving their literacy and numeracy, and also raise awareness among policy-makers to the benefits of investing in literacy services. We were delighted with the coverage

We would like to give special thanks to Michael Power, Bridie Daly, Alison Hickey, and all those who gave their time to appear on national radio and TV and give statements to the press. Their input was invaluable and helped bring to life the issue of literacy in Ireland.

We would also like to thank all the adult literacy services around the country that contributed to NALAW by holding open days, drafting press releases and getting regional radio and newspaper coverage. NALAW 2007 would not have been as successful as it was without the support of our members and stakeholders.

Thank you again to everyone who took part.





National Adult Literacy Agency  
Áisíneacht Náisiúnta Litearthachta do Aosaigh



**Come  
join us...**

**NALA is an independent, member-based organisation committed to making sure people with literacy difficulties can fully take part in society and have access to learning opportunities that meet their needs.**

By joining NALA you will be supporting NALA’s work and you will benefit by:

- Receiving information directly to your address – NALA Information Pack, Newsletter, Journal, NALA’s Annual Report, information mailings, complementary copy of certain resources we launch during National Literacy Awareness Week
- You can make suggestions and vote at NALA’s Annual General Meeting (AGM) giving you a say in NALA’s work and voting on members of NALA’s Executive Committee. As a member you can go forward to be nominated onto NALA’s Executive Committee.

NALA values its members:

- Members play a crucial role in governing the Agency through the Executive Committee and the AGM
- NALA consults its members on key policy areas
- Members strengthen NALA’s ability to campaign and carry out its work.

If you would like to join NALA or have any questions about membership, please contact Margaret Murray, Student and Membership Officer, NALA at [mmurray@nala.ie](mailto:mmurray@nala.ie) or by telephone on **021 427 8655**.

**National Adult Literacy Agency**  
**76 Lower Gardiner Street,**  
**Dublin 1.**

**01 855 4332   [literacy@nala.ie](mailto:literacy@nala.ie)**

