



Making it go further: a financial numeracy action learning project



NALA

National Adult Literacy Agency

Áisíneacht Náisiúnta Litearthachta do Aosaigh

Research team

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Table of contents

| | |
|--|----|
| Acknowledgements | 2 |
| Introduction | 3 |
| Methodology | 4 |
| Section A: | 7 |
| Tutors' choices of areas of focus..... | 7 |
| Section B: | 11 |
| Details of tutors' planning and activities..... | 11 |
| Section C: | 17 |
| Discussion | 17 |
| Outcomes and outputs from the action-learning project | 23 |
| Recommendations | 25 |
| Useful resources | 27 |
| NALA resources | 31 |
| Bibliography | 35 |

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The tutors who took part in the project were:

- Elaine Clifford, Killarney Adult Literacy and Basic Education Centre, Kerry Education and Training Board;
- Jane Savage, Killarney Adult Literacy and Basic Education Centre, Kerry Education and Training Board;
- Kevin Kelly, Tuam Adult Learning Centre, Galway and Roscommon Education and Training Board;
- Maria Gibbs, Parnell Adult Learning Centre, City of Dublin Education and Training Board;
- Sorcha Moran, Castlebar Basic Education Centre, Mayo, Sligo and Leitrim Education and Training Board; and
- June Walsh, Waterford Youth Training and Education Centre, Waterford and Wexford, Education and Training Board.

Introduction

This report is part of a series of case studies and action-learning projects that describe a range of literacy and numeracy practices and programmes across Ireland. NALA is keenly interested in improving the quality of adult literacy and numeracy teaching and learning based on **The Guidelines for Good Adult Literacy Work** (NALA 2012). We believe that documenting and recording literacy and numeracy practices as described by tutors, and captured in the various research reports, will be a useful resource to all adult literacy and numeracy practitioners.

This research takes place in the policy context of the Further Education and Training Strategy (FET) 2014-2019 (SOLAS, 2014). The FET Strategy which aims to develop a high quality integrated system of further education and training in Ireland includes a literacy and numeracy strategy with twelve elements that prioritises numeracy as an area of strategic importance. This research forms part of NALA's implementation of the FET strategy and was completed in collaboration with the ETBs.

Background

In December 2015, NALA published a set of case studies describing financial numeracy teaching practice in Ireland. **A Wealth of Practice: case studies of financial numeracy practice in Ireland**, was formally launched at the Tutors' Forum on the 30th of January 2016. The case studies focused on the strategies tutors used to teach financial numeracy to adult learners. The case study report provided an in-depth insight into specific practices that supported development of money skills, knowledge and understanding.

Following the launch of **A Wealth of Practice**, NALA invited numeracy tutors to take part in an action-learning project in an effort to capture and document the immediate impact of the financial case studies. The project was designed to contribute to the achievement of Objective 2 of NALA's Strategic Plan for 2014-2016, specifically to: "...provide supports to improve the quality of teaching and learning. These include supplying relevant learning materials and information on new and existing effective teaching and learning approaches".

The purpose of the project was to:

- Test out the transferability and adaptability of financial numeracy practice described in the case studies;
- Provide opportunities for tutors to develop, reflect on and report on new practice relating to financial numeracy teaching methods, learning activities and resources; and
- Produce further descriptions of practice, including teaching and learning ideas and resources that could be disseminated by NALA to ETBs and national organisations such as the National Learning Network.

Methodology

The project was carried out over three months during which a series of face-to-face, online and phone meetings took place between the research team and the tutors. Tutors who were unable to attend a face-to-face meeting in Dublin were able to contribute using digital communication technology.

During the project the tutors were supported to:

- Get to know the original case studies;
- Discuss with colleagues and the research team the teaching approaches or strategies that interested them, or that were relevant to their learners' interests and needs;
- Identify one or more teaching ideas or resources and plan to use them, or adapt them for use, with their learners;
- Reflect on the success or challenges of the approaches and/or strategies they had used or planned to use;
- Record their experience using a series of questions designed by the research team; and
- Submit a reflective report, together with any resources, to the research team answering these questions.

Research questions proposed by the research team were:

1. What did you do?
2. Why did you decide to do it?
3. What was it that inspired you to try out this idea?
4. If you tried an idea out with students, what happened (what was successful/ what didn't work)?
5. If you tried out developing a lesson plan and/or learning resource how did you go about doing this? Describe the different stages in the development of your idea/plan.
6. If you haven't yet tried out an idea/plan/resource with students, how/when do you plan on implementing this?
7. Who did you involve in what you did?

8. What else could you do next?
9. What technology did you use and how did you use it?
10. What have you learnt about yourself as a practitioner during this process?

Outcomes of the project

This report documents the outcomes of the action-learning project. These are presented under the following sections:

- **Section A: Tutors' areas of focus**
- **Section B: Details of tutors' planning and activities**
- **Section C: Discussion and recommendations**



SECTION A:

Tutors' areas of focus

This section outlines how the tutors chose topics they wanted to try out with their learners. They chose their topics from the range of teaching strategies and resources detailed in the original case studies, or chose a new topic inspired by reading the case studies. Tutors' motivations for choosing areas to focus on were diverse as outlined below.

Kevin



Kevin identified that quite often many of his learners did not recognise numeracy as being as important as literacy, but: "...when it is explained as having the skills to manage money most become more interested".

He therefore chose to develop an initial assessment tool for identifying what a learner needed to learn in relation to money and numeracy.

Maria



Maria's motivation lay in the immediate needs of a group of her learners "who were worried about how they would pay for their Christmas expenses". She was also motivated by the confusion among some members of another group who were considering car-financing plans.

Maria designed a set of worksheet-based activities about financial decisions:

- Personal decision making;
- Christmas expenses; and
- Personal finance quotes.

June



June's motivation was similar to Maria's: her learners all had mobile phones so looking at comparing bills would be meaningful to them all. She is currently working on a plan to support learners to compare mobile phone plans according to their needs.

Sorcha



Sorcha wanted to develop her learners' critical skills by engaging them in the fictional lives of a believable set of characters in the graphic novel *Skint!*¹ She said I'm sure the learners will be able to relate to some of the characters and their dilemmas. We can create other characters in a similar format to represent any likely situations that our learners might be facing.

Sorcha outlines a plan to use a graphic-novel approach to learning about money with learners working at QQI levels 2 and 3.

Jane



Jane was attracted to the idea of a rich, collaborative task relating to price changes over time because of:

The possibility of using different kinds of numeracy skills – money conversion, addition, subtraction, multiplication and division, rounding, estimating and calculating capacity, working the cost per litre, online and real research into prices and data handling, to name some of the skills”.

Jane has designed two worksheet-based activities that encourage learners to research the prices of everyday goods and consider retail price increases over a period of time.

Elaine



Elaine was keen to enable her learners to find information for themselves, but conscious of the amount of information on financial websites, so she created activities that managed information for the learners and guided them to where they needed to be. Elaine has produced a mini 'webquest' style activity that supported learners to access and find information about personal finances from three selected websites.

¹ Skint! was developed by the Scottish Book Trust

Motivations

It is clear that these motivations were rooted in the needs of the tutors' learners, which is a very positive sign of the tutors' commitment to their work. These motivations describe practice based on the principles of good adult literacy work.

Principles of good adult literacy work

- Adult literacy work is based on a philosophy of adult education which is concerned with personal development and social action.
- Adult literacy learning is an active and expressive process.
- Learners have the right to explore their own needs and interests, set their own goals and decide how, where and when they wish to learn.
- Adult literacy work respects different beliefs, cultures and ways of being.
- An ethical code of trust and confidentiality underpins all aspects of adult literacy work.
- Learners' knowledge and skills are vital for the effective organisation of adult literacy work.
- Learners should have the opportunity to be involved in all aspects of provision.
- Adults learn best when the decision to return to learning is their own, and the environment is supportive, relaxed and friendly (NALA, 2012: 23-4).

The underlying philosophy contained in the Guidelines is that good adult literacy work is learner-centred and shows a humanistic approach to working with adults. The Guidelines publication also demonstrates literacy as social practice where the concerns, experience and needs of the learners are the focus of learning (NALA, 2012).



SECTION B:

Details of tutors' planning and activities

This section details the results of tutors' work to develop and trial new ideas. The tutors and research team hope that the teaching resources and ideas that follow can be used and, where necessary, adapted by other tutors as they work with their learners.

Encouraging learners to access and find information about personal finances from three selected websites

Tutor: Elaine Clifford



Elaine read the case studies and highlighted those she felt would enhance her teaching practice. She was particularly keen to find a way to support learners to use websites that could help people "looking for simple answers to basic questions about money" – but without overwhelming them. She says,

I developed a 'Financial Literacy Websites' worksheet and used this with a variety of learners/groups. I felt it was important to concentrate on just three websites with learners.

These websites/online resources were referred to in the original case studies, and were:

- www.makingcents.ie; and
- NALA's Plain English Guide to Financial Terms (accessed through www.nala.ie/resources).

Elaine describes the worksheet as providing learners with "an opportunity to enhance their confidence with the vocabulary associated with financial literacy".

The worksheet guides learners to the sites and asks specific questions that they have to answer. In this way the activity can help learners to improve their ICT skills through the use of iPads and computers to access the websites.

Elaine found that her learners engaged well with the activity. They also provided valuable feedback in relation to the worksheet's layout. This resulted in some slight changes being made, which were beneficial to other learners who used it afterwards.

Elaine's learners read NALA's Plain English Guide to Financial Terms and gave feedback on the publication. They stated that in their opinion, there were too many terms listed in the booklet and that some of the terms could be even more "plain". Elaine was able to feed these comments back to NALA via the research team.

In addition to using computers and iPads, Elaine used an interactive white board to access the www.makingcents.ie website so that the whole group could watch the video "What is income?" together before taking part in a discussion.

The worksheet activity, **Financial Literacy Websites**, developed by Elaine and her learners is on NALA's website. <https://www.nala.ie/content/financial-numeracy-resources>

Encouraging learners to research and consider price increases over time

Tutor: Jane Savage



Inspired by the case studies, Jane tried out a resource that she felt captivated her learners and produced surprising results.

Jane used an original worksheet activity called **Liquid Prices** from a UK publication (*Maths in Practice*, published by Brown & Brown, 2005).²

The activity listed 13 liquid items, from petrol to perfume. The idea was to convert prices from a list given in Sterling in 2005 and compare these with current prices in Euros in Ireland. It involved a number of different numeracy skills. Jane then adapted the resource for an up-to-date Irish context and reflected on the results.

Jane chose this activity as it would appeal to learners of different ages. There were also a good range of common liquid products, so "there was something for everyone".

² Jane and NALA's research team are grateful for the kind permission of Brown & Brown Publishing, UK, for allowing us to adapt their original worksheet.

Jane also liked that the activity “combined capacity with financial literacy and the learners had been looking at measurement (calculating metric and imperial length) and capacity was next on my list”.

The learners chose what they would investigate and then helped each other with calculations and the formation of a final chart. Jane found “their interest was held throughout” and that “the resulting chart was a confidence booster for all the students involved when it was completed”.

The exercise was completed over three weeks, as part of a once-a-week two-hour- class. Jane suggests that as an extended exercise “the learners could make their own list and similar exercise using items by weight – butter, sugar, cement, cheese, salt etc.”

Jane and the learners used iPads to go online to research prices, to review their knowledge of capacity, for estimating and for currency conversion. Learners also used their own mobile phones for the calculators and they all used an interactive white board to create the chart.

Since trialling this activity, Jane has adapted the worksheet to create a version that is up-to-date and in euros, again called **Liquid Prices**. She has created a sister worksheet called **Grocery Prices**. Both are available on NALA's website, together with Jane's three-week course outline for using the original activity <https://www.nala.ie/content/financial-numeracy-resources>

Initial assessment tool for identifying what a learner needs to learn in relation to money and numeracy

Tutor: Kevin Kelly



Kevin wanted to produce a tool that he, his colleagues and other tutors around the country could use that would ensure learners' needs were being met. He produced an initial assessment tool that could help to identify learners' numeracy needs in the context of money.

He was aware of literacy skills checkers but believed “most include a token numeracy check but there is a need for real-life numeracy skills assessments, which are mostly based on financial numeracy”.

Kevin tried the tool out with a couple of learners. He says that, more than determining an absolute level it gave an opportunity to discuss the topic “and allowed me to explain what a numeracy class would involve, and get students to recognise if this could be of use to them”.

Kevin’s Initial Financial Numeracy Skills Screening Tool can be found on NALA’s website <https://www.nala.ie/content/financial-numeracy-resources>.

Worksheet-based activities about financial decisions

Tutor: Maria Gibbs



Maria recognises that “using real-life situations for adult learners makes the learning real, enables much deeper learning, which in turn aids retention and independent use of the skills that were learnt”.

This principle underpins her work to develop three worksheet-based activities:

- Personal decision making;
- Christmas expenses; and
- Personal finance quotes.

The worksheets are designed to be used at QQI levels 2, 3 and 4. The worksheets are accompanied by factsheets relating to Personal Contract Plans (PCP) and Credit Union Loans, along with the options available when you buy on a PCP plan.

Maria tried out the activities with groups of learners working at levels 2, 3 and 4 and says they “worked really well”. As a result of trying the activities out Maria “tweaked the layout of the worksheets a little, in order for easier understanding of what is required to complete the worksheets”.

Maria plans to create a further, generic worksheet to help her learners independently plan spending for future goals. This would give them the tools to compare costs.

Maria has also produced a “guidance sheet” for use at each level so other tutors could use the worksheets and factsheets she and her learners developed.

Maria’s worksheets, factsheets and the guidance document are all available on NALA’s website <https://www.nala.ie/content/financial-numeracy-resources>.

Planning to use a graphic novel approach to learning about money with learners working at QQI levels 2 and 3

Tutor: Sorcha Moran



Sorcha was inspired by the original case studies to establish the QQI Award in Managing Personal Finances at level 3, as a course offered by her Education and Training Board (ETB). She was successful in ensuring that learners could now work towards gaining this qualification.

In addition, Sorcha made plans to use a graphic novel with her groups. She chose the resource *Skint!* which was developed by the Scottish Book Trust for use in Scotland, and later adapted for use in England.

Sorcha did this with her ETB's level 2 numeracy groups in mind. She explains:

Personal finance is an area in which I don't feel they would be savvy, or aware of the marketing tricks used by businesses. *Skint!* is a resource that is not math heavy and can be used under many hats – numeracy, literacy, personal development

Sorcha plans to concentrate on *Skint!* for a full term with one of her level 2 groups, developing the group's:

- Literacy using the characters and story of *Skint!*;
- Numeracy using the scenarios the characters find themselves in, investigating financial issues relevant to the learners' lives, and planning and completing budgeting projects; and
- Personal development, providing them with the knowledge, tools, and confidence for better decision making.

Sorcha plans to use *Skint!* to complete QQI level 2 Quantitative Problem Solving M2N09, and Personal Decision Making M2L12.

Sorcha describes a second group, with members coming from varied backgrounds. All the learners were men who expressed an interest in learning more about personal finances. Sorcha plans to introduce *Skint!* as a non-threatening tool to begin personal finances discussions. She hopes to link it with activities that will produce evidence for the Managing Personal Finances QQI level 3 module.

With this group, she also plans to follow some of the guidance from the original case studies and link with agencies such as the Money Advice and Budgeting Service (MABS) to gather local resources for her learners as well as online ones.

Sorcha plans to use iPads to access the audio version of *Skint!* for some of the learners. She also plans to use the internet, especially for the level 3 group to investigate information around personal finances.

Sorcha and her colleagues have recently begun to use Microsoft Office 365 so she hopes to use Class Notebook to make the course as interactive as she can in the future <https://www.nala.ie/content/financial-numeracy-resources>.

Planning to support learners to compare mobile phone plans according to their needs

Tutor: June Walsh



June works with young people between the ages of 15 – 18 years. Her teaching situation changed during the course of the project and she was unfortunately unable to try out her ideas with learners. However, June has offered an insight into her thinking and planning as a result of reading the original case studies.

June planned to trial worksheets with the trainees in her centre, relating to working out mobile phone plans. June explains that most of her trainees live at home with their parents, and that the only bill that they have would be for their mobile phone. She explains why the activity would be meaningful to the trainees.

Working out which plan best suits their needs is a difficult decision for them so we are going to compare bill-pay options and pre-pay options. Most of their social activities revolve around their mobile phones and it would also give us a chance to take a look at budgeting and what they spend their money on and if they could make wiser choices with their money.

June planned for the learning to take the form of a project, starting with the trainees researching what mobile phone deals are available and then comparing some offers.

June also planned to work with the trainees to explore shopping bills and perhaps compare shopping lists in different supermarkets for the same items. She suggests that tutors could ask their students to work in teams and set out to find prices for the same items in different supermarkets.

Discussion

The following section examines and discusses aspects of the tutors' activity during the project. It focuses on their approaches to teaching strategies, the use of resources and their reflective practice. It then identifies five recurring themes that the research team gathered from the tutors' reflective accounts.

It concludes by identifying the outcomes and outputs from the project and offering a set of recommendations that the research team believes can further develop and improve learning experiences for Ireland's adult learners.

Teaching strategies and resources

The research team was pleased to see much evidence in the tutors' work of the application of the active teaching and learning strategies that were examined in detail in NALA's case study research relating to numeracy teaching,³ with reference to Swain and Swan (2007), Black & William (2002), Boaler (1998) and Colleran et al (2002). These strategies are:

- a) The use of questioning;
- b) The use of meaningful contexts;
- c) The use of problem-based learning activities; and
- d) The use of technology.

(a) The use of questioning

There is evidence that the tutors have all thought deeply about the questions they ask their learners, with careful consideration given to the learning involved in producing answers.

This is evident in the use of questions and scaled responses in Kevin's initial assessment tool; and in Elaine's questions that require learners to research information and give qualitative feedback (for example, relating to the NALA's financial terminology guide).

³ What really counts: case studies of adult numeracy practice in Ireland (NALA, 2013).

It is also evident in Maria's worksheet-based activity relating to personal decision making, where she asks learners to: "Give examples of the following types of decisions you might have to make", so that they must think of examples and select the most appropriate.

This kind of questioning is a world away from our conception of the traditional maths classroom, where the teachers asks for a closed answer to a maths calculation and the learner responds correctly, or otherwise.

(b) The use of meaningful contexts

Financial numeracy appears, from the work of the tutors in this project and from the evidence of the case studies in **A Wealth of Practice**, to exemplify the potential impact of using meaningful contexts effectively. Use of contexts is at the heart of the effective application of the social practice model, which focuses on the learners' use of their learning, and its critical application.

The work of these tutors demonstrates the considered and critical use of context to make learning meaningful, relevant, understandable and connected to real life and a range of numeracy skills.

In her resources relating to liquid and grocery prices, Jane has used the everyday prices that many of us might not pay detailed attention to. She has encouraged learners to really *notice* prices through the exercise of comparing them to prices of a decade ago.

This comparison exercise is not only interesting, but will help with budgeting, enable learners to practice the skill of decimal subtraction and to use calculators accurately. It also supports learners to research prices using technology. The activities are rich and meaningful and focus on learners' use of price-research skills that they can apply time and time again.

(c) The use of problem-based learning activities

Problem-solving is at the heart of many of the activities planned or used by the tutors. It is possible that money lends itself well to problem-based learning, including tasks like planning a budget, planning to save for an event, choosing a mobile phone plan or finance deal (as in June's and Maria's teaching ideas); or in the personal everyday spending dilemmas in the graphic novel that Sorcha has planned to use with her learners.

(d) The use of technology

The effective use of technology is clear throughout these tutors' work – both in the development and creation of their resources (which are researched and produced on computers), and in their implementation in the classroom.

An examination of the use of technology was not one of the aims of this particular project, however, one of the research questions asked if technology was used. Every tutor appears to have embedded its use in the planning and/or delivery of their ideas.

The internet recurs as a tool for learners to connect their learning with the real world. iPads and computers are used to collect information and display it. Learners even used an interactive white board collaboratively to create a chart of their findings in one example. Mobile phone calculators are also used in this example.

Reflective practice

The tutors were asked to reflect on what they had learned about themselves as a result of taking part in the project. There is evidence that the participants found the experience to be a positive one. It appears that the reflective exercise reaffirmed for some tutors what they believed to be the case in relation to their practice. Others had their attention drawn to aspects of practice that they wanted to develop or remind themselves of. Sorcha said:

I know I will have to remind myself not to give learners advice, but instead give them the tools to find information they need in order to make their own financial decisions.

Sorcha also stated that she was wary of “how to deal with very personal difficult situations if they arise”.

Jane reflected on the importance of listening to learners and finding out about their interests. She reminds herself of the need to “give them autonomy and opportunities to choose subjects or ways of working that appeal to them”.

Elaine found reassurance in her approach to teaching. She said:

I found that engaging in this project reaffirmed that I am flexible in my teaching practice. I enjoyed the challenge this project presented me with – to work outside of my comfort zone.

Kevin found the task interesting and says that it made him:

Very aware of the language used in assessing. It is important not to use excessively formal language which may be a language test rather than a financial numeracy assessment.

Maria discovered a new and rewarding way of working:

I enjoy planning and developing new worksheets for my learners, but importantly this project has shown me that the challenge to improve them, so that other tutors can use them in their practice is even more rewarding.

This last reflection highlights a significant difference between this action-learning project and the one that followed on from the development of the numeracy case studies.⁴ The difference being that this project did not focus solely on the participating tutors' own practice and learners.

In addition, it actively encouraged the tutors to consider other tutors and *their* learners in their thinking, planning and developments. They were asked to share not only new resources (such as worksheets) and tools (such as the initial assessment tool), but to consider offering guidance to other tutors on how to put the resources or tools into practice. An example of this is Maria's guidance document that describes how to use the activities and factsheets she has produced with learners working at three different QQI levels.

It might be worth building this feature into future action-learning projects, partly because it produces high-quality learning and teaching ideas and resources with accompanying guidance. It also encourages tutors to think about their colleagues, and to adopt a sharing mindset.

We know from the action-learning project relating to numeracy that tutors enjoy and value opportunities to meet other tutors and share ideas. This means it would seem sensible that action-learning projects should contribute to a culture of networking, sharing and brain-picking as informal, but often very effective, forms of continuing professional development.

Recurring themes

Themes recurred across the tutors' work. We cannot be definite about the likelihood that they would recur in other tutors' financial numeracy practice, but they are worth identifying. They could form the basis of future research into the teaching and learning of money.

1. The need to support learners to manage large amounts of information

A number of the tutors developed or planned activities that encouraged learners to find data relating to prices (for example, mobile phone contracts) and then to compare deals.

The tutors' activities (for example, the 'webquest' by Elaine and the research activities by Maria) sought to guide learners into the forest of data and support them to select and use what they needed.

There would be value in making it clear to tutors that information overload is a real risk when asking learners to find data from the internet.

⁴ This was reported in the NALA publication **What really counts next?** (NALA, 2015)

2. 'Comparison' as a skill

It can be complex and confusing to compare prices and packages. It requires individuals to take critical perspectives regarding the way information is laid out.

It is worth considering 'comparing financial packages' as a rich skill in its own right. Guidance for tutors and resources will contribute to learners' achievements in this area.

3. Learning through 'noticing'

Money, prices, deals, percentages rates etc., are all around us and can go unnoticed.

Jane's activities about price increases over time encourage learners to really notice prices and to measure price increases over time. Similarly, the activities by Elaine, Maria and those planned by June, encourage learners to focus in on detail.

The skill of noticing can be transferred to multiple situations involving money, from estimating what you can afford in a supermarket, to checking change, and reviewing bank statements and utility bills. It is worth highlighting this as a key capability relating to money management.

4. Financial numeracy as a social practice

As discussed above, financial numeracy appears to be an excellent topic for exemplifying the importance of a 'social-practice' approach to teaching and learning. Money is a universal feature of everyday life, and happens to be a very useful context for understanding and applying numeracy concepts, from number, through measurement, into data handling and even probability.

Financial numeracy could be considered as a means of bringing the social practice model of learning and teaching to life.

5. Financial numeracy and learning through technology

Again, as discussed above, technology appears to have been embedded in not only the delivery of financial numeracy learning, but also in the development of resources and ideas.

It would be worth exploring in further detail the extents to which technology is effectively used and embedded in the teaching of different topics of adult basic education. For example, does it tend to be more effectively used in teaching some topics of numeracy more than others; or in numeracy more so than in literacy? And if so, why?



Outcomes and outputs from the action-learning project

There are a number of positive outcomes from this action-learning project, as detailed below.

Outcomes

Increased tutor confidence

We have evidence of tutors increasing their confidence in the planning and delivery of financial numeracy – and the use of money as a context and purpose for learning more generally.

One tutor said of herself:

I enjoyed the challenge this project presented me with to work outside of my comfort zone which financial literacy certainly is for me.

Increased awareness of the need to share and guide colleagues

The project was designed to encourage tutors to consider not only their own professional development and the needs of their learners, but also the needs of other tutors and their learners. Participants knew from the beginning that the research team hoped to share any new or adapted resources, or teaching ideas, with tutors across the country. Maria bore this in mind when designing the guidance sheet for fellow tutors. She said:

My first task was to decide on a layout that would allow me to describe how each resource would be used at different levels. After that it was using my experience of the resource and how I used them at each level. I also tried to use language that was easily understandable by fellow tutors.

Jane has detailed a three-week plan for delivering the activities relating to liquid prices. And Sorcha has offered a term-long plan for using a graphic novel to teach financial numeracy to a group of young people.

An existing qualification made available to learners in an ETB

Sorcha learned about the QQI award Managing Personal Finances at Level 3 from reading the original case studies and wanted it to be available to her learners. She says:

I became aware of the existence of the Managing Personal Finances 3N0921 QQI module. My coordinator got it approved as a module that can now be offered in our ETB.

Sorcha has created a plan for delivering the module to a group of learners using the graphic novel *Skint!*

Evidence of the transferability and adaptability of financial numeracy practice described in the original case studies

One of this project's aims was to test the 'transferability and adaptability' of the practice described in the original publication, **A Wealth of Practice: case studies of financial numeracy practice in Ireland**. The tutors reported that reading the original case study report and trialling some of the practice in it inspired them to try out creative ideas in the classroom and encouraged them to reflect on aspects of their practice. Throughout the participants work, they referred to practice in the case studies.

Elaine's reaction to reading the original case studies was:

I found all case studies interesting to read and highlighted those that I felt would enhance my own teaching practice

Jane had a similarly positive response:

[The report] has many interesting and inspiring ideas, I've tried many of them

However, for the purposes of the project, most tutors chose to focus in detail on developing **new** activities, rather than examining ideas or resources from the original case studies and how their learners might respond to them. In fact, all six chose to develop work that met the needs of their own learners, rather than lifting ideas wholesale from the case studies.

It is possible, therefore, that the greater value of the case studies is that they can be used as a starting point for action-learning and for the inspiration and encouragement they offer tutors.

It is possible there is more work to be done on studying the potential value of action-learning as a means of reflective professional learning with literacy and numeracy tutors.

Outputs

New learning and teaching resources and ideas

Several of the tutors produced teaching and learning resources, or guidance for teaching and activities, that can be taken up and implemented by other tutors. These resources and ideas, together with any relevant guidance, are available on NALA's website, alongside the electronic downloadable copy of this report.

New tools

Two of the tutors provided tools: one is an initial assessment of learners' skills, in the context of financial numeracy; the second is a course outline for a term's work with a group of young people, using a graphic novel as the basis for financial numeracy learning.

Recommendations

The financial numeracy action-learning project presents a number of opportunities. Here are the recommendations.

1. The outcomes and outputs of this project should be celebrated and disseminated so that the resources and teaching ideas can be used, and the value of action-learning better understood.
2. Future action-learning projects should aim to build in a requirement for participants to consider ways in which colleagues might use their ideas and resources, and to provide guidance for other tutors where appropriate.
3. Action-learning as a means of disseminating research and facilitating professional learning should be researched formally so that its impact can be maximised in future projects.
4. Networking, sharing and brain-picking should be encouraged between tutors as a means of continuing professional development. This can happen locally, within centres or ETBs, or across ETBs and nationally. Tutors should also be encouraged to link with money advice agencies and debt specialists in their local areas.
5. Guidance should be developed for tutors in relation to the teaching and learning of financial numeracy. This should include developing learners' capabilities to research information, compare financial plans and notice the detail of money.
6. Financial numeracy should be used as a way of describing and exemplifying the social-practice model. Organisations delivering initial or continuing professional development for tutors should consider using the original case studies and this report to this end.
7. The effective use of technology in teaching adult literacy and numeracy should be examined to identify better ways to embed its use as an aid to learning and teaching.



Useful resources

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

Budgeting and making savings

The **Consumer Help website**⁵ offers a tool that allows users to input earnings and then sets out their minimum spending requirements for the week.

Ms. Smart's Spending Diary⁶ is a resource on the Making Cents tutor's guide on the NALA website.⁷ She says: "We always have a bit of a laugh with that".

The **Financial Health Check** on the Consumer Help website,⁸ 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**⁹ is a guide to money and living costs and gives tips on saving money.

The **My Budget website**¹⁰ gives free independent budget and consumer advice.

The **Spun Out website**¹¹ is aimed at young people and provides tips for managing personal finances and for making budgets.

The Credit Union app **My BudgetBuddy**¹² helps anyone with a smartphone keep track of their spending.

The online **Hay Day game**¹³ is a game about farming where the user has to earn money and spend it on buying farming equipment.

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

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

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

8. www.consumerhelp.ie

9. www.youandyourmoney.ie

10. www.mybudget.ie

11. www.spunout.ie,

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

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

Making it go further

Handling money

The **BBC Skillswise Change Game**¹⁴ 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.¹⁵

General money-themed learning resources

The UK-based **Skills Workshop website**¹⁶ contains several tutors' worksheets and other activities that include the theme of money.

The **Teaching Money website**¹⁷ provides games and activities using the euro.

Money information, advice and guidance

The **Money Advice and Budgeting Service**¹⁸ (MABS) provides online advice and guidance about money and debt, and provides information about how to seek face-to-face advice.

Makingcents.ie

This **website**,¹⁹ which was developed jointly by NALA and EBS, helps anyone who is looking for simple answers to basic questions about money. There are 7 money related topics on the website these include: Managing money; Banking; Loans; Insurance; Debt; Tax and Know Your Rights. See links below;

<http://www.makingcents.ie/category/managing-money/>

<http://www.makingcents.ie/category/banking/>

<http://www.makingcents.ie/category/loans/>

<http://www.makingcents.ie/category/insurance/>

<http://www.makingcents.ie/category/debt/>

<http://www.makingcents.ie/category/tax/>

<http://www.makingcents.ie/category/your-rights/>

^{14.} <http://www.bbc.co.uk/skillswise/game/ma09subt-game-change-no-timer>

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

^{16.} <http://www.skillsworkshop.org>

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

^{18.} www.mabs.ie

^{19.} www.makingcents.ie

Writeon.ie

This is NALA's interactive website to help people improve their reading, writing and numbers skills online. Users can study at their own pace and in their own time to improve their skills and get a qualification. www.writeon.ie has a section dedicated to numeracy and in this section one can find resources relating to money and finance.

<http://resources.writeon.ie/search?utf8=%E2%9C%93&query=money&commit=Search>

<http://resources.writeon.ie/search?utf8=%E2%9C%93&query=numeracy&commit=Search>

Shopping and financial contracts

Bonkers.ie²⁰ is a price comparison website for utilities compare prices for mobile phones and utilities and financial products.

Safety around money

The **Safecard website**²¹ provides information about safety when using financial cards.

Benefits

The **Welfare.ie website**²² is a government website providing guidance about welfare benefits.

NALA websites

www.nala.ie

www.nala.ie/tutors

www.nala.ie/resources

www.writeon.ie

www.simplyput.ie

www.makingcents.ie

<http://www.healthliteracy.ie/>

www.helpmykidlearn.ie

www.literacytools.ie

^{20.} www.bonkers.ie

^{21.} www.safecard.ie

^{22.} www.welfare.ie



NALA research and resources publications

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

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 emphasis is on numeracy, because of its essential role in using and understanding money. https://www.nala.ie/sites/default/files/publications/a_wealth_of_practice_financial_numeracy_case_studies_1.pdf

'Brushing up: improving your spelling, grammar and punctuation'

This 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. https://www.nala.ie/sites/default/files/publications/nala_brushing_up_workbook.pdf

'Brushing up: a maths workbook'

This workbook uses numbers and shapes in everyday life at levels 1 and 2. <https://www.nala.ie/resources/brushing-maths-workbook>

'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.
https://www.nala.ie/sites/default/files/publications/nalacs_report_pdf_for_web.pdf

'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. https://www.nala.ie/sites/default/files/publications/blended_learning_report.pdf

'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. https://www.nala.ie/sites/default/files/publications/numeracy_report_0.pdf

'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 provides an opportunity for tutors to develop new knowledge and skills to improve how they teach numeracy. It also produces teaching and learning ideas and resources for numeracy practitioners. https://www.nala.ie/sites/default/files/publications/action_learning_numeracy.pdf

'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. <https://www.nala.ie/sites/default/files/publications/casestudy.pdf>

'Guidelines for Good Adult Literacy Work' (2012)

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

'Curriculum development: An evolving model for adult literacy and numeracy education' (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 an evolving model that is likely to change and develop as we all learn more about how curriculum development works in practice in Ireland. <https://www.nala.ie/resources/curriculum-development-evolving-model-adult-literacy-and-numeracy-education>

'Getting started in adult literacy and numeracy: A tutor training resource pack' (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. <https://www.nala.ie/resources/getting-started-adult-literacy-and-numeracy-tutor-training-resource-pack>

'Curriculum Development in Intensive Tuition in Adult Basic Education' (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

https://www.nala.ie/sites/default/files/publications/Curriculum%20Development%20in%20Intensive%20Adult%20Basic%20Education_1.pdf

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www.helpmykidlearn.ie