

# Money Advice Support Programme



## Evaluation Report

June 2014

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# Money Advice Support Programme Evaluation Report

## Executive Summary:

The aim of the Money Advice Support Programme was to help individuals to improve the management of their finances, for example through improving their budgeting, making informed borrowing decisions and learning how to discuss and organise finances in the home. It was also developed to assist those in debt or heading into debt with strategies to manage their debt situation and to signposting to relevant services such as free debt advice.

A process and impact evaluation of the project was carried out. The key achievements, outputs, conclusions and recommendations of the project are outlined below:

- Tutors were recruited and selected from the Debt Advice, Money Advice and Financial Advice fields.
- A 'Train the Trainer' programme was developed and delivered to 27 potential tutors.
- Four key units were identified including 'Better Budgeting', 'Savvy Borrowing', 'Coping with Money Problems' (Debt Strategies) and 'Talking about Money at Home'.
- The 4 key units were researched and developed consisting of a comprehensive information book for participants (including information and activities), tutor guides and additional hand-outs.
- Participants were initially recruited from the Debt Action NI project, but for various reasons including the 'taboo' of being in debt, concern about others finding out about their debt situation, and being too worried about the immediacy of their current situation this led to the programme being offered to a wider audience.
- The programme was marketed across NI including newspapers, websites, community papers, radio, and via advice and community networks.
- The programme was delivered across NI with varied demand across council areas.
- The programme ran 2 hours a week for 4 weeks (2 hours per session) and was delivered to individuals in groups as well as to existing community groups.
- 143 participants attended the programme.
- Participants were of a mixed age, gender, abilities and financial situation.
- Demand for the programme was much higher than actual participation due to various barriers including not being about to make the time/date, transport issues, and childcare issues.
- It would be useful to develop an on-line version of the programme in the future and this would help to overcome a number of the barriers identified, for example, by allowing for privacy and unrestrained access.
- The programme materials and content were highly regarded by participants and tutors and felt to be easy to use, informative, practical and comprehensive, covering all relevant topics. However, some suggestions for inclusion of further information were made (e.g. a sample letter to debtors) and a small minority felt the materials would benefit from reduced content.

- It would be useful to offer a hands-on practical workshop following on from the Better Budgeting session to enable learners to put their knowledge into practice with the help of a professional available.
- The course content was felt to be delivered at the correct level however tutors were required to amend the materials when working with disability groups to ensure the needs of the group were met.
- Alternative versions of the programme would be useful to meet the needs of different groups, for example, those with learning difficulties, literacy difficulties, and those where English is not their first language.
- It was felt that the materials could be adapted to suite additional audiences, such as school children.
- Satisfaction with the programme was extremely high and desired outcomes (of participants) met.
- Programme tutors were highly regarded and thought to deliver the information and answer ad-hoc questions extremely well.
- The 'Train the Trainer' programme and selection criteria for tutors was beneficial to the delivery of the programme.
- Daytime sessions and delivery to existing groups was thought to work better and reduce barriers.
- A mix of session structures and length would be useful to meet different needs and overcome barriers. One off (e.g. a 1 day session) sessions were thought to be possible but would require a reduction in materials to avoid information overload.
- Allowing participants to select modules and not have to commit to the whole course was thought to be beneficial.
- Participants reported an increase in their knowledge and skills in all aspects covered in the programme.
- The wellbeing and confidence of participants improved as a result of the programme in all units covered including feeling less stressed and worried about financial management.
- Many candidates have already used and implemented the knowledge and skills learned on the programme and were committed to changing behaviours to more positive behaviours of money management.
- A focused approach to delivery e.g. a small number of council areas at a time is advised for future runs.
- The programme continues to be delivered post-pilot and has been taken on by community champions.

Overall the project was very successful and met its desired aims and objectives. We advise that the recommendations outlined are implemented to further increase the value of the programme as well as access to it.

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## **1. Introduction:**

The Money Advice Support Programme (MASP) was developed by Advice NI to help those who have been in debt or were struggling with their finances to improve their money management skills and in turn enable them to improve their financial situation and/or sustain a healthy financial situation going forward. The programme focused on four key aspects of money management; Budgeting Skills, Savvy Borrowing, Coping with Money Problems (debt strategies) and Talking about Money at Home. The programme was delivered in 2 hour sessions and ran over a 4 week period (i.e. 2 hours a week for 4 weeks). It was offered across all council areas in Northern Ireland. Users of the Debt Action NI service and HMRC Tax and Benefits service were targeted for the programme, with participation extended to all members of the public who would benefit from the programme, including community groups.

Debt and benefit advisers were recruited to deliver the programme with support from volunteers from the Ulster Bank. All deliverers and potential tutors (n=27) participated in a train the trainer course developed specifically for the programme to enable them to deliver the programme effectively.

This report focuses on the evaluation of the MASP including a process and impact evaluation.

## **2. Evaluation Methodology:**

The MASP was evaluated by a multi-method and multi-source approach including questionnaires, data tracking, issues logs, and observations. The project processes and outcomes were evaluated as well as an impact assessment of the programme to determine its impact on project participants.

### **2.1 Process/Output Evaluation:**

A process evaluation of the programme and processes was carried out via a participant and tutor questionnaire (see Appendix A and B). The questionnaires considered such things as programme materials, programme structure, and potential improvements. The questionnaires were distributed at the end of the final session. Outputs such as numbers registering for the courses, participant numbers, number of courses running, and location were recorded. Arising issues and unexpected outcomes were captured in an issue log.

### **2.2 Impact Evaluation:**

The impact of the programme was captured by way of questionnaires, observations, and additional feedback from tutors and learners. A pre-questionnaire (Appendix C) was distributed to participants to gauge their current financial situation which will be followed up by a post questionnaire (Appendix D) 3 months after the course to see if there has been a sustained improvement in their financial situation. Impact evaluations were distributed to participants at the end of each of the programme units (see Appendix E, F, G and H) to determine the immediate impact of the programme, such as improvement in knowledge, skills, wellbeing, and behaviour/implementation of knowledge. However, these will be re-visited in the post-evaluation questionnaire to assess whether changes to

behaviour etc. has been sustained over time. The results of the impact evaluation of the programme over time will be provided in a follow up report. The Money Advice Service Debt Advice Evaluation Framework was used to help develop the impact evaluation questionnaires.

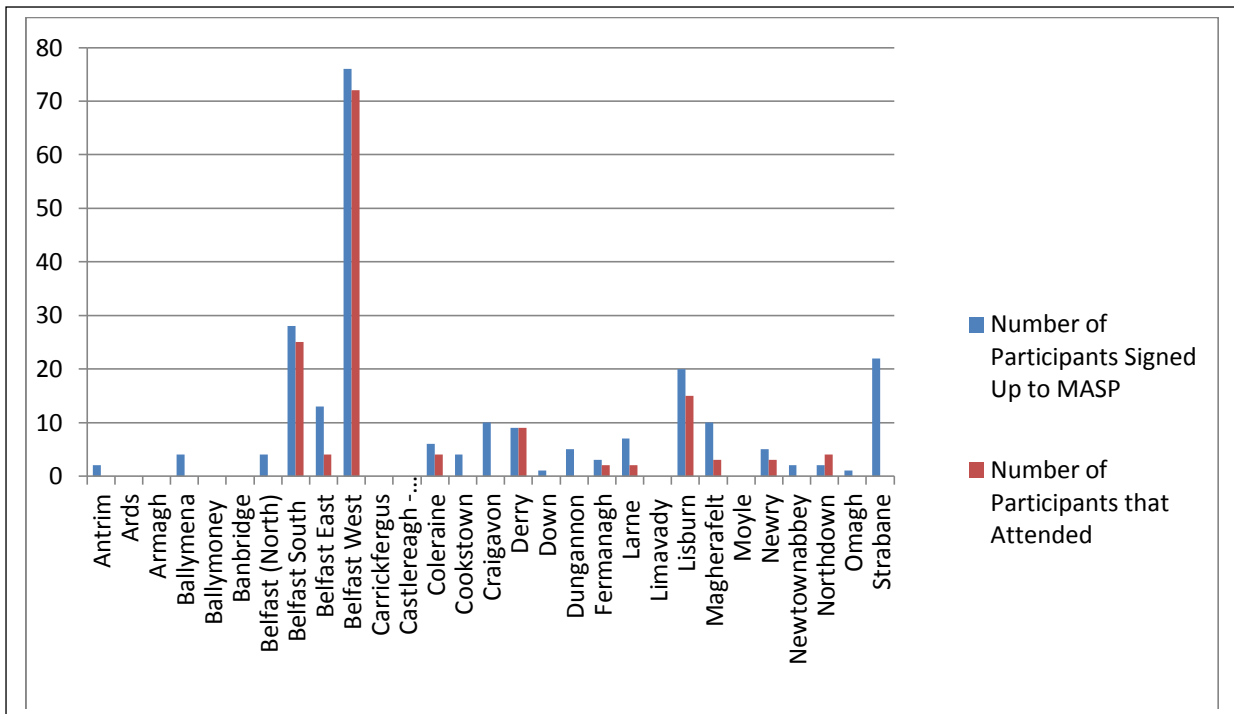
### 3. Results and Discussion:

#### 3.1 Course Uptake:

The MASP ran throughout February and March 2014. It was initially proposed to deliver the project twice in each of the 26 council areas across Northern Ireland and to draw participants in the main from the Debt Action NI project. However, demand for the project varied across council areas, with high demand in some areas and no demand in others. Therefore, runs were altered to suit demand with additional courses offered in some areas, and courses having to be cancelled or merged in others. In the Belfast area, for example, 101 people participated in the project, where as in areas such as Ards, Armagh and Ballymoney, courses had to be cancelled due to no or low uptake. Overall approximately 143 participants attended the full programme, with the majority of participants attending all four modules.

**Table & Figure 3.1 Demand/Actual Participation in MASP across Council Area:**

Council Area	Number of Participants Signed Up to MASP	Number of Participants that Attended
Antrim	2	0
Ards	0	0
Armagh	0	0
Ballymena	4	0
Ballymoney	0	0
Banbridge	0	0
Belfast (North)	4	0
Belfast South	28	25
Belfast East	13	4
Belfast West	76	72
Carrickfergus	0	0
Castlereagh -Joined East Belfast	0	0
Coleraine	6	4
Cookstown	4	0
Craigavon	10	0
Derry	9	9
Down	1	0
Dungannon	5	0
Fermanagh	3	2
Larne	7	2
Limavady	0	0
Lisburn	20	15
Magherafelt	10	3
Moyle	0	0
Newry	5	3
Newtownabbey	2	0
Northdown	2	4
Omagh	1	0
Strabane	22	0
<b>Totals</b>	<b>234</b>	<b>143</b>



Initial recruitment for the project was targeted at individuals and it was hoped to recruit clients from the Debt Action NI service to help them to avoid getting back into debt. However, while clients from the Debt Action NI project believed that the MASP would be of benefit to them the majority of clients who signed up to participate in the programme via this route were subsequently those who withdrew or did not attend. Furthermore, many clients from the service reported that they would like the information that the MASP offers, but did not want to attend a face-to-face session on this as they were conscious of others realising or being aware that they had a debt problem, which they were particularly reluctant to be associated with in their local area. Advisers of the Debt Action service reported that reasons for lack of uptake amongst clients included:

- Some clients were concerned about others in their local area knowing their financial situation.
- Some clients were concerned about being associated with or 'labelled' as being in debt which remains a taboo subject for many.
- Some clients had not informed partners, family, or friends about their debt situation and did not want them to find out that they were in debt.
- Some clients were still coming to terms with their debt situation and were not 'emotionally' ready for the MASP.
- Some clients were too stressed about the immediacy of their current debt situation and wanted to focus on resolving this before committing to the MASP.
- Some clients wanted the course immediately and did not want to wait for the scheduled runs.
- For some clients their drive to participate in the course faded over time with less motivation by the time the courses ran.
- Some clients felt that while parts of the MASP were relevant to them other aspects were not.
- Some clients were unable to commit to 4 weekly sessions.
- Some clients had difficulty attending the date, time or location of the programme.

Therefore, subsequently clients did not wish to attend the MASP when approached or were unable to attend. In response to this feedback the course was offered to a wider audience to include any members of the public who felt they would benefit from money advice. Promotion of the programme moved away from a focus on 'debt' and towards 'money management' with positive messages such as 'Make the most of your money' being promoted. The programme was advertised widely across all council areas and through existing advice and community networks (see Appendix I).

High volumes of individuals (over 200) and groups (over 40) enquired about the programme and were interested in it but unable to attend as they could not make the time, date, locations, commit to the full programme and so on. Therefore uptake was lower than was hoped for in many areas. Other barriers to participation reported by interested parties included such issues as childcare, transport, and the fear of coming back to 'education' as such. A large number of people also stated that they would prefer information posted to them or enquired if an online course was available. They preferred to read it 'as and when' they were free without being tied to a face to face session. These barriers are further evident from evaluation responses, for example, when asked how take-up of the programme could be improved in the future participants reported "*Possible venue with crèche facilities- probably worth looking into mobile crèche provision*", "*Perhaps to locate programme at centres where families meet on a regular basis, even at school?*", and "*Morning sessions would help parents with young children*". Tutors also noted barriers to uptake including "*The face-to-face nature of the programme may have affected uptake and attendance. Some people were perhaps not comfortable in a group environment*" and "*We had trained volunteer debt and welfare rights advisers delivering the programme. It went very well with groups meeting during the day, less so during the evening*". One tutor also stated that low numbers impacted on the quality of group interactions, stating "*Small number of attendees. Although there was a very informal and relaxed atmosphere, more input from other learners would have added benefit*". Further information in relation to barriers to uptake is considered in section 3.7.

With regards to concerns about confidentiality, such as others finding out about a persons' financial or debt situation, confidentiality agreements were used and participants were not permitted to take part in the programme without agreeing to and signing the agreement. However, further information about anonymity and confidentiality could have been provided at the promotion stage to reassure potential participants. This was raised by one of the participants who stated that uptake of the programme could be increased by "*Assuring people that they have the security of anonymity when they come on such courses*".

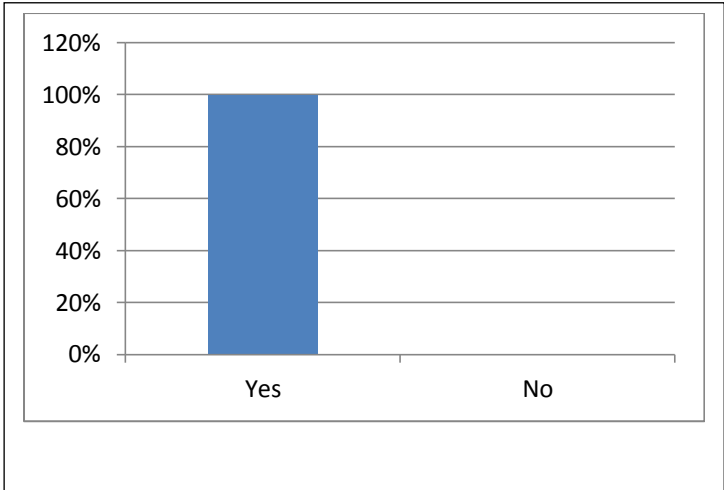
The programme was extremely popular amongst established community groups, with over 40 groups enquiring about the programme in the 2 month time period that it ran. Unfortunately as this was a pilot project with time and resource constraints, it was not possible for all interested groups to complete the programme, but bespoke courses (e.g. courses running at the group during the day time, or the running of a 1 day course) were run for various groups including the 'Atlas Women's Centre', 'Corpus Christi Youth Centre', 'Holy Trinity Family Centre' and 'Action on Disability'. Delivery to existing groups rather than individuals meant that participants did not have to admit to needing help with their finances as the course was delivered to all regardless, so helped to overcome this barrier. This approach was welcomed by participants as reflected in comments such as "*I liked most that it was held in a community environment at a community level*".



Tutors also felt that a group approach was beneficial with 100% (n=8) of tutors stating that delivery to existing groups would help to increase uptake of face-to-face sessions in the future. Tutors that delivered to groups found the group approach effective stating *“I found the response/engagement levels high in these groups”, “Generates support with recruitment”, “It was a programme that the groups wanted”, “Better for us to hold the sessions”, “It reached all levels of community”* and *“We have other groups who wish to avail of this service”*.

**Table & Figure 3.2 Delivery to existing groups e.g. community groups:**

Tutor Response	Yes	No
Response Percentage	100%	0%
Response Count	8	0



Due to community champions seeing the value of the MASP to members of the public, the MASP continues to be delivered following the pilot programme. The Southcity Resource Centre, for example has delivered the programme to various community groups since the pilot project ended and rolled it out across the local area including to parent and toddler groups. They believe it has been of great benefit to the community, stating *“Our groups really love this programme; people are starting to think a bit more about their spending and how they get into debt”*. Southcity have also joined up with ‘Tree’ to deliver the programme to young people participating in training programmes offered by Tree. Furthermore, a number of participants indicated in their evaluation responses that the programme would be useful for children of secondary school age. This is evident in comments such as *“Put the programme out to young people”, “It would be interesting if this could be partly delivered in schools”,* and *“It would be a good programme for secondary school children too”*. We were also approached by various youth centres, such as New Lodge Youth Centre in Belfast, who thought this type of course would be very beneficial to their members. They were particularly interested in us keeping them informed if an electronic version became available.

With regard to increasing uptake for the programme the vast majority of respondents reported that increased marketing would be beneficial as evident in comments such as *“I think better advertising of this very valuable course”, “By advertising through organisations such as St Vincent De Paul, churches, community organisations”, “Advertise more in Social Security offices and other places”, “Advertise in banks, advice centres and on-line”*. This was reiterated by tutors, for example, *“Would need to consider a better way to target uptake”* and *“The course was not widely advertised”*. As explained, the MASP was heavily advertised using various media including on-line, newspapers, community papers, local radio, community networks, advice networks, advice centres, and so on (see

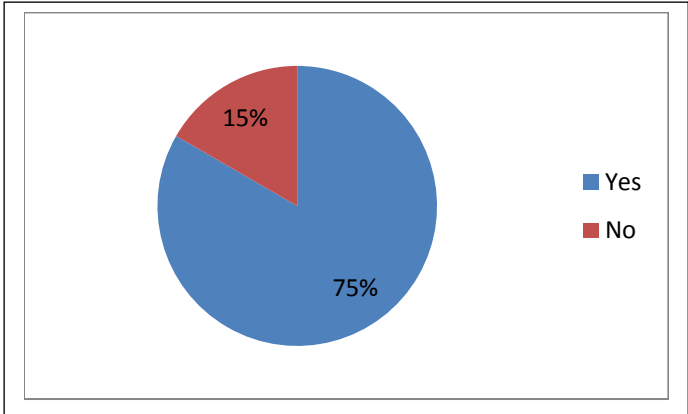
Appendix I). However, promotion across 26 council areas at once proved challenging and a more focused approach to delivery and promotion may be beneficial for the future, for example, running and thereby focusing on fewer areas at a time.

Other suggestions for encouraging future uptake included *“Show the materials that are used”, “By showing the feedback from previous programmes”, and “By fully explaining how participants can benefit from the course and all the topics covered and how it will improve their life overall”*. These are very valuable and positive comments for the programme going forward.

Many of the barriers to attending the programme could potentially be addressed by offering an on-line version of the course. This would enable participants to access the course at a time, date and venue suitable to them and would reduce the need for childcare, transport and so on. Tutors (75%, n=6) reported that offering the programme online would help to improve programme uptake in the future. This was further evident in comments such as *“I feel a discreet on-line resource would suit those less likely to engage in face-to-face learning”, “Vital for delivery going forward” and “More flexibility for some people”*. However, some tutors (15%, n=2) felt that an online version may not be as beneficial for learners as the group discussions could be lost and *“The groups we were speaking to are not good at IT”*. Therefore it would be useful to offer both a face-to-face and on-line option to best meet peoples’ needs. Going forward face-to-face delivery would be best suited to existing groups to encourage uptake, participation and remove barriers.

**Table & Figure 3.3 Offer the programme on-line:**

Tutor Response	Yes	No
Response Percentage	75%	15%
Response Count	6	2

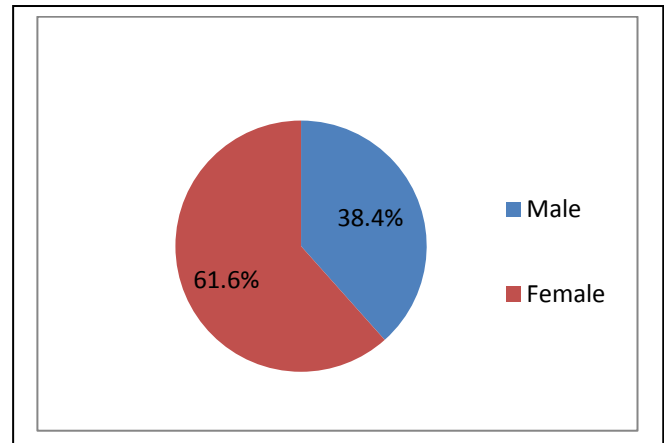


**3.2 Participant Profile:**

The majority of participants who completed the pre-questionnaire were female (62%, n= 45) and in the 25 to 44 years (54%, n=41) age bracket. Most participants rated their current financial situation as either ‘Good’ (35%, n=24) or ‘Fair’ (32%, n=22). Interestingly only 20% (n= 14) of participants rated their current financial situation as ‘Very Good’ or ‘Excellent’, yet 48% (n= 36) reported that they were keeping up with bills, credit commitments, debts or arrears *‘without any difficulty’*. A larger proportion of candidates (40%, n=30) stated that they were keeping up with credit commitments but that it *‘was a struggle’*. Importantly, the vast majority of participants rated the level of stress caused by their financial situation as ‘Medium’ to ‘Very High’ (63%, n=48), with only 37% (n=28) rating their associated stress as ‘Low’ or ‘Very Low’. Therefore, even those who rated their financial situations fairly well have medium to high levels of associated stress.

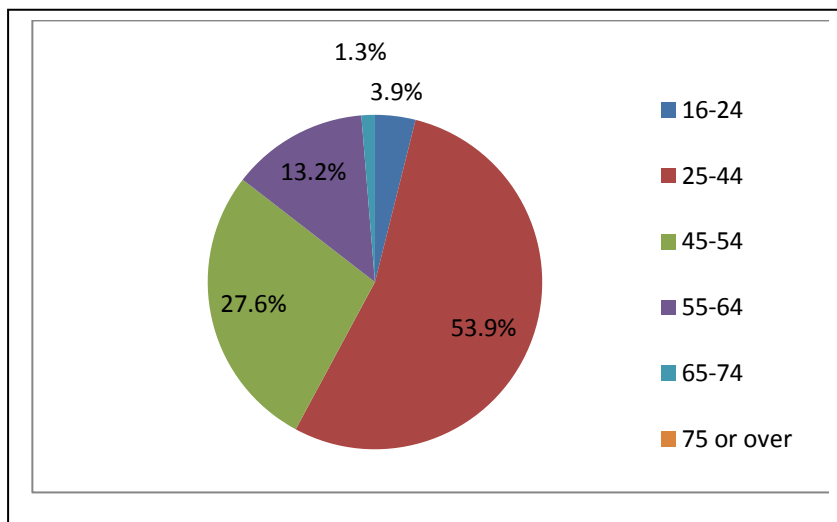
**Table & Figure 3.4 Participant gender:**

	Male	Female
Response Percentage	38%	62%
Response Count	28	45



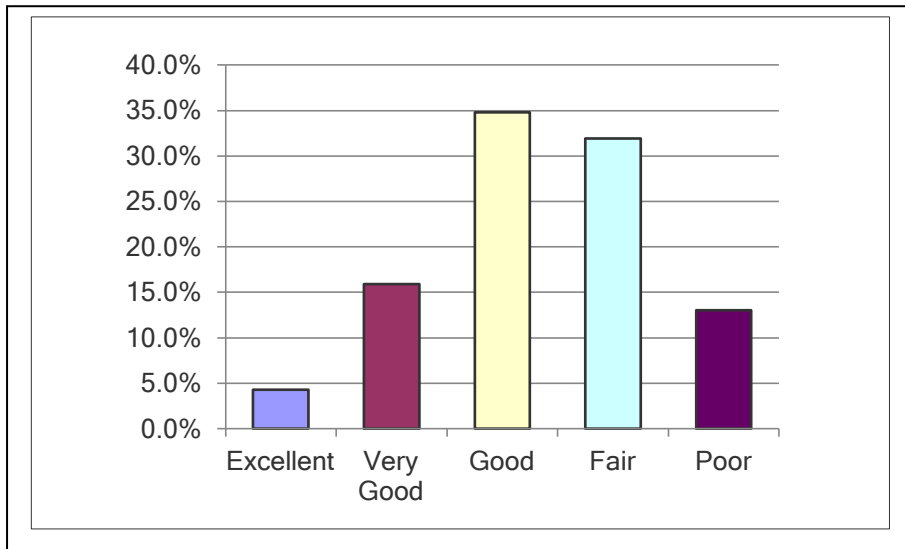
**Table & Figure 3.5 Participant age:**

	16-24	25-44	45-54	55-64	65-74	75 or over
Response Percentage	4%	54%	28%	13%	1%	0%
Response Count	3	41	21	10	1	0



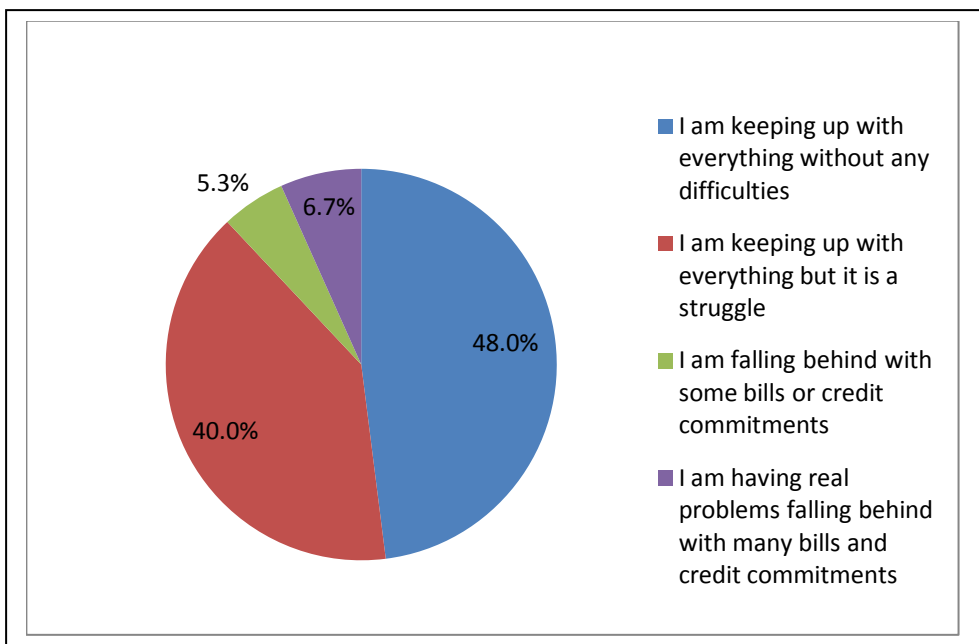
**Table & Figure 3.6 How would you rate your current financial situation?**

	Excellent	Very Good	Good	Fair	Poor
Response Percentage	4%	16%	35%	32%	13%
Response Count	3	11	24	22	9



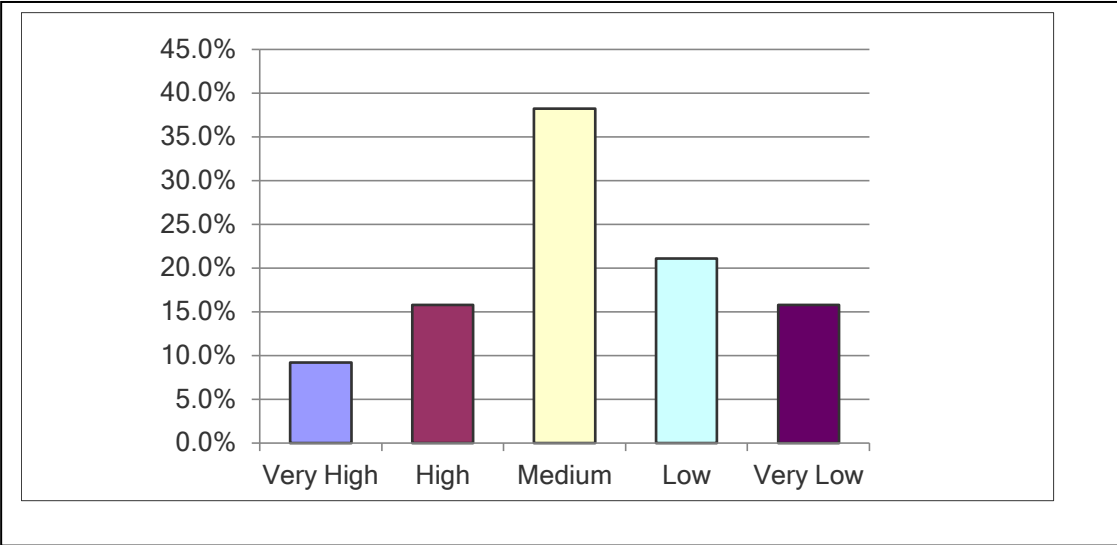
**Table & Figure 3.7 Which of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment including any debts or arrears that you are paying off?**

Statement	Response Percentage	Response Count
I am keeping up with everything without any difficulties	48%	36
I am keeping up with everything but it is a struggle	40%	30
I am falling behind with some bills or credit commitments	5%	4
I am having real problems falling behind with many bills and credit commitments	7%	5



**Table & Figure 3.8 How would you rate the level of stress caused to you by your current financial situation?**

	Very High	High	Medium	Low	Very Low
Response Percentage	9%	16%	38%	21%	16%
Response Count	7	12	29	16	12



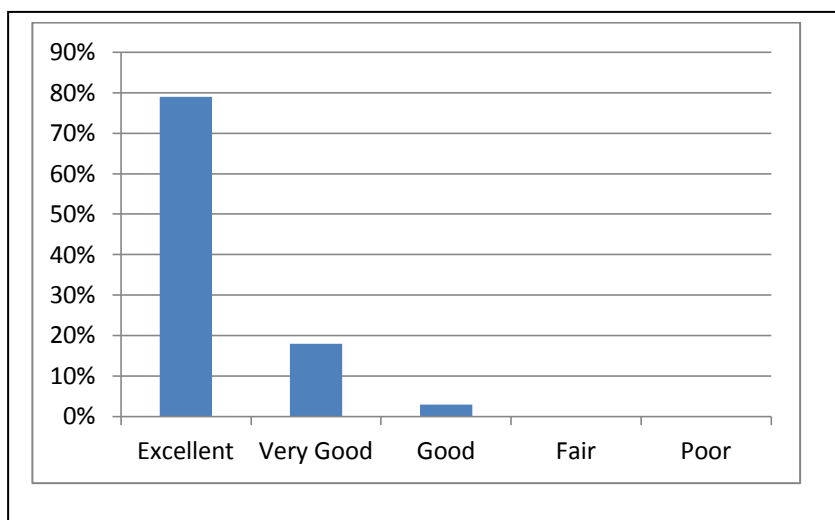
The course was delivered to a wide range of audiences including 3 disability groups including those with learning difficulties, where tutors adapted the materials and evaluations to suit the needs of the learners. While this was very successful and the participants and group leader reported that they gained a lot from the course (see section 3.6) and praised the tutors’ *“Great ability to adapt and deliver the course at the service user’s level of understanding”*, it would be beneficial to develop a version of the course to specifically meet these needs. It would also be useful to offer the programme in different languages and for different levels of literacy to enable it to be inclusive and for various groups in society to benefit, particularly those who are financially excluded.

**3.3 Programme Materials:**

The MASP course materials were very highly regarded by course participants. The vast majority of responding participants rated the course materials as ‘Excellent’ (79%, n=31) with almost all remaining candidates rating them as ‘Very Good’ (18%, n=7). No candidates rated the materials as ‘Fair’ or ‘Poor’. Candidates expressed that the materials were informative, practical and easy to follow, as indicated by the following comments *“Very good printed materials”*, *“Excellent materials – good focus for discussion”*, *“Very good materials and easy to follow”*, *“Practical exercises and materials – awareness raising”*, *“I thought the discussions and materials were very comprehensive”*, and *“The information and format is excellent”*. However, one participant did state that *“Advanced sight of the course hand-outs may have been beneficial for this session”* (Savvy Borrowing) and another felt that *“Session 2 was too heavy with text and could do with a shorter and more concise layout”* (Savvy Borrowing).

**Table & Figure 3.9 Please rate the programme materials (e.g. session information):**

	Excellent	Very Good	Good	Fair	Poor
Response Percentage	79%	18%	3%	0%	0%
Response Count	31	7	1	0	0



Satisfaction with the course materials was further evident in the disability groups questionnaire results, with 100% (n=33) of participants stating that they liked both the books they were given and the things they were taught. This was reiterated in comments such as *“I really enjoyed and learned from the information provided”*. However, as explained a revised version of the course to better meet learners needs would be beneficial for these groups.

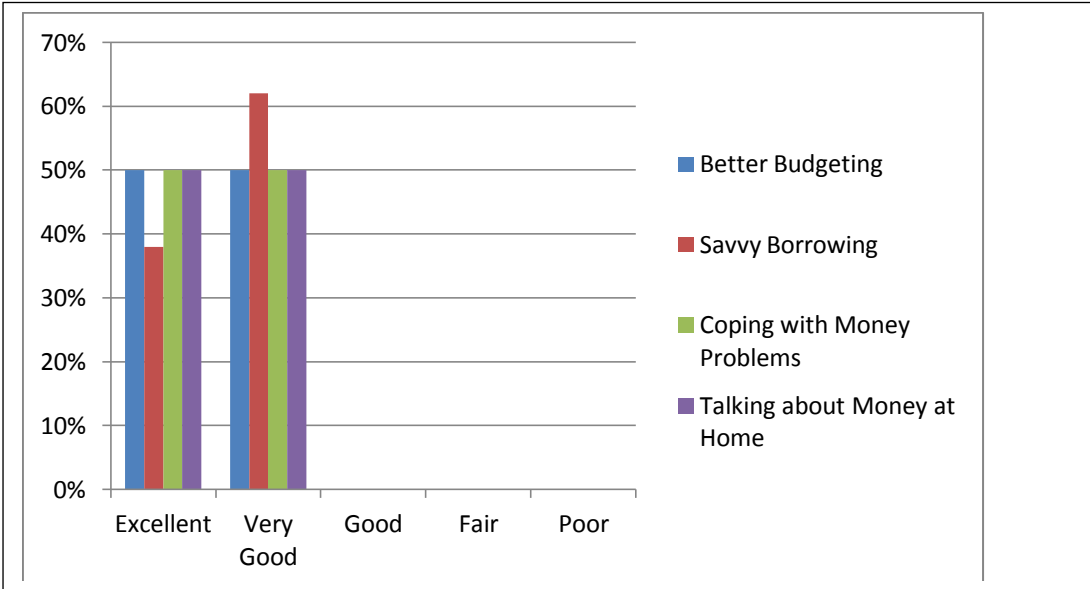
The course and materials were felt by participants to cover all relevant topics. When asked ‘Is there anything else that you think should be included in the programme (anything missing)?’ 84% (n=21) of those who responded to the question stated that nothing needed to be added and felt that the materials were comprehensive. This is reflected in comments such as *“No, everything was spot-on”* and *“No-everything included already”*. However, suggestions for additional course information included *“More about children”*, *“Sample letters to debtors”*, *“A discussion about food budgeting to help to reduce food waste”* and *“Including some information on saving plans though I realise this may not be the area for your organisation”*. One candidate reported that as well as teaching budgeting skills it would be useful to provide time for participants to do their budget and provide support for this in the session.

Results of the tutor questionnaire concur with participant findings in relation to course materials with all tutors rating the materials highly. All responding tutors (n=8) rated the materials for all units as either ‘Excellent’ or ‘Very Good’ with none rating them as ‘Good’, ‘Fair’ or ‘Poor’, demonstrating that they were highly regarded. From the tutor perspective this related to both the information books and tutor guides. Tutors reported that the tutor guides were helpful. One tutor stated the *“Comprehensive tutor guides for each module”* as the thing they thought worked well about the programme. Positivity by tutors toward the materials and teaching methods was further evident as

these were mentioned as things that worked well by a number of tutors, for example, “Discussion based learning. Handouts and interactions from learners”, “The client-friendly tone of the materials and the level and depth of the information materials and the take home resources”, “The materials were easy to follow” and “Two Home Start workers attended the programme and stated that they would find the materials very useful as regards helping families with money issues”. However, one tutor felt that the materials were content heavy, stating “Although all the content in the materials was very good I thought that there was too much information at times and maybe some of the material could be cut back in the future” and another felt that more interactive activities could be added, “More interactive activities. I used several activities to supplement materials provided to avoid distractions or boredom”.

**Table & Figure 3.10 Please Rate the Programme Materials:**

Unit	Tutor Response									
	Excellent		Very Good		Good		Fair		Poor	
	%	Count	%	Count	%	Count	%	Count	%	Count
Better Budgeting	50%	4	50%	4	0%	0	0%	0	0%	0
Savvy Borrowing	38%	3	62%	5	0%	0	0%	0	0%	0
Coping with Money Problems	50%	4	50%	4	0%	0	0%	0	0%	0
Talking about Money at Home	50%	4	50%	4	0%	0	0%	0	0%	0



The above results indicate that the materials were very useful for and highly regarded by participants as well as for tutors. The materials appear to require only minor amendments such as information about food waste and a potential reduction in content in some aspects. However, alternative versions could be made available to accommodate different needs (see section 3.4). It may also be

useful to lay on a follow up workshop to the Better Budgeting unit for participants to actively devise their budget with the support of a tutor available.

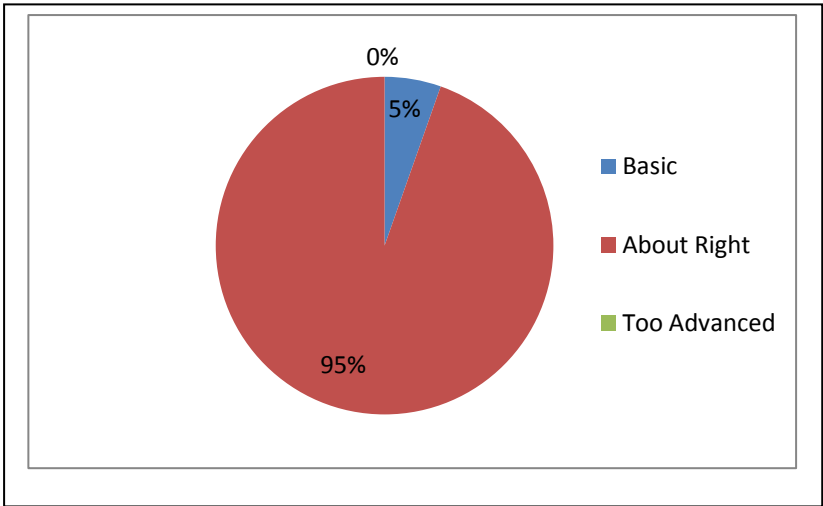
**3.4 Training Content, Style and Level:**

The MASP content (including information, activities and delivery) was felt by candidates to be very informative, practical and easy to understand. This is reflected in comments such as *“The course was very informative & raised some aspects of money managements that I was unaware of”*, *“Personally I found the programme very informative”*, *“Really helps to learn about finances in a logical way”*, *“Wide range of information”*, *“All together very helpful”*, *“Very practical advice slowly built up into a well-rounded approach”*, *“It was easy to understand, cut out all the banks jargon”*, *“Everything was very easy to understand and materials were provided”*, *“Easy to understand”*, *“Everything was explained thoroughly and there was time to take notes”*, and *“Was very practical and down to earth advice”*. These results imply that participants were happy with the information provided and the way this was presented.

The vast majority of participants reported that the programme was delivered at the correct level with 95% (n=35) stating that the level of the programme was ‘About Right’. No participants felt that it was ‘Too Advanced’ and only a small minority (5%, n=2) reported that it was ‘Too Basic’. This suggests that the course was pitched at the correct level for the audience and on the whole does not require amendment for the level. Tutor comments concur with this, for example, *“In my opinion the programme was developed very well and was aimed at the people who were attending”*.

**Table & Figure 3.11 Please rate the level of the programme:**

	Basic	About Right	Too Advanced
Response Percentage	5%	95%	0%
Response Count	2	35	0



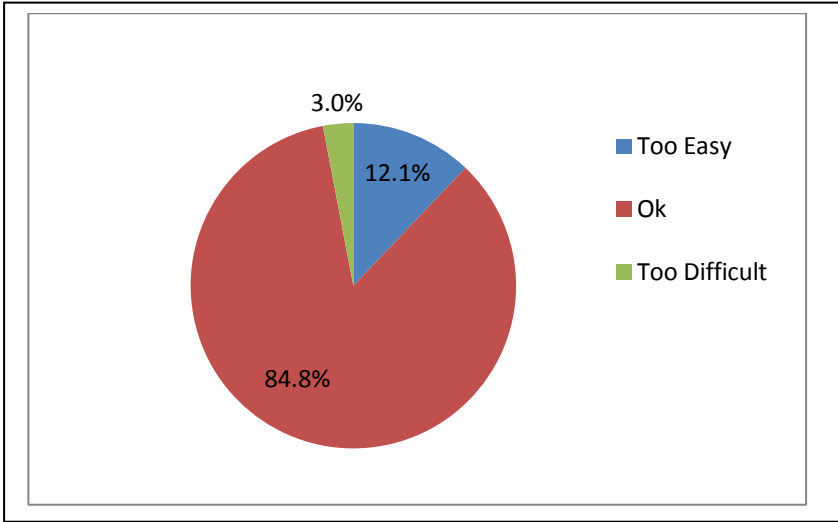
Findings from the disability groups questionnaire results concurred with this, with the vast majority (85%, n=28) rating the course as ‘Ok’ and only a small minority reporting that it was ‘Too Easy’ (12%, n=4) or ‘Too Difficult’ (3%, n=1). It should be noted that course tutors adapted the materials,



activities and delivery to meet the needs of the groups, for example, by reducing the amount of material covered. As one tutor working with the disability group stated “*Special needs groups needed tailored materials*”. While the tutors were highly praised for meeting the groups needs and delivering the programme at the service users level, this was down to the individual tutors and as explained it would be useful to develop alternative versions of the programme to better meet different needs, for example, for those with learning difficulties, literacy difficulties, or in additional languages. Developing alternative versions of the programme to meet different needs was reiterated by tutors with 63% (n=5) stating that amending the programme to suit different learner needs could help to increase uptake. This included adapting materials to “*meet the needs of special needs groups*” as well as altering the programme to make it “*more specific to different groups e.g. offenders, homeless and young people*”. Catering for various needs would make the access to the material far more inclusive.

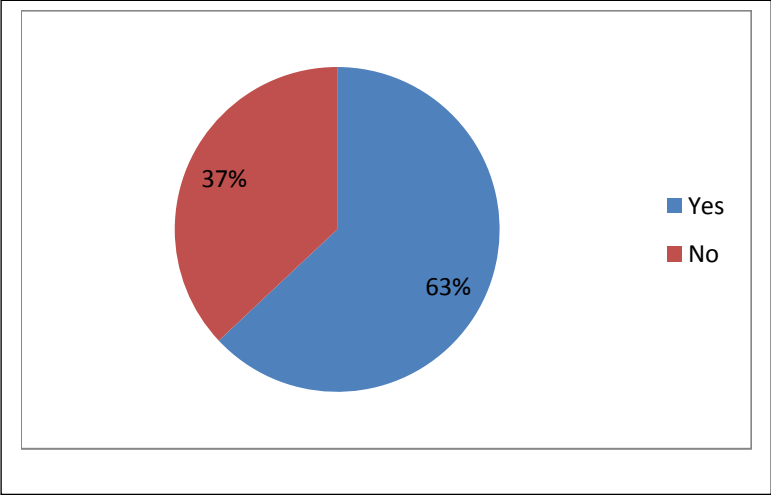
**Table & Figure 3.12 Do you think the programme was easy, ok or difficult?**

	Too Easy	Ok	Too Difficult
Response Percentage	12%	85%	3%
Response Count	4	28	1



**Table and Figure 3.13 Amend the programme to suit different learner needs?**

Tutor Response	Yes	No
Response Percentage	63%	37%
Response Count	5	3



Participants benefited from and enjoyed the in-formal style of the training stating that they enjoyed the course as it was *“Easy-going, very relaxed and informative”* and enjoyed *“How relaxed it was”* and *“Being able to ask questions and get answers that I understand”*. A number of candidates also reported that they enjoyed discussing issues and sharing experiences with others. This is evident as when asked what they liked most about the course various responses related to the discussion aspects, for example *“Discussing money in a relationship and how to set a budget”*, *“Discussing shared experiences”*, *“Talking about issues relating to money”*, *“Discussion and group interaction”*, and *“The discussions about my and other people’s experiences”*. Tutors too believed that this approach was useful, with a number of tutors mentioning learner interactions as things that worked well about the project, for example, *“The programme facilitated plenty of group interaction and discussion”*. Therefore, the informal and discussion based nature of the programme appears to be a good approach.

When asked what they liked least about the course, 88% (n=21) of those who responded to the question stated *“Nothing”* or gave a positive response. The remaining comments related to attendance, time of course and materials. Findings were similar with the disability groups as when asked ‘Is there anything we could do better?’ 100% (n=11) of those who provided a response stated either ‘Nothing’ or ‘No’, or provided a positive response such as ‘I would like to do more’, ‘I was happy with everything’ and ‘It was good’. This is extremely encouraging for the programme.

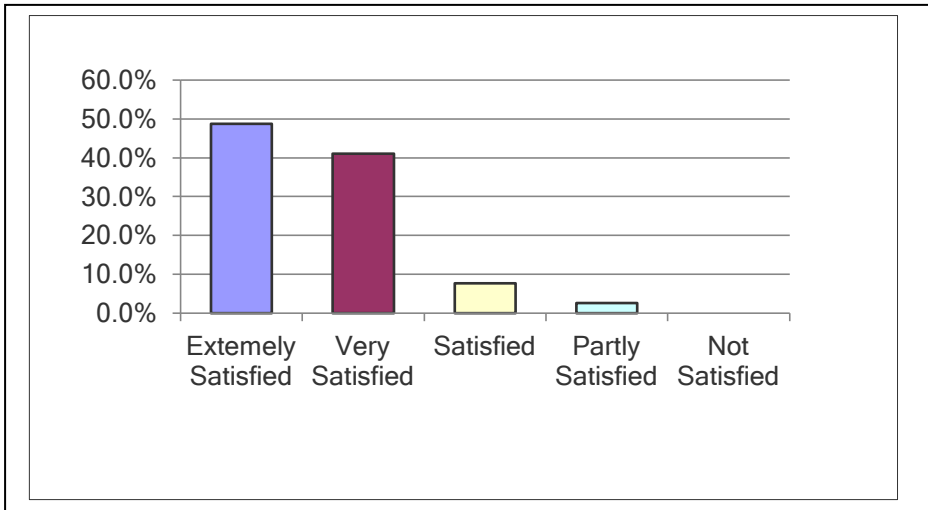
Therefore, the participants were very positive about the programme and what they gained from it implying that it meets its objectives.

**3.5 Satisfaction:**

Responses regarding the programme were overwhelmingly positive indicating that learners regarded the programme highly. This is further evident as the vast majority of respondents were clearly satisfied with the programme reporting that they were either ‘Extremely Satisfied’ (49%, n=19) or ‘Very Satisfied’ (41%, n=16) with the programme. No respondents reported that they were ‘Not Satisfied’ which is extremely positive for a pilot programme. This is further evident in comments such as *“Good programme, it met the needs of everyone”*.

**Table & Figure 3.14 Please rate your overall satisfaction with the programme:**

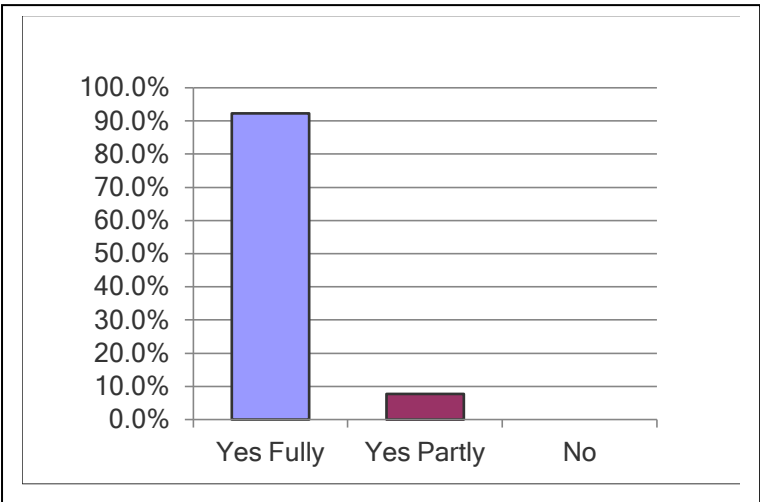
	Extremely Satisfied	Very Satisfied	Satisfied	Partly Satisfied	Not Satisfied
Response Percentage	49%	41%	8%	2%	0%
Response Count	31	7	1	0	0



Furthermore, almost all respondents reported that the programme 'Fully' (92%, n=36) met their desired learning outcomes, indicating that participants got what they wanted from the programme and achieved their learning goals. No participants reported that their desired outcomes were not met and only a very small proportion stated that they were 'Partly' met.

**Table & Figure 3.15 Did the programme meet your desired outcomes?**

	Yes Fully	Yes Partly	No
Response Percentage	92%	8%	0%
Response Count	36	3	0

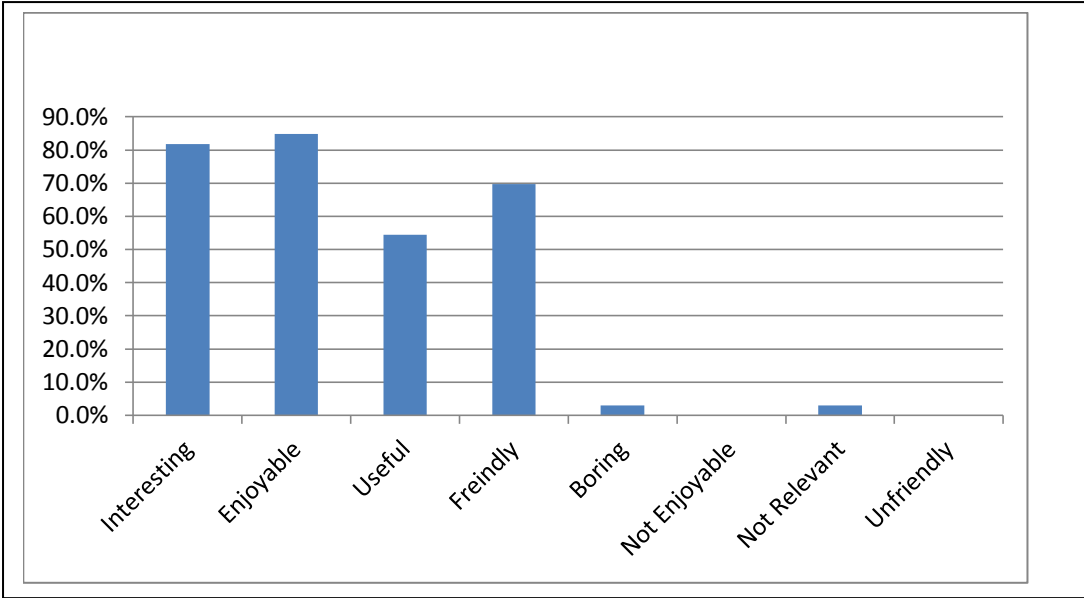


Positivity towards and satisfaction with the course was clearly evident in responses from the disability groups questionnaire results with 100% (n=33) of respondents stating that they liked the course and none stating that they didn't like it. Furthermore, when asked to circle three words which best describes the programme participants clearly selected positive rather than negative choices, with almost all participants including some of the following words in their selection 'Enjoyable' (85%,

n=28), 'Interesting' (82%, n=27), 'Friendly' (70%, n=23), or 'Useful' (55%, n=18). No participants selected 'Not enjoyable' or 'Unfriendly', and only 1 participant selected 'Boring' and 'Not relevant'. This feedback clearly indicates that learners were satisfied with, gained from and enjoyed the programme.

**Table & Figure 3.16 Circle 3 words you think best describes the programme:**

Possible Descriptions	Selection	
	%	Count
Interesting	82%	27
Enjoyable	85%	28
Useful	55%	18
Friendly	70%	23
Boring	3%	1
Not enjoyable	0%	0
Not relevant	3%	1
Not friendly	0%	0

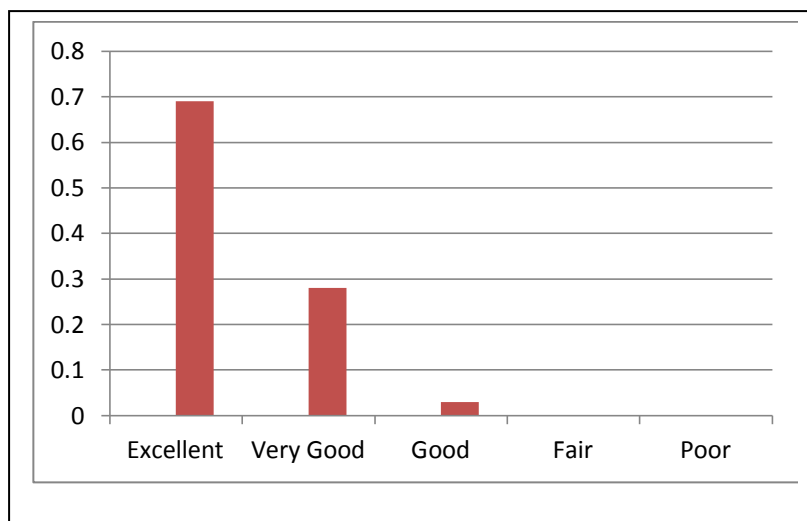


**3.6 Programme Tutors:**

The course tutors were rated very highly by course participants with almost all participants rating them as either 'Excellent' (69%, n=27) or 'Very Good' (28%, n=11). No candidates rated the tutors as 'Fair' or 'Poor'. Tutors were felt to be approachable and deliver the information in a clear and informative way. This is evident from comments such as *"I really enjoyed the evening and Aisling presented the programme very well in a clear and easy way"* (Savvy Borrowing), *"Tutor fantastic at presenting the information"* (Savvy Borrowing), *"Great class, enjoyed every lesson and it thought me so much about dealing with my money. Ryan was a fantastic teacher, never dictated to us and made each lesson interesting. :-)"*, *"I thoroughly enjoyed the complete course. Aisling did an excellent job of presenting and explaining in great detail all the various aspects"*, *"Great class – Ryan is a fab teacher – Thanks"*, *"Very good delivery"*, *"Very well explained"*, and *"All very informative. I could not find fault with the course or delivery"*.

**Table & Figure 3.17 Please rate the course tutor (e.g. subject knowledge):**

	Excellent	Very Good	Good	Fair	Poor
Response Percentage	69%	28%	3%	0%	0%
Response Count	27	11	1	0	0



All participants (100%, n=33) responding to the disability group questionnaire stated that they liked the way they were taught again indicating that tutors and delivery were rated highly. As reported in relation to the level of the course, tutors teaching the disability groups were highly praised for adapting the sessions to the needs of the groups.

These results indicate that the pre-training of tutors including training in delivery, facilitation, presentation skills as well as about the programme itself worked well and added value to the delivery. It also demonstrates that the selection process for tutors and requirement to have a working knowledge of financial or money advice was useful and ensured that tutors had the knowledge and skills to deliver and elaborate on information as well as answers spontaneous questions.

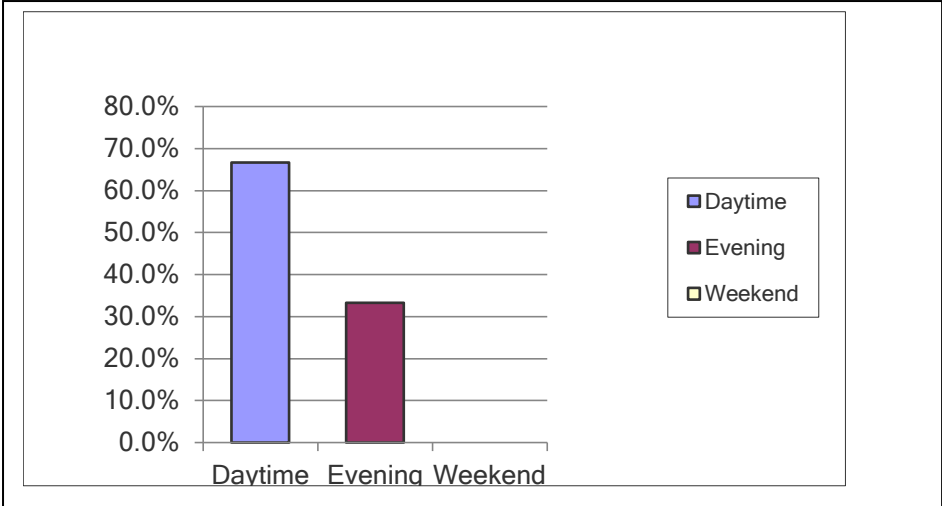
### **3.7 Programme Structure:**

The majority (67%, n=24) of responding course attendees indicated a preference for the programme to be delivered during the daytime rather than the evening (33%, n=12). Initially the programme was delivered during the evening to enable access to all, including those who may be working during the day. However, feedback from those unable to attend, as well as attendees indicates that daytime sessions would be more suitable, particularly for those with childcare responsibilities or transport difficulties (see section 3.1). Furthermore, it became evident that many people may not want their partner or family to know that they are struggling with finances or debt due to the perceived 'taboo' so would prefer to attend at a time that may be less obvious to their partner, (e.g. while their partner is at work). One participant reported that the thing that they liked least about the course was *"having to attend sessions in the evening"* again indicating a preference for daytime delivery.

Therefore, this would suggest that future delivery of the course as a face-to-face programme would be better suited to daytime delivery and an alternative on-line programme would be useful.

**Table & Figure 3.18 Please rate your preferred time to attend classes:**

	Daytime	Evening	Weekend	Other
Response Percentage	67%	33%	0%	0%
Response Count	24	12	0	0

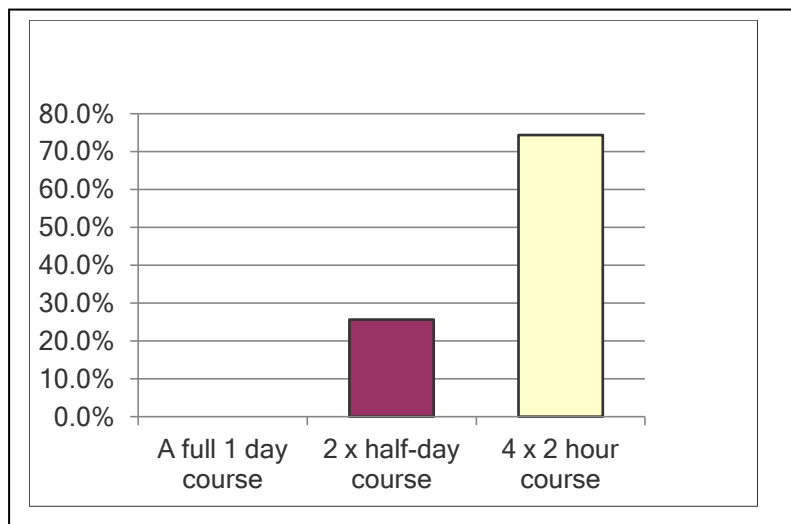


The vast majority (74%, n=24) of responding candidates reported that their preferred programme structure would be 2 hour sessions over a period of 4 sessions (i.e. 4 x 2 hour sessions). The remaining participants opted for 2 half-day sessions (i.e. 2 x 4 hour sessions). No candidates reported a full day session as preferable. However, while attendees preferred the sessions to be short and split over time, this option did not suite all potential participants and prohibited many potential participants from attending. Splitting over 4 days, for example, would increase transport and childcare costs (See section 3.1).

The majority of tutors (75%, n=6) believed that a 1 day session would be possible and advantageous, for example *“Over 4 days the attendance dropped off. It would be best to run over 1 day or afternoon”*. However, due to the volume and intensity of information presented the programme content may need to be revised to suit a one day programme. As the tutors explained *“If the content was reduced in some of the materials”*, *“It would have to be a select group. May be too much for some”*, and *“Might suit some people, however, could be information overload”*. With different options presenting different barriers to individuals, this gives weight to an on-line and/or blended version of the course alongside a face-to-face version which could reduce barriers by reducing structured attendance.

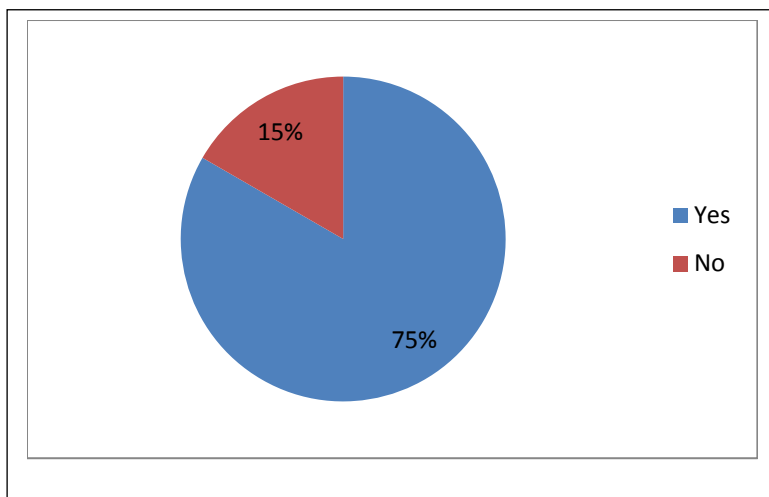
**Table & Figure 3.19 Please rate your preferred programme structure:**

	A full 1 day course	2 x half day course	4 x 2 hour course	Other
Response Percentage	0%	26%	74%	0%
Response Count	0	9	26	0



**Table and Figure 3.20 Deliver as a one off programme (e.g. 1 day)?**

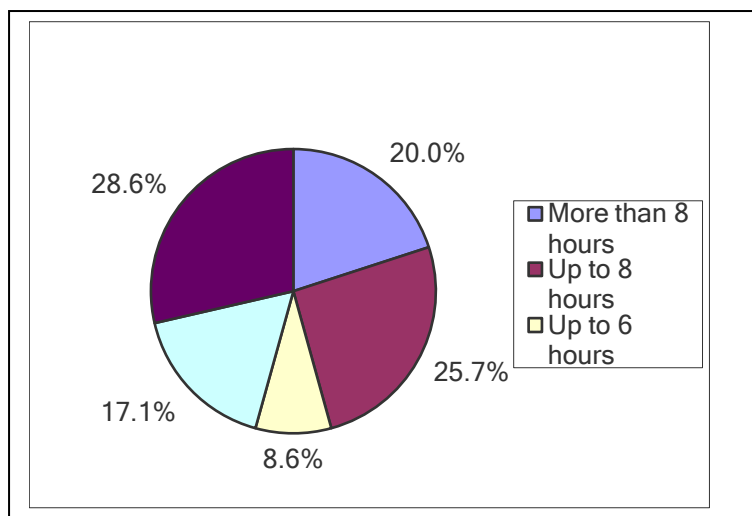
Tutor Response	Yes	No
Response Percentage	75%	15%
Response Count	6	2



Respondents provided very mixed views in relation to the preferred length of the programme. While the largest number of participants stated that they would prefer the total programme to be ‘Less than 4 hours’ (28%, n=10), the next preferred option was ‘Up to 8 hours’ (26%, n=9) followed by ‘More than 8 hours’ (20%, n=7). Therefore, there is no clear preference with regard to course length. It is important to note that the length of the course did deter some potential attendees from attending the programme, for example, due to childcare or other caring responsibilities, or other commitments. Many of those interested in the course preferred to have copies of the materials to browse in their own time, rather than committing to a face-to-face-session. These results would again suggest that an on-line version would be preferable for some.

**Table & Figure 3.21 Please rate your preferred length of programme:**

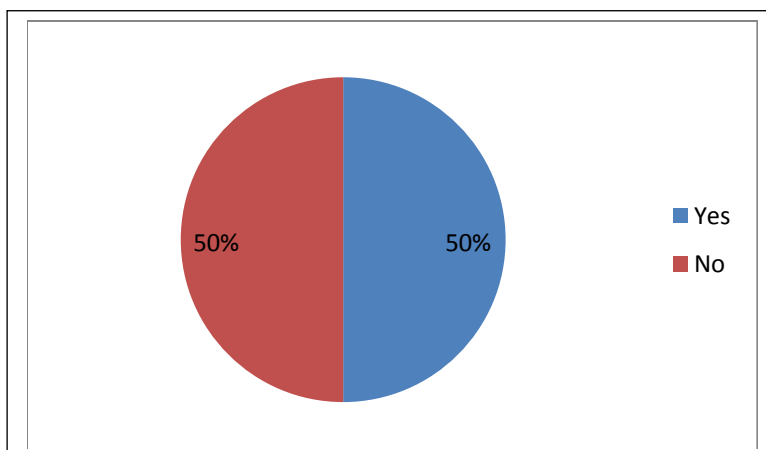
	More than 8 hours	Up to 8 hours	Up to 6 hours	Up to 4 hours	Less than 4 hours
Response Percentage	20%	26%	9%	17%	28%
Response Count	7	9	3	6	10



It should also be noted that while many participants or potential participants were interested in attending the full MASP some were only interested in one of or a selection of units. Therefore, for future delivery it may be useful to offer and promote these independently to attract audiences and ensure relevance to participants. Tutor had mixed views about this, with 50% stating that individual units should be offered as stand-alone courses and the other 50% stating that they should not. However, as one tutor reported, *“It would be good to give people this option”*.

**Table and Figure 3.22 Amend the programme to suite different learner needs?**

Tutor Response	Yes	No
Response Percentage	50%	50%
Response Count	4	4



The findings above indicate that for some, the time or date of delivery, programme structure, or length can impact on a person’s ability to attend the programme and to sustain attendance. Therefore, while face-to-face classes may suit some, others could benefit from an on-line version of the programme to access at a suitable time, date, and location to them.

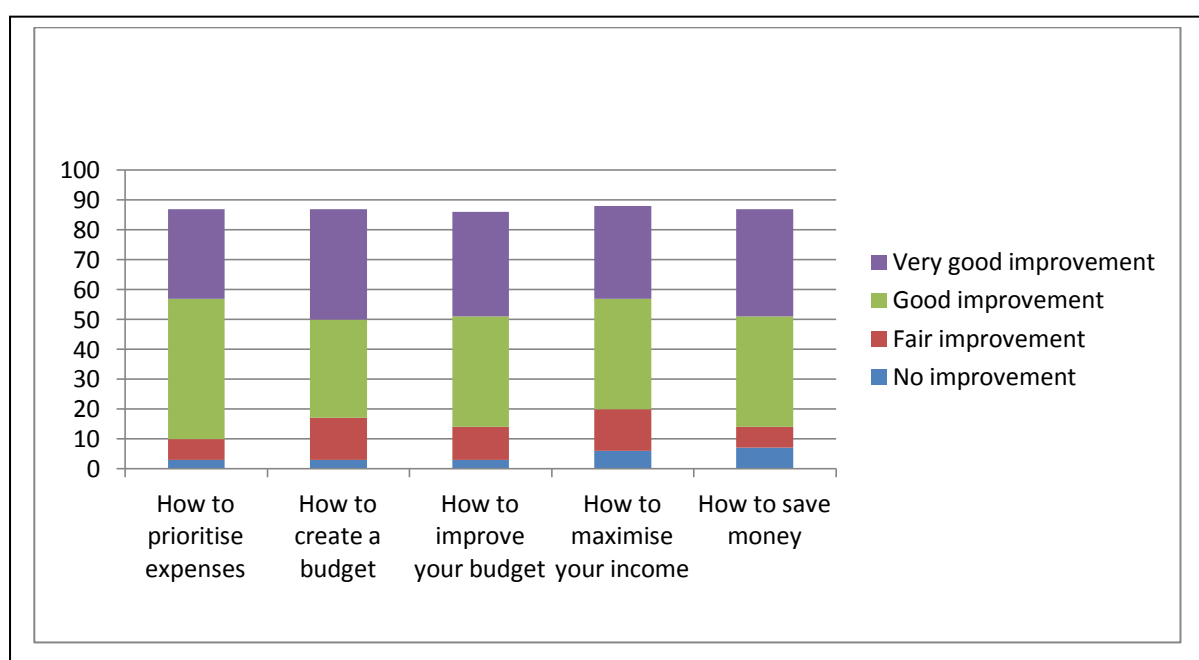


### 3.8 Better Budgeting Impact Assessment:

Candidates reported a vast increase in budgeting knowledge and skills as a result of participating in the 'Better Budgeting' unit of the MASP. The vast majority of candidates reported a 'Good' (54%) or 'Very good' (35%) improvement in knowledge with regard to how to prioritise expenses; a 'Good' (38%) or 'Very good' (43%) improvement in knowledge with regard to how to create a budget; a 'Good' (43%) or 'Very good' (41%) improvement in knowledge with regard to how to improve their budget; a 'Good' (38%) or 'Very good' (43%) improvement in knowledge with regard to how to maximise their income; and; a 'Good' (43%) or 'Very good' (41%) improvement in knowledge with regard to how to save money. Therefore, knowledge improved in all areas of budgeting for the vast majority of candidates.

**Table & Figure 3.23 Please rate the extent to which your knowledge has improved in the following areas as a result of the 'Better Budgeting' session:**

Aspect	Improvement in knowledge							
	Very good improvement		Good improvement		Fair improvement		No improvement	
	%	Count	%	Count	%	Count	%	Count
1. How to prioritise expenses	34%	30	55%	47	8%	7	3%	3
2. How to create a budget	43%	37	38%	33	16%	14	3%	3
3. How to improve your budget	41%	35	43%	37	13%	11	3%	3
4. How to maximise your income	35%	31	42%	37	16%	14	7%	6
5. How to save money	41%	36	43%	37	8%	7	8%	7

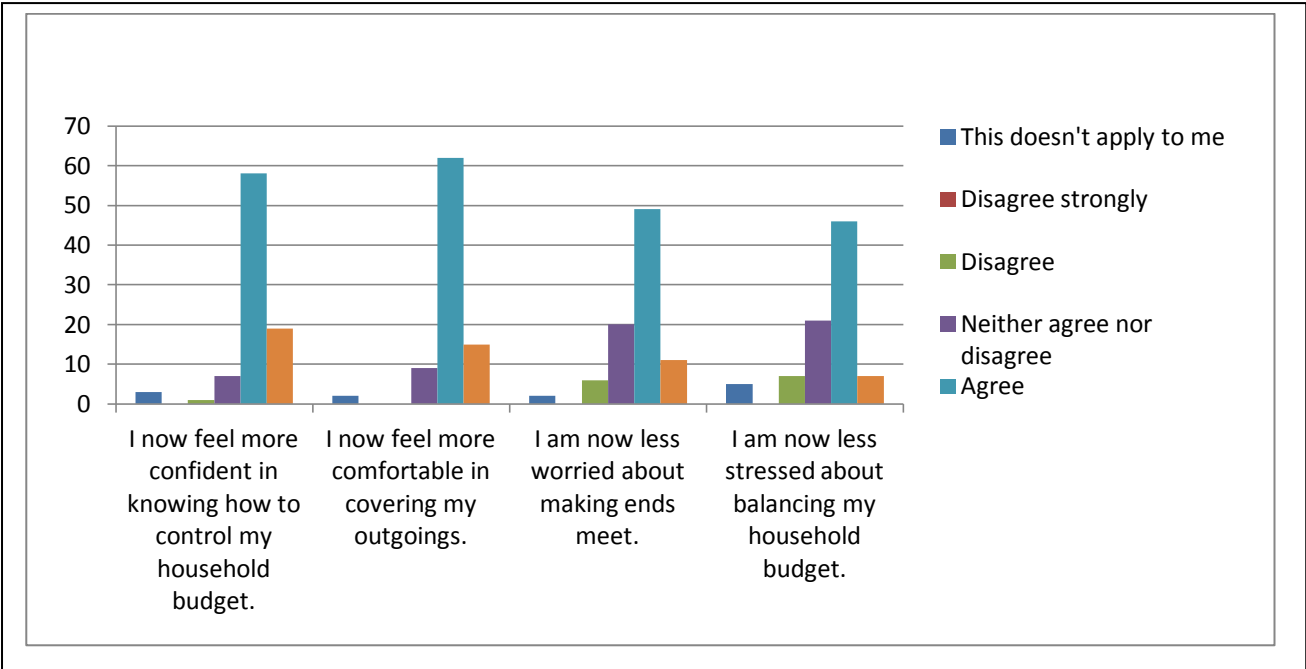


As well as improving knowledge and skills the budgeting unit improved participants wellbeing in relation to their confidence or stress regarding budgeting. The vast majority of candidates reported

that they now feel more confident in knowing how to control their household budget (66% Agree, 22% Agree Strongly); More confident in covering their outgoings (70% Agree, 17% Agree Strongly); Less worried about making ends meet (56% Agree, 13% Agree Strongly); and less stressed about balancing their household budget (54% Agree, 8% Agree Strongly). Therefore, the programme helped to reduce stress and worry about budgeting and improve confidence in this area for the vast majority of candidates.

**Table & Figure 3.24 Please rate to what extent you agree/disagree with the following as a result of the 'Better Budgeting' session:**

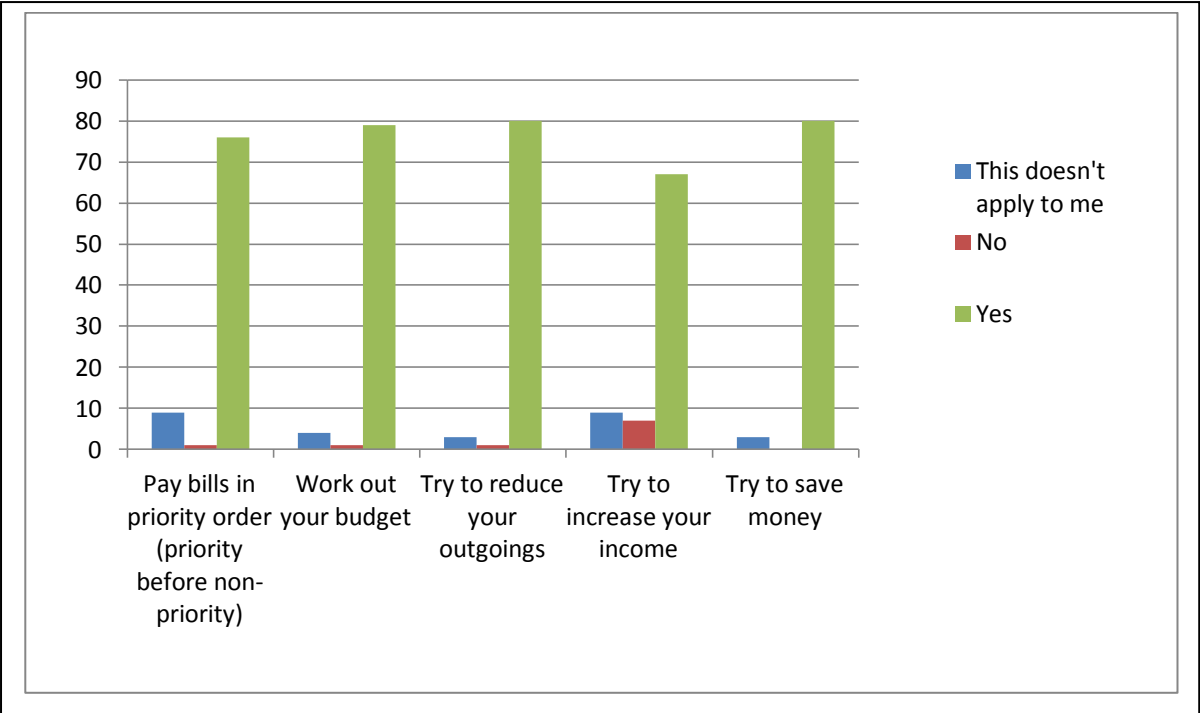
Aspect	Agree Strongly		Agree		Neither agree nor disagree		Disagree		Disagree Strongly		This doesn't apply to me	
	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count
I now feel more confident in knowing how to control my household budget	22%	19	66%	58	8%	7	1%	1	0%	0	3%	3
I now feel more comfortable in covering my outgoings	17%	15	70%	62	10%	9	0%	0	0%	0	2%	2
I am now less worried about making ends meet	13%	11	56%	49	23%	20	7%	6	0%	0	2%	2
I am now less stressed about balancing my household budget	8%	7	54%	46	24%	21	8%	7	0%	0	6%	5



Participants also indicated that they were committed to changing or improving their behaviour in relation to budgeting. This is evident as the overwhelming majority of candidates proposed to 'pay bills in priority order' (88%), work out their budget (94%), reduce their outgoings (95%), increase their income (81%) and 'save money' (96%), following the session. Therefore, candidates believed that they will change budgeting behaviours as a result of the programme. The results above indicate that the aims and objectives of the budgeting course were met and participants greatly benefited from it.

**Table & Figure 3.25 Will you aim to do any of the following as a result of this session?**

Aspect	Response					
	Yes		No		This doesn't apply to me	
	%	Count	%	Count	%	Count
Pay bills in priority order (priority before non-priority)	89%	76	1%	1	10%	9
Work out your budget	94%	79	1%	1	5%	4
Try to reduce your outgoings	95%	80	1%	1	4%	3
Try to increase your income	81%	67	8%	7	11%	9
Try to save money	96%	80	0%	0	4%	3



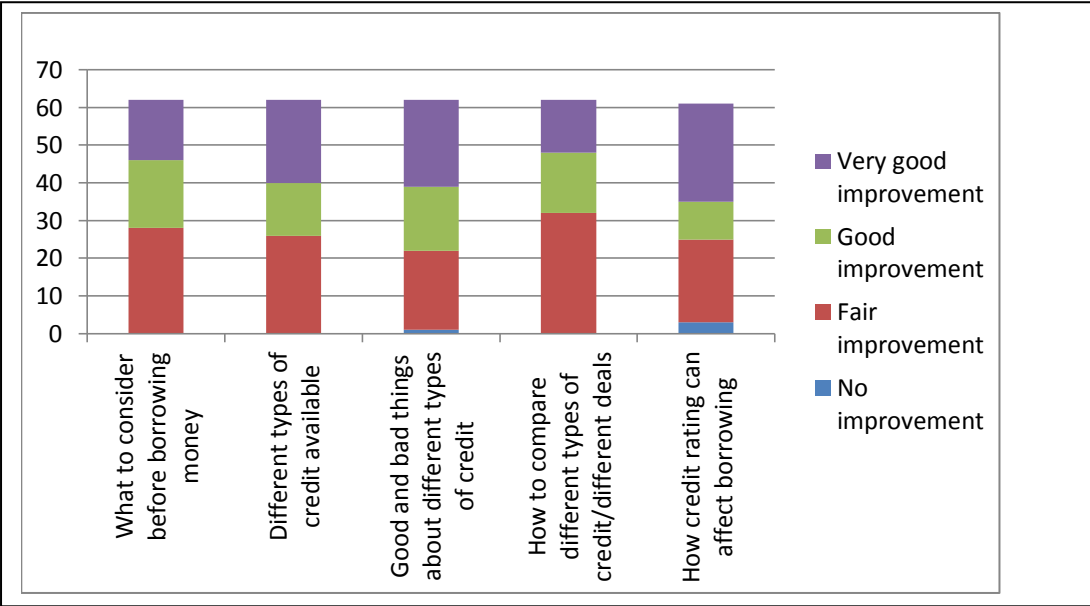
**3.9 Savvy Borrowing Impact Assessment:**

Participants reported a clear improvement in their knowledge and skills in the area of borrowing as a result of the MASP ‘Savvy Borrowing’ session. A high proportion of candidates reported a ‘Very Good’ (26%, n=16) or ‘Good’ (29%, n=18) improvement in knowledge in relation to ‘What to consider before borrowing money’, with no candidates stating that their knowledge did not improve. This was also the case for understanding ‘Different types of credit available’, with 35% (n=22) stating ‘Very Good Improvement’ and 23% (n=14) stating ‘Good Improvement’. The vast majority of participants reported a ‘Very Good Improvement’ in knowledge for ‘Good and bad things about different types of credit’ (37%, n=23) and ‘How credit rating can affect borrowing’ (43%, n=26). All candidates reported an improvement in their knowledge of ‘how to compare different credit types or different credit deals’, with 23% (n=14) reporting a ‘Very Good Improvement’ and 26% (n=16) reporting a ‘Good Improvement’.

Improvement in candidates knowledge is further evident in comments such as “A good class, I enjoyed getting a better understanding”, “I found this session very informative”, “Fantastic class, learned a lot”, and “Very informative, would make me think twice before borrowing”. The above results indicate that overall participants improved their knowledge in all aspects of borrowing.

**Table & Figure 3.26 Please rate the extent to which your knowledge has improved in the following areas as a result of the ‘Savvy Borrowing’ session:**

Aspect	Improvement in knowledge							
	Very good improvement		Good improvement		Fair improvement		No improvement	
	%	Count	%	Count	%	Count	%	Count
1. What to consider before borrowing money	26%	16	29%	18	45%	28	0%	0
2. Different types of credit available	35%	22	23%	14	42%	26	0%	0
3. Good and bad things about different types of credit	37%	23	27%	17	34%	21	2%	1
4. How to compare different types of credit/different deals	23%	14	26%	16	51%	32	0%	0
5. How credit rating can affect borrowing	43%	26	16%	10	36%	22	5%	3

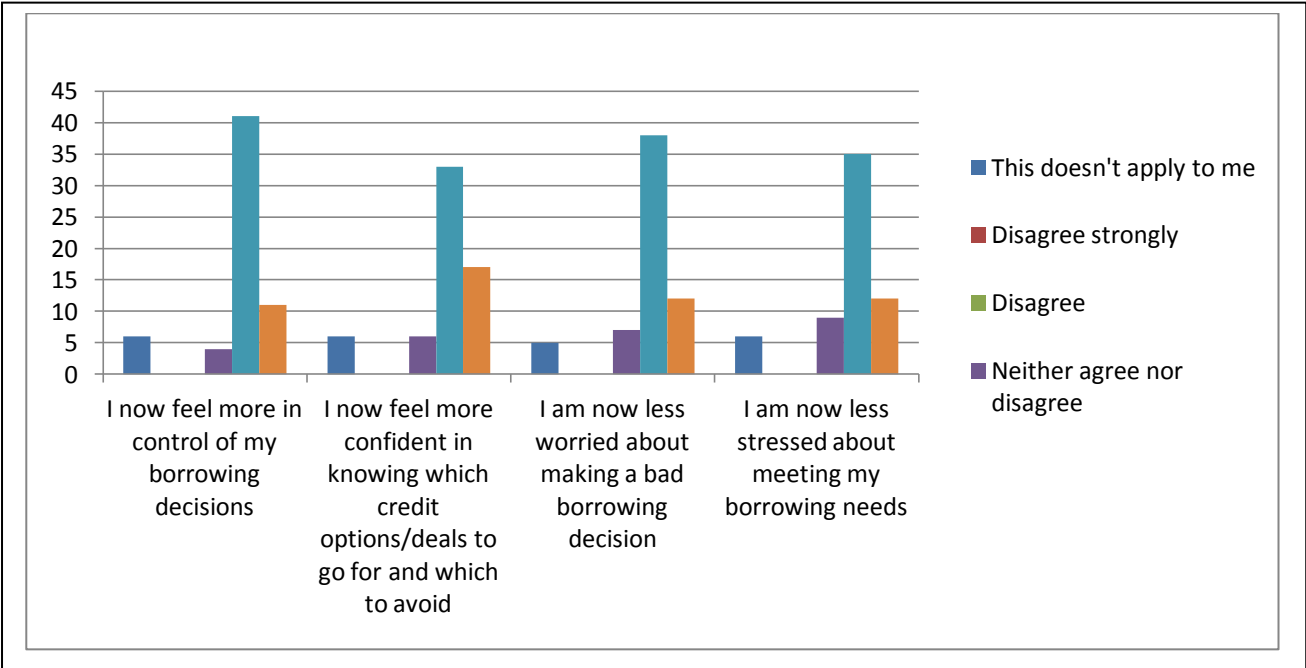


In addition to improving their knowledge and skills in the area of borrowing, candidates confidence and wellbeing was also improved in with regard to their borrowing decisions and needs. The vast majority of candidates reported that they now feel more in control of their borrowing decisions (66% ‘Agree’, 18% ‘Agree Strongly’); Now feel more confident in knowing which credit options to go for

and which to avoid (53% 'Agree', 27% 'Agree Strongly'); Now less worried about making a bad borrowing decision (61% 'Agree', 19% 'Agree Strongly'); Now less stressed about meeting their borrowing needs (56% 'Agree', 19% 'Agree Strongly'). This indicates that the Savvy Borrowing unit has had a positive impact on participants wellbeing (including confidence and levels of stress) in relation to borrowing.

**Table & Figure 3.27 Please rate to what extent you agree/disagree with the following as a result of the 'Savvy Borrowing' session:**

Aspect	Agree Strongly		Agree		Neither agree nor disagree		Disagree		Disagree Strongly		This doesn't apply to me	
	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count
I now feel more in control of my borrowing decisions	18%	11	66%	41	6%	4	0%	0	0%	0	10%	6
I now feel more confident in knowing which credit options/deals to go for and which to avoid	27%	17	53%	33	10%	6	0%	0	0%	0	10%	6
I am now less worried about making a bad borrowing decision	19%	12	61%	38	12%	7	0%	0	0%	0	8%	5
I am now less stressed about meeting my borrowing needs	19%	12	56%	35	15%	9	0%	0	0%	0	10%	6

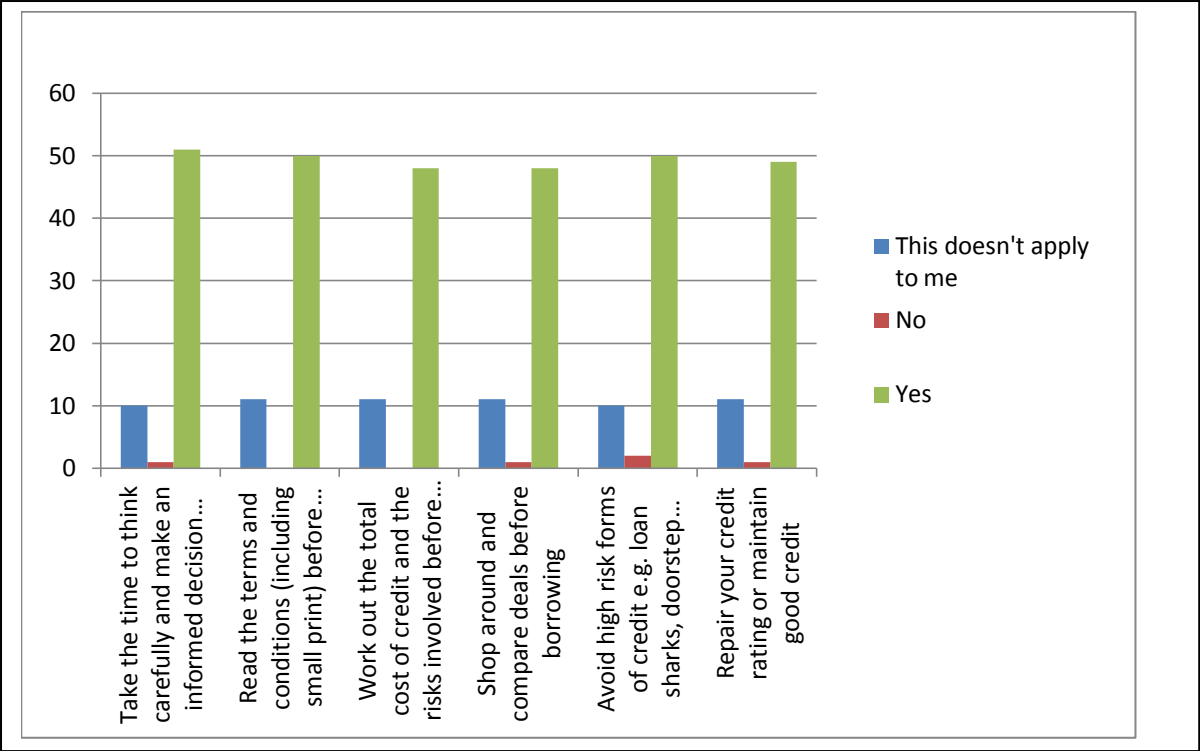


Participants indicated a clear commitment to changing and improving their behaviour in relation to borrowing. This is evident as the overwhelming majority of candidates proposed to do the following as a result of the 'Savvy Borrowing' session; 'Take time to think carefully to make an informed decision before borrowing' (82%); 'Read the terms and conditions, including small print, before borrowing' (82%); 'Work out the total cost of credit and the risks involved before borrowing' (82%); 'Shop around and compare deals before borrowing' (80%); 'Avoid high-risk forms of credit e.g. loan sharks, door-step lenders and payday loans' (81%); 'Repair their credit rating or maintain good credit' (80%). Proposed changes in behaviour resulting from the session are further evident in comments

such as “I will be sure to compare options. I have neglected to do this in the past but now realise hoe to do this and the need to compare. I will advise others to do this” and “I have a better understanding of money management and I am going to take better care of finances”. These results imply that candidates envisage a positive shift in their behaviour in relation to borrowing as a result of the session.

**Table & Figure 3.28 Will you aim to do any of the following as a result of this session?**

Aspect	Response					
	Yes		No		This doesn't apply to me	
	%	Count	%	Count	%	Count
Take the time to think carefully and make an informed decision before borrowing money	82%	51	2%	1	16%	10
Read the terms and conditions (including small print) before borrowing	82%	50	0%	0	18%	11
Work out the total cost of credit and the risks involved before borrowing	81%	48	0%	0	19%	11
Shop around and compare deals before borrowing	80%	48	2%	1	18%	11
Avoid high risk forms of credit e.g. loan sharks, doorstep lenders and payday loans	81%	50	3%	2	16%	10
Repair your credit rating or maintain good credit	80%	49	2%	1	18%	11



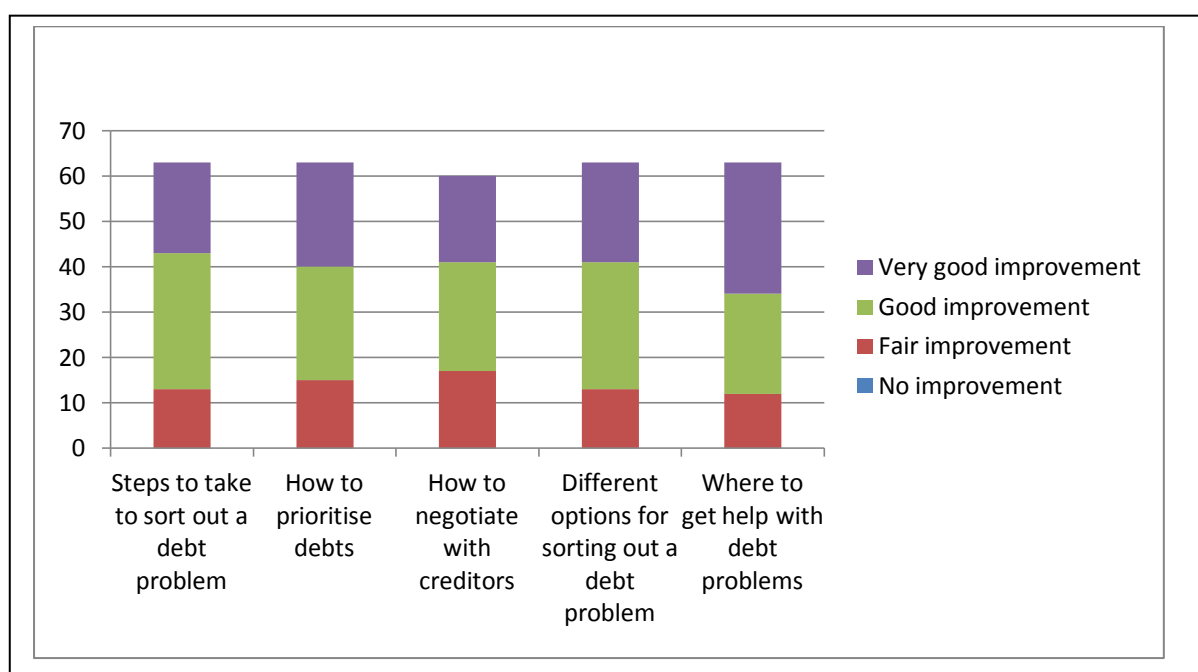
The information above clearly indicates that participants greatly benefited from the ‘Savvy Borrowing’ course and that the aims and objectives of the session were met. This is further reflected in comments such as “Very well informed course. Clear and concise delivery. Very impressed”.

### 3.10 Coping with Money Problems Impact Assessment:

All responding participants reported an increase in their knowledge and skills in relation to coping with money problems as a result of the MASP. An overwhelming majority of respondents reported a 'Very Good' or 'Good' improvement in knowledge in the following areas; 'Steps to take to sort out a debt problem' ('Good Improvement' (48%, n=30), 'Very Good Improvement' (32%, n=20); 'How to prioritise debts' ('Good Improvement' (40%, n=25), 'Very Good Improvement' (37%, n=23); 'How to negotiate with creditors' ('Good Improvement' (40%, n=24), 'Very Good Improvement' (32%, n=19); 'Different options for sorting out a debt problem' ('Good Improvement' (44%, n=28), 'Very Good Improvement' (35%, n=22); 'Where to get help with debt problems' ('Good Improvement' (35%, n=22), 'Very Good Improvement' (46%, n=29). The increase in knowledge is further evident in comments such as "Very informative" and "A very interesting and informative evening". These results suggest that participants improved their knowledge and skills in all aspects of coping with money problems.

**Table & Figure 3.29 Please rate the extent to which your knowledge has improved in the following areas as a result of the 'Coping with Money Problems' session:**

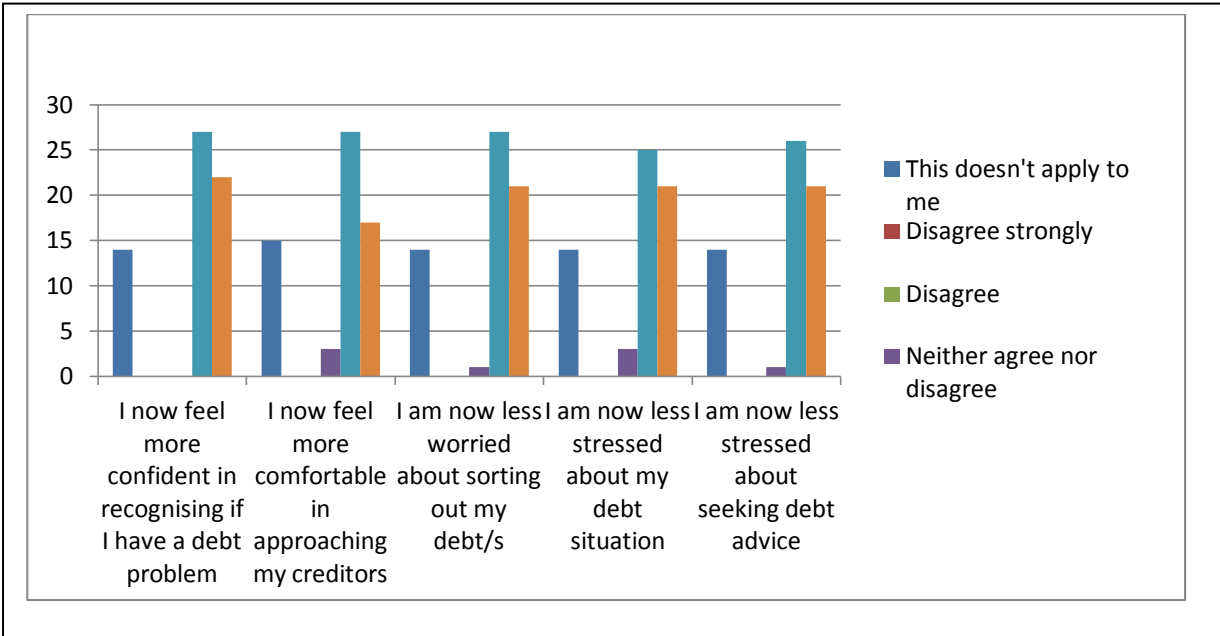
Aspect	Improvement in knowledge							
	Very good improvement		Good improvement		Fair improvement		No improvement	
	%	Count	%	Count	%	Count	%	Count
1. Steps to take to sort out a debt problem	32%	20	48%	30	20%	13	0%	0
2. How to prioritise debts	37%	23	40%	25	23%	15	0%	0
3. How to negotiate with creditors	32%	19	40%	24	28%	17	0%	0
4 Different options for sorting out a debt problem	35%	22	455	28	20%	13	0%	0
5. Where to get help with debt problem	46%	29	35%	22	19%	12	0%	0



Candidates reported a significant improvement in confidence and wellbeing in relation to coping with money problems as a result of the session. The vast majority of participants reported that they now feel more confident in recognising if they have a debt problem (43% 'Agree', 35% 'Agree Strongly'); Now feel more comfortable in approaching creditors (44% 'Agree', 27% 'Agree Strongly'); Are now less worried about sorting out their debt (43% 'Agree', 33% 'Agree Strongly'); Are now less stressed about their debt situation (40% 'Agree', 33% 'Agree Strongly'); and; Are now less stressed about seeking debt advice (42% 'Agree', 34% 'Agree Strongly'). Note: these questions were not applicable to all candidates as some were not in debt. This indicates that those affected by debt now feel more confident in tackling debt and less stressed about their debt situation.

**Table & Figure 3.30 Please rate to what extent you agree/disagree with the following as a result of the 'Coping with Money Problems' session:**

Aspect	Agree Strongly		Agree		Neither agree nor disagree		Disagree		Disagree Strongly		This doesn't apply to me	
	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count
I now feel more confident in recognising if I have a debt problem	35%	22	43%	27	0%	0	0%	0	0%	0	22%	14
I now feel more comfortable in approaching my creditors	27%	17	44%	27	5%	3	0%	0	0%	0	24%	15
I am now less worried about sorting out my debt/s	33%	21	43%	27	2%	1	0%	0	0%	0	22%	14
I am now less stressed about my debt situation	33%	21	40%	25	5%	3	0%	0	0%	0	22%	14
I am now less stressed about seeking debt advice	34%	21	41%	26	2%	1	0%	0	0%	0	23%	14

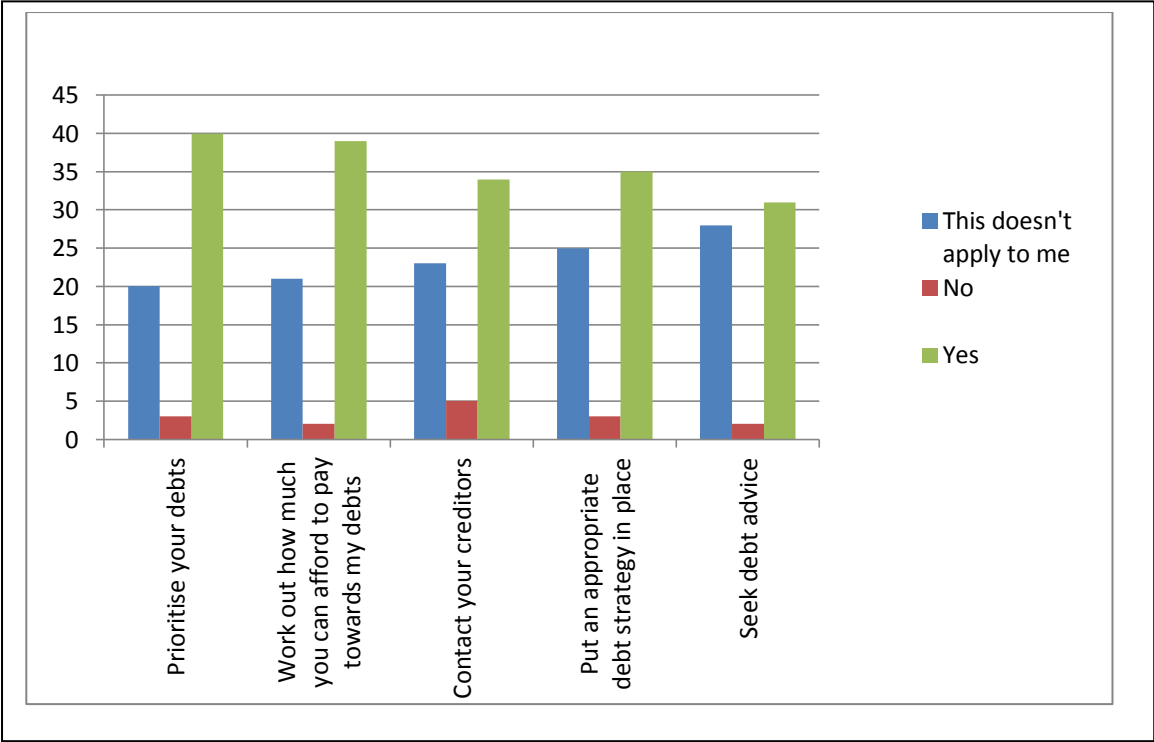




Participants indicated a clear commitment to changing and/or improving their behaviour in relation to coping with money problems. This is evident as the overwhelming majority of candidates proposed to do the following as a result of the 'Coping with Money Problems' session; 'Prioritise their debts' (63%); Work out how much you can afford to pay towards their debts (63%); Contact their creditors (55%); Put an appropriate debt strategy in place (56%); Seek debt advice (51%). Please note that some of the candidates were not affected by debt so the questions were not applicable to them, hence percentages may seem lower than for other sessions. Therefore those participants affected by debt issues believe the session has had and will have a positive impact on their behaviour in relation to dealing with debt.

**Table & Figure 3.31 Will you aim to do any of the following as a result of this session?**

Aspect	Response					
	Yes		No		This doesn't apply to me	
	%	Count	%	Count	%	Count
Prioritise your debts	63%	40	5%	3	32%	20
Work out how much you can afford to pay towards my debts	63%	39	3%	2	34%	21
Contact your creditors	55%	34	8%	5	37%	23
Put an appropriate debt strategy in place	55%	35	5%	3	40%	25
Seek debt advice	51%	31	3%	2	46%	28



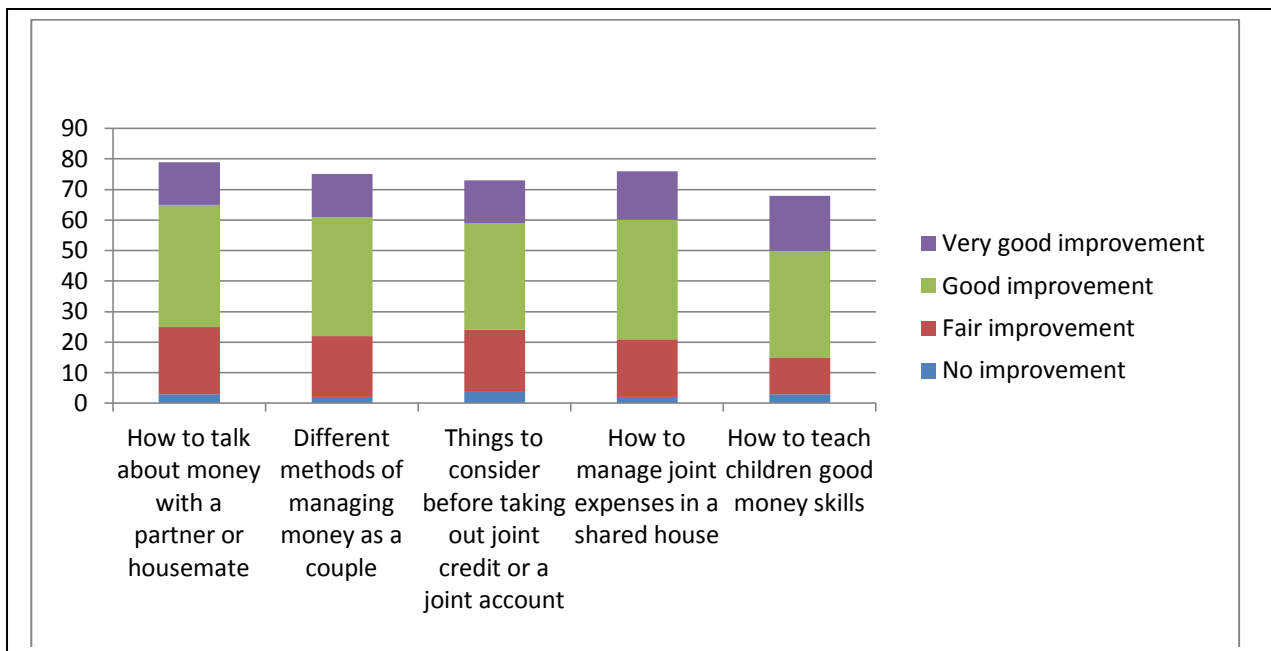
Participants clearly enjoyed and gained a lot from the session, as reflected in comments such as “Very useful”, “Very well delivered and very helpful”, “I really enjoyed the evening with Aisling. I found it very interesting and beneficial. Thank you so much”. The information about indicates that the aims and objectives of the session were met and the session was beneficial to learners.

### 3.11 Talking About Money at Home Impact Assessment:

Candidates reported a significant increase in knowledge regarding how to talk about money with others as a result of participating in the ‘Talking about Money at Home’ unit of the MASP. The vast majority of participants reported a ‘Good Improvement’ in knowledge in the following areas with many reporting a ‘Very Good Improvement’. This includes; ‘How to talk about money with a partner or housemate’ (‘Good Improvement’ (51%, n=40), ‘Very Good Improvement’ (18%, n=14); ‘Different methods of managing money as a couple’ (‘Good Improvement’ (52%, n=39), ‘Very Good Improvement’ (19%, n=14); ‘Things to consider before taking out joint credit or a joint account’ (‘Good Improvement’ (48%, n=35), ‘Very Good Improvement’ (19%, n=14); ‘How to manage joint expenses in a shared house’ (‘Good Improvement’ (51%, n=39), ‘Very Good Improvement’ (21%, n=16); ‘How to teach children good money skills’ (‘Good Improvement’ (51%, n=35), ‘Very Good Improvement’ (26%, n=18). The increase in knowledge is further reflected in comments such as “I have learnt lots of interesting extra tips to share with my family” and “I found this very educational and very interesting and learnt a lot”. However, it is important to note that not all aspects of this session are relevant to all participants. The responses indicate that on the whole candidates have improved their knowledge in all aspects of talking about money at home as a result of the session.

**Table & Figure 3.32 Please rate the extent to which your knowledge has improved in the following areas as a result of the ‘Talking about Money at Home’ session:**

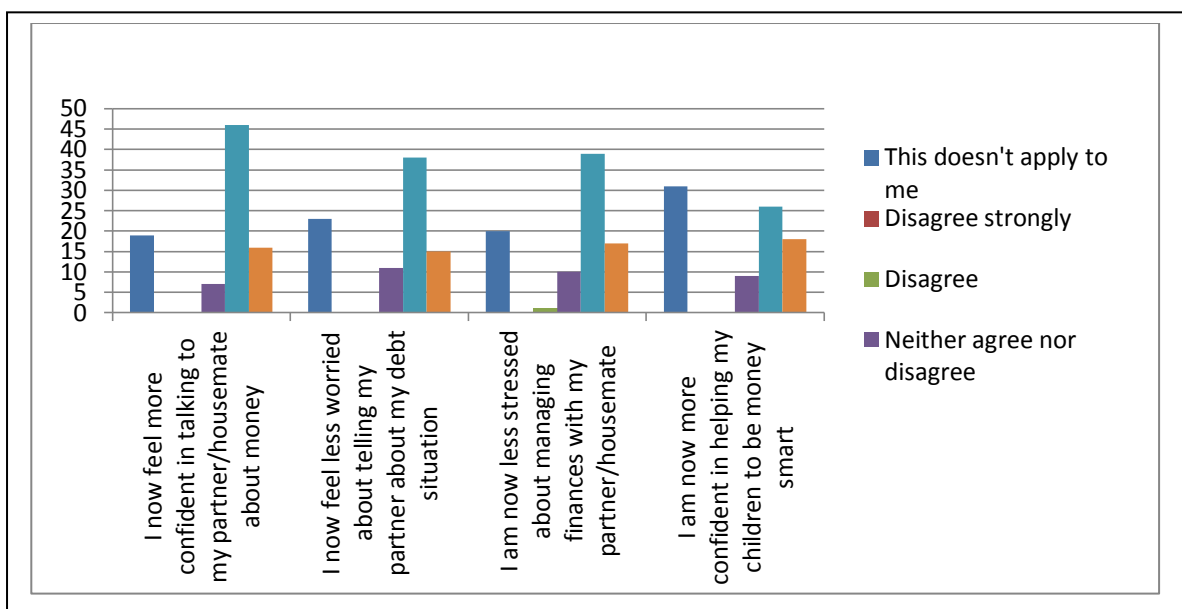
Aspect	Improvement in knowledge							
	Very good improvement		Good improvement		Fair improvement		No improvement	
	%	Count	%	Count	%	Count	%	Count
1. How to talk about money with a partner or housemate	18%	14	51%	40	28%	22	3%	3
2. Different methods of managing money as a couple	19%	14	52%	39	27%	20	2%	2
3. Things to consider before taking out joint credit or a joint account	19%	14	48%	35	27%	20	5%	4
4. How to manage joint expenses in a shared house	21%	16	51%	39	25%	19	3%	2
5. How to teach children good money skills	26%	18	52%	35	18%	12	4%	3



The confidence and wellbeing of candidates greatly improved in relation to discussing money with others. All candidates reported that they now feel more confident in talking to their partner/housemate about money (52% 'Agree', 18% 'Agree Strongly'); Would now feel less worried about telling their partner about their debt situation (43% 'Agree', 17% 'Agree Strongly'); Are now less stressed about managing finances with their partner/housemate (45% 'Agree', 20% 'Agree Strongly'); Are now more confident in helping their children to be money smart (31% 'Agree', 21% 'Agree Strongly'). Improved confidence is further evident in comments such as *"I feel more confident about teaching my child the benefits of learning to save to be independent in future"* and *"I feel more confident in handling my money and budgeting"*. Please note that not all of the situations above will apply to all participants. These results imply that in relation to the aspects relevant to participants their level of stress has decreased and confidence in these areas improved as a result of the session.

**Table & Figure 3.33 Please rate to what extent you agree/disagree with the following as a result of the 'Talking about Money at Home' session:**

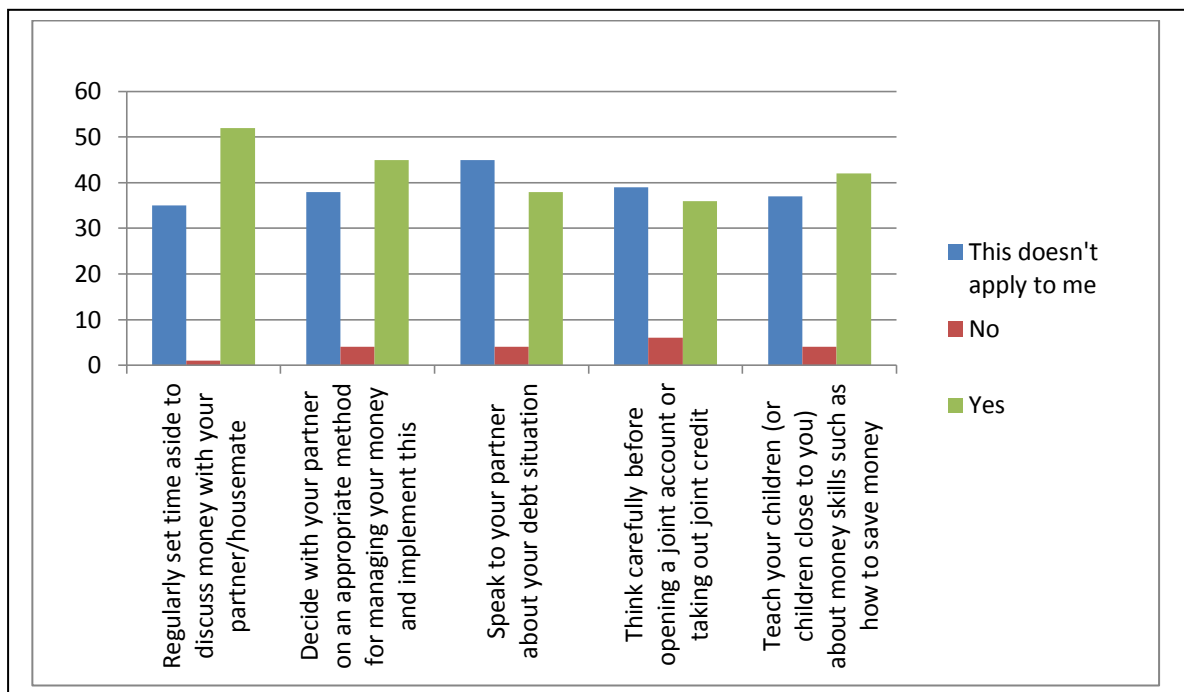
Aspect	Agree Strongly		Agree		Neither agree nor disagree		Disagree		Disagree Strongly		This doesn't apply to me	
	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count
I now feel more confident in talking to my partner/housemate about money	18%	16	52%	46	8%	7	0%	0	0%	0	22%	19
I now feel less worried about telling my partner about my debt situation	17%	15	44%	38	13%	11	0%	0	0%	0	26%	23
I am now less stressed about managing finances with my partner/housemate	20%	17	45%	39	11%	10	1%	1	0%	0	23%	20
I am now more confident in helping my children to be money smart	25%	18	35%	26	12%	9	0%	0	0%	0	28%	21



Participants indicated that they were committed to changing or improving their behaviour in relation to talking about money in the home. This is evident as the overwhelming majority of candidates proposed to do the following as a result of the session; Regularly set time aside to discuss money with their partner/housemate (59%); Decide with their partner on an appropriate method for managing their money and implement this (52%); Speak to their partner about your debt situation (44%); Think carefully before opening a joint account or taking out joint credit (44%); Teach their children (or children close to them) about money skills such as how to save money (51%). Please note that some of the situations about did not apply to candidates (e.g. they do not have children or do not have a partner/housemate) hence they answered 'This doesn't apply to me' rather than 'Yes'. These results indicate that of the situations relevant to participants the session has had a positive shift in their behaviour in relation to talking about money at home.

**Table & Figure 3.34 Will you aim to do any of the following as a result of this session?**

Aspect	Response					
	Yes		No		This doesn't apply to me	
	%	Count	%	Count	%	Count
Regularly set time aside to discuss money with your partner/housemate	59%	52	1%	1	40%	35
Decide with your partner on an appropriate method for managing your money and implement this	52%	45	5%	4	43%	38
Speak to your partner about your debt situation	44%	38	5%	4	51%	45
Think carefully before opening a joint account or taking out joint credit	45%	36	7%	6	48%	39
Teach your children (or children close to you) about money skills such as how to save money.	51%	42	5%	4	44%	37



Participants clearly enjoyed and benefited from the session as reflected in comments such as *“Excellent opportunity and discuss money at home”, “Excellent resources”, “I really enjoyed the course”, “It benefits children to learn about money”* and *“An excellent course – It should be directed to all children in secondary education too”*. Therefore, the aims and objectives of the session were met and the session was clearly of benefit to attendees.

### 3.12 Overall Programme Impact Assessment:

As evident from the individual unit impact evaluations, participants felt that they learned a lot from the programme (see section 3.8 to 3.11). Participants stated that they enjoyed the course and benefited from it by understanding *“The importance of budgeting, saving, and good and bad debt”, “All aspects of money management”, “Good ways of handling money”,* and by being informed of *“Access to helpful on-line sites”*. As one respondent explained *“I learnt things that, as someone who is not good with money, can help me greatly to be able to manage and budget my finances a whole lot better”*. When asked what they liked best about the course a number of candidates stated the whole programme, for example, reporting *“Everything”* and *“All aspects covered”*.

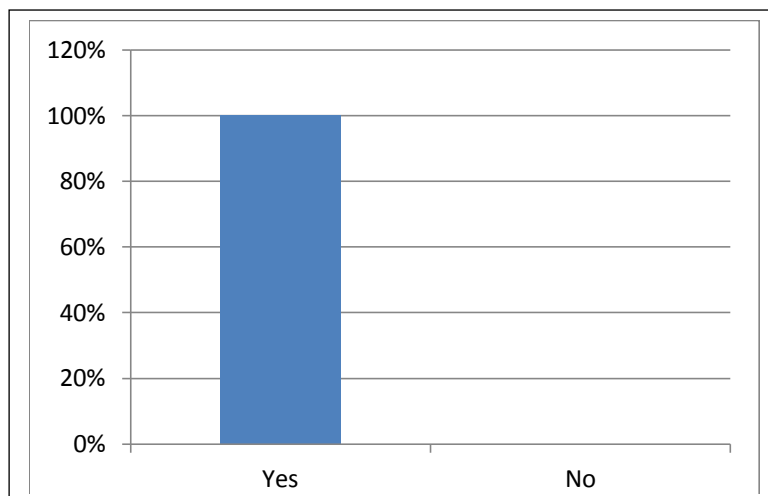
Participants from the disability groups also reported that they gained a lot from the programme, as evident in comments such as *“It was very useful to my life in dealing with my income, debts, and savings”, “It was very useful and made me realise I was spending too much money on rubbish”,* and *“I believe everyone in the group have a lot of food for thought with regards to their money, thank you”*.

All responding tutors (100%, n=8) reported that participants benefited greatly from the programme. Impacts reported by tutors included greater awareness of clients own money situations, for example, *“They got a true picture of their finances and the best way to handle their problems”* and *“Enlightened to their situation and how they could deal with it”,* as well as an increase in their knowledge and skills in various areas of money management such as *“Raising awareness of money*

*management amongst particularly vulnerable groups*". Tutors also reported that participants implemented their learning and in turn benefited from this, for example, "Talking about money – quite a few commented that they did go home and discuss finances with children", and "They saw an improvement in their financial situation".

**Table and Figure 3.35 Do you think learners benefited from the programme?**

Tutor Response	Yes	No
Response Percentage	100%	0%
Response Count	8	0



#### **4. Conclusion and Recommendations:**

The evaluation results from the process and impact evaluations demonstrate that the pilot Money Advice Support Programme has been significantly successful in many areas with learners and tutors regarding the course very highly and responding very positively about the programme and its various elements. However, there were significant barriers that impacted on up-take of the project including attitudinal and practical issues. Up-take of the MASP was therefore much lower than expected and varied immensely between different areas of Northern Ireland. Despite this a large number of participants (n=143) completed the project in the 2 month period, and the programme continues to be offered post-pilot despite no further resourcing.

Feedback from participants able to attend the programme was positive in relation to all aspects with the following conclusions being drawn:

- The programme materials were highly valued with few amendments required.
- The programme was delivered at the correct level although alternative versions could be developed.
- The delivery methods were favourable with tutors highly regarded.
- The tutor training programme and selection criteria worked well and impacted positively on the training.
- Participants were clearly satisfied with the programme and it met their desired outcomes.
- Learners enjoyed the programme, found it useful and learned a lot from it.
- Participants clearly gained a lot from the programme including improving knowledge and skills relating to money management and debt.
- The programme had a positive impact on people’s wellbeing including confidence and levels of stress.

- There has been a positive shift in behaviour regarding money management amongst participants with many implementing the knowledge learned between sessions. Learners have also committed to further changes to the way they manage and talk about money in the future.
- The aims and objectives of the programme and individual units were met.

Recommendations to improve the programme including reducing barriers, improving access, increasing up-take and avoiding financial exclusion include the following:

- Deliver to existing community groups.
- Deliver sessions during the daytime rather than evening.
- A focused approach to delivery e.g. focus on certain locations at a time, not NI wide.
- Offer alternative course structures e.g. over two days rather than four.
- Develop alternative version of the programme to meet different needs e.g. language, literacy, and learning needs.
- Develop an on-line version of the programme.
- Allow self-selection of units.
- Offer a practical, hands-on workshop alongside the budgeting course for participants to implement the learning with support available.

The success of the pilot programme is extremely encouraging going forward and implementation of the recommendations would add further value to the programme.

## Appendix A - MASP Whole Course Evaluation

**Section 1:** We would like to find out what you thought about the Money Advice Support Programme and how we could improve it in the future. Please consider all sessions that you attended when answering these questions.

1. Please rate the following aspects of the Money Advice Support Programme:

Aspect		Response				
i.	The programme materials (e.g. session information books)	Excellent	Very Good	Good	Fair	Poor
ii.	The course tutor (e.g. subject knowledge)	Excellent	Very Good	Good	Fair	Poor
iii.	The level of the programme	Basic		About Right	Too Advanced	
iv.	Your overall satisfaction with the programme	Extremely Satisfied	Very Satisfied	Satisfied	Partly Satisfied	Not Satisfied
v	Did the programme meet your desired outcomes?	Yes Fully		Yes Partly	No	

2. What did you like most about the programme? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3. What did you like least about the programme? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

4. Is there anything else that you think should be included in the programme (anything missing)? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

5. What can we do to improve the programme? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Section 2:** We would like to find out how we can improve the structure/delivery of the course to better meet people's needs.

1. Please rate your preferred options below:

Aspect	Response				
i. Preferred time to attend classes	Daytime	Evening	Weekend	Other- Please specify:	
ii. Preferred programme structure	A full 1 day course	2 x half-day courses	4 x 2 hour courses	Other- Please specify:	
iii. Preferred length of programme	More than 8 hours	Up to 8 hours	Up to 6 hours	Up to 4 hours	Less than 4 hours

2. Please let us know how we could encourage people to take-up on the programme in the future: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Thank you for taking the time to complete this survey. Your comments are greatly appreciated.**



## Appendix B - MASP Tutor Evaluation

Please let us know your views about the Money Advice Support Programme and how we could improve it in the future. Please consider all sessions that you delivered when answering these questions.

1. Please rate the programme materials:

Aspect		Response				
i.	Better Budgeting materials	Excellent	Very Good	Good	Fair	Poor
ii.	Savvy Borrowing materials	Excellent	Very Good	Good	Fair	Poor
iii.	Coping with Money Problems materials	Excellent	Very Good	Good	Fair	Poor
iv.	Talking about Money at Home materials	Excellent	Very Good	Good	Fair	Poor

2. What do you think worked well about the programme? \_\_\_\_\_

\_\_\_\_\_

3. What do you think worked least well about the programme? \_\_\_\_\_

\_\_\_\_\_

4a. Do you think learners benefited from the programme?      Yes                      No

4b. If yes how did they benefit? If no, why not?

\_\_\_\_\_

5. Do you think the following options may help to improve/increase uptake on the programme in the future? Please provide reasons for your responses:

Potential Options	Response		
i. Deliver to existing groups e.g. community groups	Yes	No	Comment:
ii. Offer the programme on-line	Yes	No	Comment:
iii. Amend the programme to suite different learner needs	Yes	No	Comment:
iv. Deliver as a 1 off programme (e.g. 1 day)	Yes	No	Comment:
v. Offer each unit as a stand-alone course	Yes	No	Comment:

6. Please let us know what else we could do to improve the programme in the future: \_\_\_\_\_

\_\_\_\_\_

**Thank you for taking the time to complete this survey. Your comments are greatly appreciated.**

## Appendix C - MASP – Pre Questionnaire

Please answer the questions below:

### Section 1: About You:

**Gender:** Male  Female

**Age:** 16-24  25-44  45-54  55-64  65-74  75 or over

### Section 2: About Your Financial Situation:

i. **How would you rate you current financial situation? Select one answer:**  
 Excellent                  Very Good                  Good                  Fair                  Poor

ii. **Which of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment including any debts or arrears that you are paying off?**

Statement	Tick one box only
I am keeping up with everything without any difficulties	<input type="checkbox"/>
I am keeping up with everything but it is a struggle	<input type="checkbox"/>
I am falling behind with some bills or credit commitments	<input type="checkbox"/>
I am having real problems falling behind with many bills and credit commitments	<input type="checkbox"/>

iii. **How would you rate the level of stress caused to you by your current financial situation? Select one answer:**  
 Very High                  High                  Medium                  Low                  Very Low

**Thank you for taking the time to complete this survey. Your comments are greatly appreciated.**

## Appendix D - MASP – Post Questionnaire

**Section 1: You answered some of these questions at the start of the programme. We would like to know if there has been any change. Please answer the questions below:**

**i. How would you rate you current financial situation? Select one answer:**

Excellent                      Very Good                      Good                      Fair                      Poor

**ii. Which of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment including any debts or arrears that you are paying off?**

Statement	Tick one box only
I am keeping up with everything without any difficulties	
I am keeping up with everything but it is a struggle	
I am falling behind with some bills or credit commitments	
I am having real problems falling behind with many bills and credit commitments	

**iii. How would you rate the level of stress caused to you by your current financial situation? Select one answer:**

Very High                      High                      Medium                      Low                      Very Low

**iv. Think about your financial situation now. Is it better, worse or the same as when you first started the programme?**

Better                      Worse                      The same

**v. Have there been any improvements to your financial situation as a result of the Money Advice Support Programme? If so, what?**

Yes                      No

**Improvements:** \_\_\_\_\_  
 \_\_\_\_\_

**vi. Please rate to what extent you agree/disagree with the following as a result of the Money Advice Support Programme:**

Aspect	Agree Strongly	Agree	Neither agree nor disagree	Disagree	Disagree Strongly	This doesn't apply to me
I now feel more in control of my financial situation						
I now feel more comfortable knowing how to go about dealing with my financial situation						
I now worry less about my finances and/or debts						
I am now less stressed about dealing with debts or arrears						

**Section 2: At the end of each session you were asked if you would change certain behaviours as a result of the training. We would like to find out if you have implemented any of these. Please answer the following questions:**

**i. Have you achieved or taken steps towards achieving any of the following?**

Action	Response					
	Yes, achieved	Yes, steps taken	Not yet but hoping to in the next 12 months	No, not likely	No, will not implement	Not applicable to my situation
Pay bills in priority order (priority before non-priority)						
Work out your budget						
Try to reduce your outgoings						
Try to increase your income						
Try to save money						
Take the time to think carefully and make an informed decision before borrowing money						
Read the terms and conditions (including small print) before borrowing						
Work out the total cost of credit and the risks involved before borrowing						
Shop around and compare deals before borrowing						
Avoid high risk forms of credit e.g. loan sharks, doorstep lenders and payday loans						
Repair your credit rating or maintain good credit						
Prioritise your debts						
Work out how much you can afford to pay towards my debts						
Contact your creditors						
Put an appropriate debt strategy in place						
Seek debt advice						
Regularly set time aside to discuss money with your partner/housemate						
Decide with your partner on an appropriate method for managing your money and implement this						
Speak to your partner about your debt situation						
Think carefully before opening a joint account or taking out joint credit						
Teach your children (or children close to you) about money skills such as how to save money.						

**ii. Following this programme have you sought or are you likely to seek debt advice?**

Yes I have

Yes, I am likely to

No

Non-Applicable

**iii. Further Comments:**

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**Thank you for taking the time to complete this survey. Your comments are greatly appreciated.**

## Appendix E - Better Budgeting – Impact Assessment

**Please answer the questions below:**

- i. Please rate the extent to which your knowledge has improved in the following areas as a result of the 'Better Budgeting' session:

Aspect	Improvement in knowledge			
	Very good improvement	Good improvement	Fair improvement	No improvement
1. How to prioritise expenses				
2. How to create a budget				
3. How to improve your budget				
4. How to maximise your income				
5. How to save money				

- ii. Please rate to what extent you agree/disagree with the following as a result of the 'Better Budgeting' session:

Aspect	Agree Strongly	Agree	Neither agree nor disagree	Disagree	Disagree Strongly	This doesn't apply to me
I now feel more confident in knowing how to control my household budget						
I now feel more comfortable in covering my outgoings						
I am now less worried about making ends meet						
I am now less stressed about balancing my household budget						

- iii. Will you aim to do any of the following as a result of this session? Please select a response and comment where applicable.

Aspect	Response			Comment
	Yes	No	This doesn't apply to me	
Pay bills in priority order (priority before non-priority)				
Work out your budget				
Try to reduce your outgoings				
Try to increase your income				
Try to save money				

- iv. Any other comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Thank you for taking the time to complete this evaluation. Your comments are greatly appreciated.**

## Appendix F- Savvy Borrowing – Impact Assessment

**Please answer the questions below:**

i. Please rate the extent to which your knowledge has improved in the following areas as a result of the ‘Savvy Borrowing’ session:

Aspect	Improvement in knowledge			
	Very good improvement	Good improvement	Fair improvement	No improvement
1. What to consider before borrowing money				
2. Different types of credit available				
3. Good and bad things about different types of credit				
4. How to compare different types of credit/different deals				
5. How credit rating can affect borrowing				

ii. Please rate to what extent you agree/disagree with the following as a result of the ‘Savvy Borrowing’ session:

Aspect	Agree Strongly	Agree	Neither agree nor disagree	Disagree	Disagree Strongly	This doesn't apply to me
I now feel more in control of my borrowing decisions						
I now feel more confident in knowing which credit options/deals to go for and which to avoid						
I am now less worried about making a bad borrowing decision						
I am now less stressed about meeting my borrowing needs						

iii. Will you aim to do any of the following as a result of this session? Please select a response and comment where applicable.

Aspect	Response			Comment
	Yes	No	This doesn't apply to me	
Take the time to think carefully and make an informed decision before borrowing money				
Read the terms and conditions (including small print) before borrowing				
Work out the total cost of credit and the risks involved before borrowing				
Shop around and compare deals before borrowing				
Avoid high risk forms of credit e.g. loan sharks, doorstep lenders and payday loans				
Repair your credit rating or maintain good credit				

iv. Any other comments: \_\_\_\_\_

**Thank you for taking the time to complete this evaluation. Your comments are greatly appreciated.**

## Appendix G- Coping with Money Problems – Impact Assessment

Please answer the questions below:

- i. Please rate the extent to which your knowledge has improved in the following areas as a result of the 'Coping with Money Problems' session:

Aspect	Improvement in knowledge			
	Very good improvement	Good improvement	Fair improvement	No improvement
1. Steps to take to sort out a debt problem				
2. How to prioritise debts				
3. How to negotiate with creditors				
4 Different options for sorting out a debt problem				
5. Where to get help with debt problems				

- ii. Please rate to what extent you agree/disagree with the following as a result of the 'Coping with Money Problems' session:

Aspect	Agree Strongly	Agree	Neither agree nor disagree	Disagree	Disagree Strongly	This doesn't apply to me
I now feel more confident in recognising if I have a debt problem						
I now feel more comfortable in approaching my creditors						
I am now less worried about sorting out my debt/s						
I am now less stressed about my debt situation						
I am now less stressed about seeking debt advice						

- iii. Will you aim to do any of the following as a result of this session? Please select a response and comment where applicable.

Aspect	Response			Comment
	Yes	No	This doesn't apply to me	
Prioritise your debts				
Work out how much you can afford to pay towards my debts				
Contact your creditors				
Put an appropriate debt strategy in place				
Seek debt advice				

- iv. Any other comments: \_\_\_\_\_

**Thank you for taking the time to complete this evaluation. Your comments are greatly appreciated.**



## Appendix H- Talking about Money at Home – Impact Assessment

**Please answer the questions below:**

- i. Please rate the extent to which your knowledge has improved in the following areas as a result of the 'Talking about Money at Home' session:

Aspect	Improvement in knowledge			
	Very good improvement	Good improvement	Fair improvement	No improvement
1. How to talk about money with a partner or housemate				
2. Different methods of managing money as a couple				
3. Things to consider before taking out joint credit or a joint account				
4. How to manage joint expenses in a shared house				
5. How to teach children good money skills				

- ii. Please rate to what extent you agree/disagree with the following as a result of the 'Talking about Money at Home' session:

Aspect	Agree Strongly	Agree	Neither agree nor disagree	Disagree	Disagree Strongly	This doesn't apply to me
I now feel more confident in talking to my partner/housemate about money						
I now feel less worried about telling my partner about my debt situation						
I am now less stressed about managing finances with my partner/housemate						
I am now more confident in helping my children to be money smart						

- iii. Will you aim to do any of the following as a result of this session? Please select a response and comment where applicable.

Aspect	Response			Comment
	Yes	No	This doesn't apply to me	
Regularly set time aside to discuss money with your partner/housemate				
Decide with your partner on an appropriate method for managing your money and implement this				
Speak to your partner about your debt situation				
Think carefully before opening a joint account or taking out joint credit				
Teach your children (or children close to you) about money skills such as how to save money.				

- iv. Any other comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Thank you for taking the time to complete this evaluation. Your comments are greatly appreciated.**

## Appendix I-MASP Marketing

### Promotion/Recruitment through Projects:

- Debt Action NI Project
- Debt Action NI Helpline
- HMRC Tax and Benefits Helpline
- Supporting Active Engagement

### Promotion via Advice NI Members/Network/Tools:

- Advice link (all Advice NI members and subscribers e-mail network)
- Mail out to members (69 organisations including Gingerbread)
- Advice Matters Newsheet
- Advice NI Facebook and Twitter
- Advice NI Website
- Debt Action NI Website
- Rights for Seniors Website
- Advice NI Contacts including CAB's, Councils etc
- Advice NI project contacts including Debt Action NI contacts, Manage Your Money contacts, Supporting Active Engagement.
- Promotion via Advice NI Training – to present and past training attendees
- Promotion in Debt Action NI and Advice NI members offices (posters/leaflets)

### Promotion via Northern Ireland Advice Services Consortium:

- CAB for distribution (various contacts including Training Manager and Financial Capabilities Co-Ordinator for distribution across network and as part of NIASC membership)
- Law Centre NI for distribution across their membership (as part of NIASC partnership)

### Mail outs:

- All Advice NI Members by post
- Mail out to Sure Starts
- Mail out to Homestarts
- Letter sent to Council CEO's and MLA's
- Hand delivered to Carickfurgus Library and Jobs/Benefits Office
- Mail out to all Women's Centres Across NI

### Radio:

Interview and advert on Q Network Radio– They have 6 stations cover the following areas

1. Derry City/North West
2. Omagh and Enniskillen
3. Coleraine/North Coast (Limavady)
4. Ballymena & Antrim (Larne)
5. Mid Ulster (Cookstown, Dungannon)
6. Newry, South Down (Banbridge)

### Newspapers:

Includes adverts and editorials:

- Belfast Telegraph
- Ulster Star
- Coleraine & Ballymoney Times
- Banbridge Leader
- Mid-Ulster Mail

- Tyrone Times
- Larne / Carrick / N'Abbey Times
- Ballymena Times
- Londonderry & Roe Valley Sentinel
- News Letter
- Carers Matters (Dungannon, Newry, Banbridge)
- Parish News (Banbridge, Newry, Lisburn)
- Lisburn Echo
- Fermanagh Community Newsletter
- Irish News (with Debt Action NI)

**Events:**

Promotion at various events including:

- Consumer Crew Clinic
- Housing for an Ageing Population
- Involving People Launch
- Safer Ageing Fermanagh Launch

**Promotion through Community/Voluntary Networks and e-zines:**

Sent information about the programme, poster and flyers for distribution, press release and articles for newsheets/social media etc.

- WAVE network
- Women's Link
- COSTA Network
- NICVA News
- Community NI
- Advocacy Network for Northern Ireland (ANNI)
- Money Advice Service (to distribute and put on NI Direct for us)
- You by You for distribution
- Parenting NI
- Irish League of Credit Unions for distribution
- Ulster Federation of Credit Unions for distribution
- Belfast Unemployed Centre
- NIACRO
- NIHE
- Peace III Programme
- NI Civil Servants
- MARA Network
- Trading Standards
- Promoted by ABC Community Network Portadown
- Victim Support via Social Media
- Children and Young People Strategic Partnership – to all locality and outcome groups across NI
- Antrim Enterprise Centre
- Ards Community Network
- Coleraine Community Network
- Portadown/Lurgan/Armagh/Down/Newry Community Network
- Shine
- Action for Children

- Supporting Communities (Ballymena & Larne, Bangor & Lisburn, Banbridge, Colrairie, Dungannon, Eniskillen, Limavady, Derry, North Belfast, Omagh & Cookstown)
  - Glebe House
  - North Antrim Community Network
  - Action for Children Sure Start
  - Action for Children Home Start
  - Victim Support NI
  - Gingerbread
  - Barnardo's Tuar Ceatha Services
  - PIP Project
  - Parenting Matters
  - Leaving Care Project
  - Salvation Army Thorndale Lifehouse & Family Centre
  - Salvation Army Divisional Director of Community Services
  - Coleraine Womens Forum
  - Roe Valley Womens Forum
  - Foyle WF
  - Omagh Womens Area Network
  - NIRWN
  - Carrickfergus WF
  - Newry Mourne WG
  - Mid Ulster WG
  - Fermanagh WG
  - Larne Borough WG
  - Carnlough WG
  - Dunclug PAKT
  - North Down Community Network
  - Knockmore
  - Vineyard Dungannon
  - Irish Street Community Centre
  - MACCA Centre
  - Rural Support
  - Fermanagh District Council
  - Trinity Housing Association
  - Praxis
  - Women's Centres (Across NI)
  - Action on Disability
  - Slimming World – West Belfast
  - Safer Ageing Fermanagh

 **Ulster Bank**

 **advice<sup>ni</sup>**  
*the independent  
advice network*