

Teaching **SAFER FINANCES** in youth work settings



An evaluation of a pilot programme run in North Belfast from February to April 2022 by Ardoyne Youth Enterprise on behalf of the Northern Ireland Consumer Council



ACKNOWLEDGEMENTS

Thanks to Sean Breen of NI Consumer Council and Joanne Bailey of Open College Network Northern Ireland for supporting us in developing this OCNNI Endorsed Course.

Thanks to Ardoyne Youth Club, New Lodge Youth Centre and our excellent tutors / assessors Fionnuala Stanton, Sean McMullan and Joe McNeill for their good humour and patience in helping us roll out a complex pilot programme within a very short timescale and for providing useful positive critical feedback. Thanks to Thomas Turley for his role in developing the programme, his active participation in internal evaluation and his support in preparing this report.

Most of all, thanks to the 30 young people who took up the challenge, worked hard on this course and gave us invaluable feedback that will ensure future programmes are better tailored to young people's needs.

Catherine Couvert, Ardoyne Youth Enterprise, 2022

CONTENTS

Executive summary – recommendations	4
Introduction	6
Background	7
Methodology	13
The Safer Finances pilot programme	15
Findings	18
Conclusion	34
Annex 1 – Young people, deprivation, educational achievement – Ardoyne and New Lodge	35
Annex 2 – Safer Finances course – OCNNI approved learning outcomes	36
Annex 3 – Three learners’ experiences of budgeting	37
Bibliography	38

EXECUTIVE SUMMARY AND RECOMMENDATIONS

The recommendations in this report stem from the findings of research by Ardoyne Youth Enterprise into a pilot Safer Finances training programme developed with the Consumer Council and endorsed by the Open College Network NI at Level 2.

Ardoyne Youth Enterprise ran the pilot course from February to March in partnership with Ardoyne Youth Club and New Lodge Youth Centre and the Consumer Council provided a training the trainers session for the three organisations. The research was conducted with the 30 young learners and 11 youth workers involved in the programme.

All young people successfully completed the training and expressed a high level of satisfaction with the course. Coursework and focus groups showed evidence of in-depth learning. Surveys and focus groups discussions with learners and tutors highlighted the positive impact of the programme and brought up useful suggestions for future developments.

Some of the recommendations can be implemented by the Consumer Council, others could be taken up by Ardoyne Youth Enterprise as part of its development as an OCNNI Centre, by individual youth and training centres or by the Education Authority.

1. Dedicate resources to offer this course to the wider youth sector.
2. Review learner workbooks to make them more user-friendly, simplify and amalgamate questions where possible to avoid a sense of repetition.
3. Consider including case studies within course workbooks and/or develop a case studies slide show as an additional teaching resource.
4. Consider offering incentives to youth groups in the form of residentials or fun activities to increase take-up.
5. Develop a resource for tutors, including suggestions for guest speakers (for example from Credit Unions, welfare rights and money advice agencies, experts by experience); checklist of important learning points; lists of online visual resources etc.

6. Encourage flexibility of training programmes and timescales - intensive courses, courses incorporated into longer personal development or youth leadership programmes etc – adapted to the needs of different groups of learners.
7. Consider the suitability of developing a shorter Level 1 course as an easier introduction to Safer Finances for younger groups and those less confident with accredited training or who are taking this course as a first step in their learning journey..
8. Consider the possibility of offering additional resources for youth centres to engage a co-facilitator on OCNNI courses where learners with additional needs have been identified, to offer support in reading, transcribing etc. It is recommended that this additional support is provided from centres' own pool of youth workers to minimise stigma.
9. Develop a safer finances leaflet or short document targeted at young people to distribute to youth centres, to include addresses and phone numbers of local advice agencies.



INTRODUCTION

As part of a wider programme to promote safer borrowing, the Consumer Council has been developing educational resources for primary and post primary school settings to equip young people with the knowledge and tools to promote financial wellbeing and safer borrowing. With a large focus on the formal education sector, a gap was identified to provide accredited training opportunities around safer borrowing to young people in the informal education sector, mainly within the youth and community sector.

Earlier research¹ indicated that teaching financial literacy to young people in areas of deprivation would have a role to play in promoting safer borrowing. We also know from our work in the youth and community sector that young people who underachieve or struggle in formal education generally engage better with an informal approach to learning. Therefore, it was felt that a course rolled out in youth centres could be a useful complement to education programmes in schools.

This led to the creation of an OCNNI endorsed course in Safer Finances piloted by Ardoyne Youth Enterprise in March 2022. The learners were young people aged 14 to 18 who attend Ardoyne Youth Club, Ardoyne Youth Enterprise and New Lodge Youth Centre.

The research presented in this report aims to evaluate the impact of the pilot course and highlight any gaps and areas for improvement to ensure future programmes are better tailored to young people's needs.

¹ *The Safer Borrowing Project: An Evaluation of the Impact of Financial Literacy in NI Schools*, Celia O'Hagan, Stranmillis University College, Belfast, June 2020. Volunteer Now, Stranmillis College, The Consumer Council and Department for Communities

BACKGROUND

Poverty, deprivation and unsafe borrowing practices

As it entered the pandemic, Northern Ireland had 330,000 people living in poverty, including over 100,000 children², according to a report by Joseph Rowntree Foundation. The report adds that 45% of people in Northern Ireland were living in families with savings of less than £250, and therefore likely to need to go into debt for unexpected expenses. This risk is likely to have increased with the growing impact of the economic crisis.

Low income, vulnerability of individuals and communities and lack of financial literacy are important factors in people resorting to illegal lenders. Research carried out for the Consumer Council by Advice NI, Christians Against Poverty and Ulster University highlights³ the following common themes.

- Borrowers may have a low income or lack of access to credit.
- Only in 11% of cases addiction is the cause or one of the main contributing factors of turning to illegal lenders. People are much more likely to seek illegal loans to pay for household bills and day-to-day expenses (28%) or other reasons such as an unexpected event or expense, business costs or to help a relative.
- Often a sudden and unexpected change in circumstances necessitated quick and convenient money.
- There may have been a lack of family support.
- Vulnerable individuals, usually on low incomes with few alternatives, are targeted and exploited by opportunistic illegal lenders.

The reports highlight that illegal lending can quickly spiral out of control, trap borrowers further into poverty, negatively impact their mental health and sometimes push them into dangerous situations. People in difficulty with illegal money lenders are often reluctant to seek help, although case studies show that debt services and generalist advice and support agencies can help resolve even complex cases.

² *Poverty in Northern Ireland 2022*, Joseph Rowntree Foundation

³ Research reports: *Illegal Lending, the Human Story*, September 2019, Advice NI

Illegal Money Lending and Debt Project, Research Report of Findings, Ulster University, March 2020

Lending, Savings and Debt Research: Northern Ireland Consumers, September 2019, The Consumer Council

Christians Against Poverty research into illegal lending in Northern Ireland, March 2019, author Paul Livingstone

Raising awareness in communities with high levels of deprivation decreases the stigma for borrowers, encourages them to seek help and provides wider knowledge on safer finances and available support.

High interest lending, debt and community poverty

The issue of safer finances is of course broader than illegal lending. Payday loans, doorstep lending and hire purchase, which are regulated forms of borrowing, are very expensive means of borrowing⁴ but also easier to access for people on low incomes or not in permanent employment. A high reliance on this type of borrowing can push individuals and communities further into cycles of debt and poverty⁵.

Due to the complexity of the issues involved, education cannot be the only solution. For meaningful change to happen, social deprivation, improving access to affordable credit for people on low income and other factors that lead to borrowing from illegal money lenders need to be addressed. Advice agencies have an important role to play in supporting individuals to manage debt and access benefits they may be entitled to. Organisations such as Credit Unions also help combat poverty in areas where they are well implanted through giving access to affordable loans.

However, the research points to the importance of improving financial literacy and raising awareness of available sources of help.

Deprivation in Ardoyne, New Lodge and wider North Belfast

Ardoyne and New Lodge, where the majority of learners on this pilot course reside, rank high in the Northern Ireland Multiple Deprivation Measure 2017⁶.

The Multiple Deprivation Measure, compiled by the Northern Ireland Statistics and Research Agency (NISRA), ranks 890 'Super Output Areas' (SOAs) by measures of deprivation, where 1 is the most deprived and 890 the least deprived. Ardoyne and New Lodge each comprise three SOAs. Multiple deprivation is measured in terms of income, employment, health and disability, education, skills and training, access to services, living environment, crime and disorder, child and OAP poverty.⁷

⁴ Borrowing Money Support Leaflet, Consumer Council 2017

⁵ Advantages and disadvantages of Payday Loans, Business First, 2022

⁶ *Northern Ireland Multiple Deprivation Measure 2017 (NIMDM2017)*.

⁷ A table on deprivation measures is provided in Annex 1.

Ardoyne and New Lodge ranked high by most measures of deprivation. Their multiple deprivation rankings were (out of 890 areas):

- Ardoyne 1: 16th most deprived
- Ardoyne 2: 4th
- Ardoyne 3: 9th
- New Lodge 1: 25th
- New Lodge 2: 7th
- New Lodge 3: 32nd

Four of the areas had child poverty levels higher than the Northern Ireland average of one in four. Figures for Ardoyne 2 (31% of children living in poverty), New Lodge 2 (28.9%) and Ardoyne 2 (28.2%) were especially concerning.⁸

In terms of overall income, Ardoyne 1 and Ardoyne 2 showed high levels of deprivation (ranking 29th and 8th respectively). The others were still among poorer Northern Ireland areas but ranked relatively better⁹.

Unemployment remained high. All except New Lodge 3 were in the 20 most employment deprived areas, with New Lodge 2 as the most deprived area in Northern Ireland¹⁰. Unemployment impacts individuals and their families' income but also their ability to access affordable legal money lending.

Health and disability deprivation can also be factors of vulnerability in terms of financial insecurity. All six areas were in the 20 most deprived¹¹ (with New Lodge 2 ranked as 3rd most deprived and Ardoyne 3 as 6th).

Crime and disorder deprivation is a very broad measure that can cover anything from anti-social behaviour to serious crime, but as illegal money lending has known links to other types of crime it is worth a mention. Overall levels remained high, although less severe than implied in stereotyped representations of these areas (with the exception of Ardoyne 3 and New Lodge 1, ranked at 16th at 22nd most affected by crime and disorder out of 890 areas)¹².

By most markers, levels of deprivation in Ardoyne and New Lodge point to a community vulnerability to high cost borrowing and illegal money lending. An

⁸ Child poverty (measured by number of under 15s living in families earning less than 60% the average NI income) - Ardoyne 1: 25.4%; Ardoyne 2: 31%; Ardoyne 3: 28.2%; New Lodge 1: 17%; New Lodge 2: 28.9%; New Lodge 3: 23.6%.

⁹ Income deprivation ranking (out of 890 Northern Ireland areas) - Ardoyne 1: 29th most deprived area; Ardoyne 2: 8th; Ardoyne 3: 67th; New Lodge 1: 250th; New Lodge 2: 63rd; New Lodge 3: 162nd.

¹⁰ Employment deprivation - Ardoyne 1: 19th; Ardoyne 2: 15th; Ardoyne 3: 12th; New Lodge 1: 9th; New Lodge 2: 1st; New Lodge 3: 37th.

¹¹ Health deprivation ranking - Ardoyne 1: 19th; Ardoyne 2: 12th; Ardoyne 3: 6th; New Lodge 1: 10th; New Lodge 2: 3rd; New Lodge 3: 18th.

¹² Crime deprivation ranking - Ardoyne 1: 74th; Ardoyne 2: 108th; Ardoyne 3: 16th; New Lodge 1: 22nd; New Lodge 2: 51st; New Lodge 3: 65th.

analysis of Deprivation Measure statistics in neighbouring areas, and indeed large sections of the city, would highlight similar vulnerabilities. It is reasonable to infer that any benefits of safer finances education and training would also apply to other areas with similar issues.

Why teach financial literacy to children and young people

In 2020, Celia O'Hagan of Stranmillis University College reported on the impact of a pilot Consumer Council financial literacy resource for key stage 2 (ages 8 to 11) and key stage 3 (ages 11 to 14).¹³ She highlights the urgency of developing a financial literacy curriculum in Northern Ireland's schools to help break transgenerational cycles of poverty and debt, and to extend financial literacy education to older age groups. The programme reached 350 to 400 pupils primary and post-primary schools situated in areas of deprivation. All participating schools felt that it should be rolled out throughout Northern Ireland, *"particularly in communities where there are risks to their wellbeing and social contexts."* The report noted that there is much left to be done.

Filling educational gaps: informal education in youth work settings

In 2019, the Centre for Youth Impact noted that youth work plays an important role in supporting young people in Northern Ireland to become *"informed and engaged citizens"* and preparing them for the world of work through *"increased focus on accreditation, on developing career paths and leadership skills among young people."*¹⁴

In *Priorities for Youth*¹⁵, the Department of Education for Northern Ireland notes the significant educational achievement gap between the most and least disadvantaged young people: *"Specific groups of young people are more likely to experience barriers to learning, participation and progression and consequently be at risk of achieving poor educational outcomes."*

The document highlights the unique role of youth work in plugging the gaps: *"young people of all abilities and of often diverse interests choose to participate regularly on a*

¹³ *The Safer Borrowing Project: An Evaluation of the Impact of Financial Literacy in NI Schools*, Celia O'Hagan, Stranmillis University College, Belfast, June 2020. Volunteer Now, Stranmillis College, The Consumer Council and Department for Communities

¹⁴ *Youth Programme Quality Intervention (YPQI): The youth work policy and practice context in Northern Ireland*, The Centre for Youth Impact, November 2019

¹⁵ *Priorities for Youth. Improving Young People's Lives through Youth Work*, Department of Education NI 2018

voluntary basis in a part of the education system that is less formal than school but no less important in terms of learning and development.” (...)

“Non-formal education in the form of youth work is an important part of education as it encourages children and young people’s participation to develop their personal and social skills, encouraging them to engage or re-engage in positive learning within a non-formal setting.”

The document argues that the youth service should complement the formal education service: *“it is, and must remain, distinctive from formal education; yet, at the same time, it must connect with broad education priorities to ensure maximum benefit for young people.”*

The Education Authority requires youth centres to teach Open College Network Northern Ireland courses, and organisations such as Ardoyne Youth Enterprise have worked hard at developing a catalogue of accredited courses to support this work. In 2021-22, Ardoyne Youth Enterprise completed 24 OCNNI courses for 208 learners on behalf of or in partnership with youth and community groups in wider North Belfast.¹⁶

Young people and education in Ardoyne and New Lodge

Ardoyne and New Lodge rank high in terms of education, skills and training deprivation, as highlighted by NISRA’s Northern Ireland Deprivation Measure 2017¹⁷. For the age groups targeted in this pilot Safer Finances course, the figures are stark. NISRA’s statistics showed high percentages of young people leaving school without having gained five GCSEs at grade C or above (including English and Maths).

- Ardoyne 1: 66%
- Ardoyne 2: 67.3%
- Ardoyne 3: 70.4%
- New Lodge 1: 70.6%
- New Lodge 2: 60.6%
- New Lodge 3: 82.8%

Significant numbers of young people in these areas are likely to end up in unemployment or in relative poverty. NISRA Multiple Deprivation Measure recorded the percentage of those aged 16-21 who were not in education, training or employment:

¹⁶ <https://www.ardoyne.org/news.html>

¹⁷ Education, skills and training deprivation ranking - Ardoyne 1: 58th; Ardoyne 2: 39th; Ardoyne 3: 19th; New Lodge 1: 18th; New Lodge 2: 49th; New Lodge 3: 1st (most deprived out of 890 areas) *Northern Ireland Multiple Deprivation Measure 2017 (NIMDM2017)*.

- Ardoyne 1: 9.4%
- Ardoyne 2: 5.8%
- Ardoyne 3: 9.7%
- New Lodge 1: 9.6%
- New Lodge 2: 9.9%
- New Lodge 3: 12.7%

In addition, the levels of absenteeism at post-primary school level (between 8.5% and 12%)¹⁸ suggest significant education gaps for young people in these areas.

As poverty, unemployment and lack of knowledge about safer finances have been identified as risk factors for turning to illegal money lenders, there is an urgency to reach young people in these areas before they end up in at-risk categories.

The education gaps identified also suggest a potentially valuable role for local youth centres in providing safer finances training and more generally in teaching OCNNI Level 2 certificates which are equivalent to GCSEs grade C to A*.

Because markers of youth poverty, unemployment and education gaps are similar in many neighbouring areas and in wider North Belfast, the results of this pilot study are likely to be largely applicable to young people in a number of other youth settings.

¹⁸ Ardoyne 1: 8.5%; Ardoyne 2: 9.5%; Ardoyne 3: 10.4%; New Lodge 1: 9.9%; New Lodge 2: 9%; New Lodge 3: 12%. *Northern Ireland Multiple Deprivation Measure 2017 (NIMDM2017).*

METHODOLOGY

This report is based on research conducted by Ardoyne Youth Enterprise on behalf of the Consumer Council. It involved:

- a review of recent reports on deprivation and child poverty, unsafe borrowing and financial literacy education in Northern Ireland;
- quantitative and qualitative analysis of surveys and focus groups of learners and tutors in a Safer Finances Programme run in Ardoyne and New Lodge in February to April 22;
- additional evidence from workbooks, assessments and internal verification reports.

In February-March 2022, Ardoyne Youth Enterprise and the Consumer Council created a Safer Finances course endorsed at Level 2 by Open College Network Northern Ireland.

In parallel, Consumer Council staff delivered a Safer Finances Training the Trainers session for North Belfast youth workers, in partnership with Ardoyne Youth Enterprise.

Ardoyne Youth Enterprise then piloted the course with 30 young people aged 14 to 18, in three youth organisations with experience of delivering OCNNI training - Ardoyne Youth Enterprise, Ardoyne Youth Club and New Lodge Youth Centre.

Surveys

The programme included three sets of surveys:

- an anonymous online survey of Training the Trainers participants (11 responses) to assess how much they had learned and whether this type of course would be beneficial to the young people they work with;
- a baseline and end of course survey of Safer Finances course learners to assess whether and how much their knowledge had increased (28 responses) and to receive initial feedback on their experience of the course (30 responses). The surveys were incorporated in the learners' workbooks and therefore not anonymous;
- an anonymous online survey of learners to canvas their views on whether the Safer Finances programme was relevant to their lives and if it should be taught in youth work settings (8 responses).

Focus groups

In addition, Ardoyne Youth Enterprise held focus group meetings with two learners' groups (10 participants from Ardoyne Youth Enterprise young women's group and 4 participants from Ardoyne Youth Club mixed group) to seek feedback on learning experiences, information retained, relevance to their lives and suggestions for future courses. The third focus group was held by the New Lodge Youth Centre tutor during a residential (10 participants).

A separate focus group was conducted with the three tutors to gauge their teaching experience, difficulties encountered, opinions on course materials, impact on their learners, suggestions for improvements and feasibility of rolling out similar courses on a wider scale.

Ethical issues

As ages ranged from 14 to 18 year old, written parental consent was sought and provided for all under 18 participants - as well as consent from the learners themselves - to participate in the course and research and for subsequent publicity and publication.

Although the focus groups and learners' baseline/end of course surveys were not anonymous, the report keeps respondents' anonymity except for responses where it is necessary to identify the tutor.

Limitations

There are limitations to the findings of this research.

For example, due to the tight schedule of the programme, learners came from groups where youth workers were fairly confident that the young people would be responsive to a structured intensive training programme. They are not necessarily representative of the majority of young people who attend youth services.

In addition, the research questions were not standardised between different focus groups, trainers' surveys and learners' surveys. This enabled a more organic set of answers but it only allows for a limited quantitative analysis of responses.

However, the richness of answers, particularly in focus groups, largely makes up for this limitation.

THE SAFER FINANCES PROGRAMME

The Safer Finances programme was a pilot training programme held in February to April 2022 as a partnership between Ardoyne Youth Enterprise and the Consumer Council.

The aim was to increase financial literacy in young people engaged with Ardoyne Youth Enterprise and some of its partner organisations, as well as to assess the impact and feasibility of teaching this topic in youth work settings in areas of deprivation.

Phase 1 – designing the course and training the trainers

The first phase involved creating a Safer Finances course, including appropriate learning outcomes aligned to the requirements of Open College Network Northern Ireland (OCNNI), to cover budgeting, safer borrowing, banking, Credit Unions, illegal money lending and local advice agencies. As an approved OCNNI Centre, Ardoyne Youth Enterprise has the capability to design, seek approval of and run courses accredited or endorsed by OCNNI. Standardised workbooks for learners and a course slideshow were created and made available to tutors, along with a list of additional online resources. Annex 2 shows the learning outcomes.

The course was endorsed by OCNNI as a 3 credits Level 2 course. Although not a formal qualification, this is equivalent in difficulty to a GCSE A* to C.

In parallel, Consumer Council staff delivered a Safer Finances Training the Trainers session for North Belfast youth workers, in partnership with Ardoyne Youth Enterprise. This session had 11 participants from three youth centres in North Belfast (6 full-time workers, 5 part-time). Their areas of work include centre-based youth work (6 respondents), community development (2), Fresh Start (2), outreach detached (1) and other duties (2).

Phase 2 – delivering the course to users of youth services

Ardoyne Youth Enterprise then piloted the OCNNI Safer Finances course with 30 young people. As the timescale was very short - the course had to be completed before the end of March – there was no time for wide recruitment. Therefore it was decided to focus on established groups tutored by youth workers who had strong previous experience of running OCNNI courses for Ardoyne Youth Enterprise:

- a young women's group at Ardoyne Youth Enterprise - 10 learners aged 15 to 18;
- a mixed group at Ardoyne Youth Club (5 young women and 5 young men) - 10 learners aged 14 to 16;
- a young women's group at New Lodge Youth Centre - 10 learners aged 14 to 18.

The three tutors/assessors were the young people's own youth workers. All had previous experience of delivering and assessing OCNNI accredited courses for Ardoyne Youth Enterprise. The internal verifiers were Ardoyne Youth Enterprise staff members experienced in providing internal verification and tutor support for OCNI courses. Ardoyne Youth Enterprise had a preparation meeting and an assessment standardisation meeting with each tutor/assessor.

Due to the short timescale, the course was squeezed in among other programmes in March, a busy month for participants and youth workers. New Lodge Youth Centre had to complete the course over two weekends, Ardoyne Youth Club's sessions were held late in the evening, after participants were free from their part-time jobs and the tutor from his other youth work duties; the Ardoyne Youth Enterprise group was run over several consecutive evenings and as part of a residential. One potential participant had to bow out before the first session and was replaced by another young woman interested in joining the course. Assessments and internal verification were completed in April.



All participants successfully completed the course and achieved the learning outcomes. They are due to receive formal certificates from OCNNI.

Phase 3 – measuring and celebrating success

Collecting information for the report was straightforward as participants and tutors were very willing to engage and provide constructive feedback.

This report, along with a formal certificates presentation to celebrate the learners' achievements, concludes the programme.

FINDINGS

The Safer Finances programme exposed 30 young people and 11 youth workers based in Ardoyne and New Lodge to training and resources on safer borrowing, illegal money lending and agencies that can provide advice and support. It also allowed the development of a training programme specifically designed for youth and community services, within a framework (OCNNI accredited or endorsed courses) commonly used by the sector to support informal learning.

Programme satisfaction

Surveys and focus groups show that both sets of learners (trainers and young people) were satisfied with the training and its usefulness.

A satisfaction survey was included in workbooks. The answers were very positive, although it must be noted that the survey is not anonymous and therefore it may not be easy for learners to give negative responses.

Tick the box that applies to you	Yes	No	Not sure
I enjoyed this course	30		
I was treated well	30		
I learnt something new	30		
I am more confident that I can initiate positive change for young people / for my community	29		1
The learning from this course will help me in developing my youth leadership skills / or in my youth work, community or voluntary work	29		1

Learners' comments in focus groups 'post-it' notes confirm this. Some examples:

I like that you learn how to manage my money when I am older.

Overall I felt the course was a good experience. It was helpful as I don't learn a lot like this in school. It benefited me for future decisions.

Useful. A good experience, lifelong skills, now we know how to budget etc.

I felt the program was very useful as it taught me stuff that schools wouldn't.

Youth workers also felt the training was beneficial to them:

It will help us as workers be more knowledgeable of the services that are available to a young person in this situation if they come to us.

The tutors' focus group sheds further light on why the training was successful. Tutors commented on how relevant it was for young people of this age group:

What was good was how relatable it was to young people. It was actually something that they could take use and value from. Some of the OCNs that we've delivered in the past, it was always information, there was always something that they were going to take but... I believe money is a massive factor in young people's lives especially when they come to 15, 16, 17 years old. Learning the ways of not getting themselves in trouble.

Benefits for young people and wider community

All participants in the Training the Trainers session said this would be very beneficial for young people in their communities. Some of their comments:

It's a topic that is not really covered in schools in the curriculum. A lot of our senior young people lack awareness of managing finances.

Young people within the New Lodge area are involved in borrowing money and are unaware of the dangers this can lead to. They also have little knowledge when it comes to things like credit scores, interest, and credit unions etc.

I feel this would benefit people greatly through early intervention. From personal experience I feel this could have helped me had I learnt about this at a younger age.

Hidden issue for young people as too much pride to open up about it. Also would be great for them to know the long-term consequences of their decision making and where they can go for support and help.

Young people are very unaware on how to deal with their finances. Young people spend money before thinking of consequences that could follow.

I think some young people will be engaging with different illegal money lenders.

Good for young people to get an understanding of money lending but also money management so loans are not the only option.

The young people also identified how this type of training could benefit their community.

Learning how to budget your money can have a good impact on the community, people saving money more.

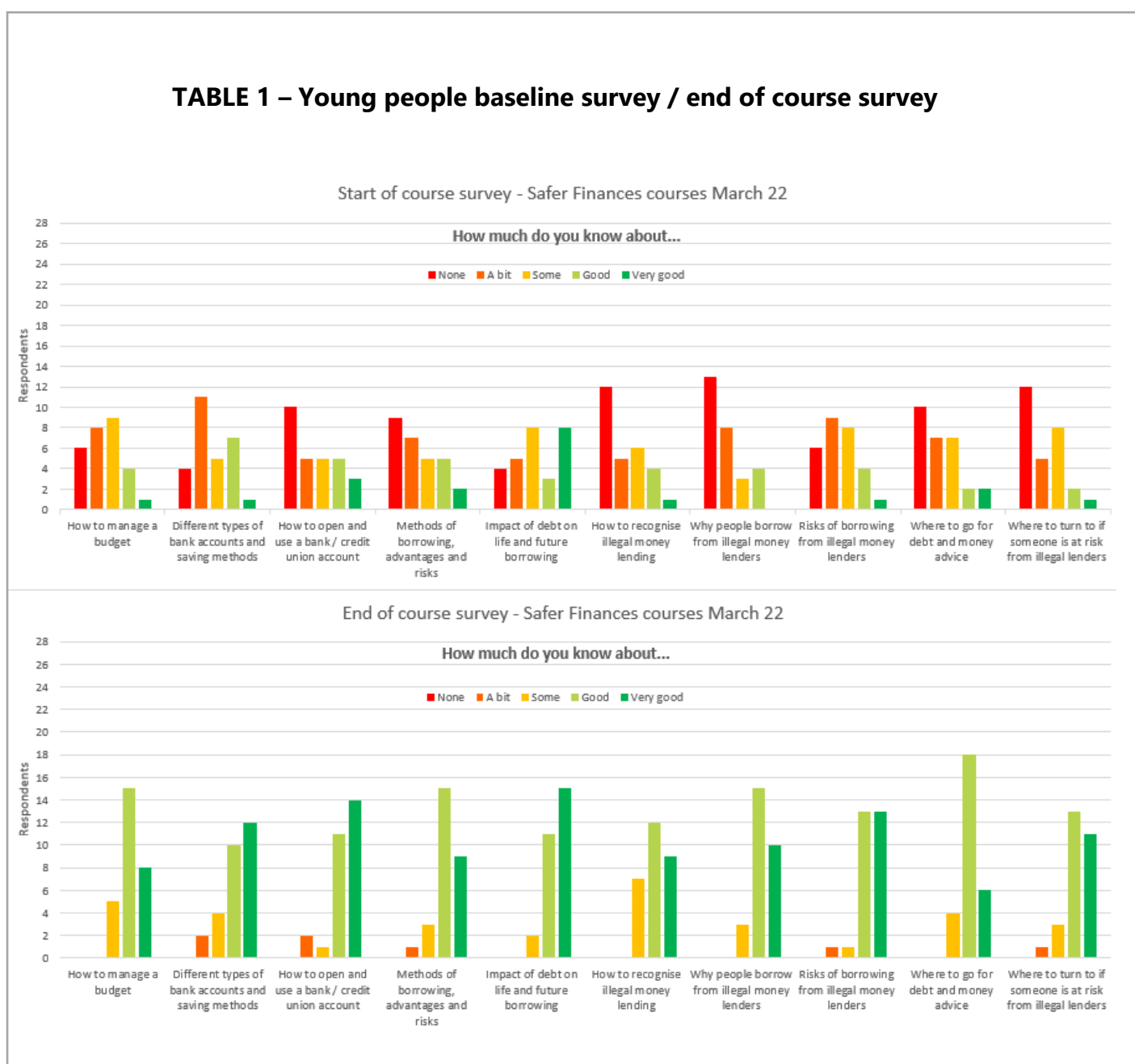
People might stop buying from drug dealers and borrowing from illegal lenders if they realise how bad it actually is.

Increased learner confidence in own knowledge of safer finances

Learners' confidence in their knowledge of the topics increased markedly.

A baseline survey and end of course survey asked course participants to rate their knowledge of the topics covered by the course, from no knowledge to very good knowledge. 28 participants responded to both surveys. Table 1 shows a clear improvement in their perceived knowledge over all the topics.

TABLE 1 – Young people baseline survey / end of course survey



At the start of the course, learners had little confidence in their own knowledge.

One exception was the impact of debt on life and future borrowing where over a third (11 respondents) said they had very good or good knowledge and less than a third (9 respondents) said they had little or no knowledge (the other 8 answered some knowledge).

The largest perceived knowledge gaps were on illegal money lending and on where to go for help. 17 respondents said they had little or no knowledge of how to recognise illegal money lending, 21 on why people borrow from illegal money lenders, 17 on where to go to for debt or money advice and 17 on where to turn to if someone is at risk from illegal lenders.

These responses highlight that the young people already had some understanding of the impact of debt, possibly through family or community experience, but over half of them did not feel that they had the tools to avoid unsafe borrowing or to get help if they find themselves in financial difficulty.

On illegal lending and where to turn for help and advice, the trend is largely reversed after the course. 19 now said they had good or very good knowledge on how to recognise illegal lending, 25 on why people borrow from illegal money lenders, 24 on where to go for debt and money advice, and 24 on where to turn to for help if someone is at risk from illegal money lenders.

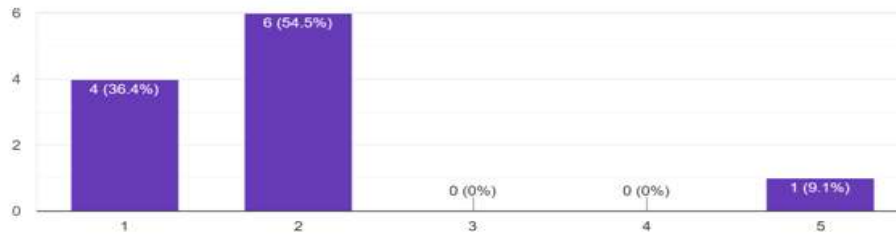
On all the other topics, half or more respondents said they had no or little knowledge at the start of the course. In contrast, end of course responses show a high level of perceived knowledge. At least three quarter of respondents answered good or very good knowledge to each of the questions.

The overall increase in perceived knowledge can also be measured by assigning values to the responses (from 1= no knowledge, to 5 = very good knowledge). This shows an average increase in perceived knowledge by 1.63 points, from little to some knowledge (2.45 points) at the start of the course, to good to very good knowledge (4.8 points) at the end.

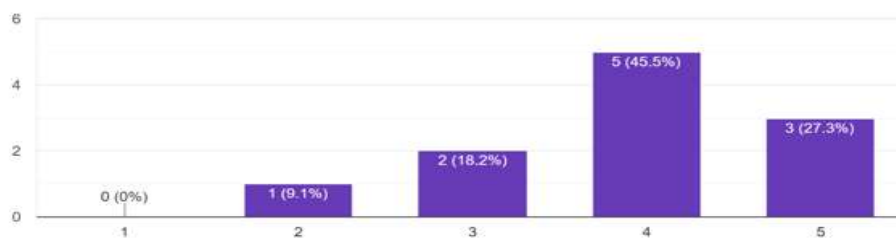
Participants on the Training the Trainers course were also surveyed on their perceived learning. This was a general question on how they rated their knowledge of safer finances before and after the session. Table 2 also shows a clear increased confidence in their own knowledge.

Table 2: Training the Trainers: youth workers survey

How would you rate your knowledge of safer finances before today's session?
11 responses



How would you rate your knowledge of safer finances after today's session?
11 responses



1= no knowledge 5= in-depth knowledge

This shows an average increase in perceived knowledge by 2 points, from little knowledge (1.9 points) to good knowledge (3.9 points).

A lot of actual learning taken from the course

Focus groups and learners' workbooks confirm that this increased confidence is based on solid learning.

In focus groups, when asked what learning they took from the course, the young people were able to explain the topics covered in their own words. Here are some of their responses.

Learnt how having a budget can be part of your routine and maybe sometimes it's easier.

And about how like if you are in debt, the agencies that can support you, I never knew there was that support.

Learning about smart lending, instead of illegal lending.

Like if you get into illegal lending it can have an effect on getting bank accounts and stuff.

I also learnt about how dangerous illegal money lending really is and how if you fail to pay back it can lead to violence, crime etc

Illegal lending can have a bad impact on the community coz you can get organisations involved like violence or guns in the streets.

Different types of bank accounts, eg savings. Different ways you can get loans. How to set up a bank account.

I learnt that having a budget can be harder than it seems but cutting down on things that you don't necessarily need is beneficial eg saved up money.

Keep your credit score decent so you get accepted for a loan by the bank when you need it.

If you do get into debt, there's other people to go rather than illegal money lenders

Learned loads about the Credit Union. I thought that was very good.

The difference between a credit card and a bank card. With a credit card you spend money that you don't have yet.

Although the length of responses varies in learners' workbooks, it is clear that all the important aspects of the topic have been learnt, and that a good proportion of learners have understood how to apply their learning to their own lives. Learners' ages and personal experiences will of course impact on their understanding of the issues. A young mum on benefits, a learner with a part-time job or a 14 year old whose experience of finances is pocket money will relate to the topic differently (see Annex 3).

The tutors also remarked on how much learning the young people had taken from the course, and how it could impact on their lives.

For my group I think it definitely has made an impact in the way they're looking at their own wee budget and they actually asked me the next time they're with me can they create a budget spreadsheet. Now whether they're gonna stick to it I have no idea but they're asking about creating budgets so they can understand

a wee bit more in terms of, a lot of them have jobs but they're left skint ten days later.

Some of our group have worked and one or two are working now but not one of them knew anything about this. Even those that have worked didn't understand how you could be saving your money at all. So there's been good learning in that sense for them and it's opened their eyes I think. Especially thinking long term now a lot of them are talking about plans of making savings accounts when they're the right age and talking to their parents about starting to put away, rather than giving them £20 a week, give them £15 and put a fiver away so that when the time comes for them to buy summer clothes and stuff, then they're able to tuck into that money.

I think talking about my own experience I gave my group the fear of credit cards and store cards and stuff so they learnt that way. They say if they get money they'll give it to the credit union instead. They were talking about, even the credit score and getting a mortgage and stuff. They actually said we need to start thinking about that now if we want a mortgage in six years' time coz some of them are 17 now.

Wider benefits

Beyond improving their financial literacy, the course has a positive impact on young people in terms of building their self-confidence and giving them a sense of pride in succeeding at a GCSE equivalent course, and developing their appetite for more training. One of the tutors summed it up well.

I think they see the benefit of it when they get their certificate and there is that sense of achievement there and that in itself is enough of a reason to continue something like this on.

The hardest thing to do is to get them over the first one. See once they have that sense of achievement and they have that certificate in their hands and they're able to go home and show their parents or guardians whoever it may be, and even some of the other youth workers then, and that's my experience even when working in Ardoyne Youth Club, you know the difficulty is getting them through the first one especially the ones that are less academic but after they get that then they often want to achieve more and they're asking away what can we do next?

The youth workers pointed out that, as some aspects of the course were new to them as well, they sometimes felt they were learning alongside the young people, who appreciated the shared learning.

There was actually some learning in it for me personally. So it was a good experience in that you were learning alongside the young people. The young people enjoyed that shared learning, the fact that they were able to educate me around some of the avenues for getting access to money that are out there now for young people.

Same here. The young people took it by the horns and ran with it. There was a lot of things that they were saying that I didn't know that much about, that they were able to go more in-depth because they understood more through their own experience, like Child Benefits.

I think the young people enjoyed that but, the vulnerability of us, saying I need to basically learn this to try and teach youse because I'm not an expert in this.

The tutors' focus group also highlighted wider benefits in terms of supporting the young people to take control of their own lives and their future.

For example, discussion of illegal money lending led one group to think about cash-in-hand jobs which do not respect their rights as young workers.

Some of them have cash-in-hand jobs where they get paid under the minimum wage and stuff, and they don't get any sick leave, anything at all, they're overworked and underpaid and if they get sacked there's no legal process. They weren't aware of their rights at all. Whenever we were talking about illegal money lending and saying it's all cash there's no paperwork, no trail it's all money in hand, they were like 'I get money in hand' so it started a discussion on that kind of stuff and it made them think.

Another tutor mentioned how the training gave them a platform to discuss their education, career prospects and taking control of their future.

I asked them for example if you had a million pounds what would you spend it on. Some of them mentioned even giving to charity, some of them mentioned savings which was great but this was the girls. The girls are a wee bit more level headed than the boys. The boys would spend on lots of holidays in Amsterdam and Ibiza, cars and things like that. I believe providing a platform for discussing things like that is good. I saw a couple of posts yesterday on social media about, especially males, older males and why they're taking their own lives because of financial pressures that they're under at the minute. You know, the National Minimum Wage isn't enough to afford to live at the minute. So it's all these

things that young people get involved in now or will in future. What it does is it allows them to make decisions that if I want this I'm going to have to do this in school or I'm gonna have to do that outside school. So it got them a wee bit more focused on their career prospects and also educational wise.

Another positive from the youth workers' point of view was that it gave them ideas for youth work programmes that would benefit the young people they work with.

It opens up our thinking as youth workers, about what we should be educating young people around finances. It's not even a topic that we would have thought of facilitating before.

It was good as well to explore some of the risks that young people possibly face now too and some of the things that they can be coerced into. It made me think about what we need to plan as youth organisations over the next couple of months, coming into the summer months when young people are quite vulnerable and money becomes a big thing in their thinking.

When they haven't got that routine of formal education in their lives then they get caught up in things like... Some of them talked of young people getting involved in the likes of Only Fans, drug dealing... That's some of the stuff that young people can get caught into in the summer months when there's boredom, when money can become a massive impact in their lives because they're going from day to day of not knowing what to get into or not really having a routine in their lives coz there's no school, so what are they gonna do? Everything costs money nowadays you can't do anything for free.

I've had lots of conversations with our staff about some of the learning and conversations that we've been able to have as part of the qualification and how they can carry that into their programmes, especially those youth workers who are working with young people who are deemed at risk.

Finally, an important benefit of the course was that the youth workers identified the need for a Consumer Council leaflet or short booklet targeted at YP, focusing largely on where to get help if you get into financial difficulty.

I think there's an opportunity to create a resource pack for young people when we finish this, something they can actually take away, that they can bring home, that isn't really fully related to the qualification but just a couple of places that they can go for help if they get themselves into money trouble and a couple of wee different things.

This is relatable to all young people, unlike some OCNs, and it impacts absolutely everybody. And even if the young person sees that somebody in their family is in trouble, they have that resource pack to hand out to a parent or a guardian.

Because it's not enough us giving them the information and them getting a certificate at the end of it, they need something that you can go back to, if you're stuck. Because it's a tricky subject, no one around is expert in it, knows finance, knows credit, knows all the things, the terminology around safer finances ... the normal average person, do they? I wouldn't say so. So there's an opportunity for us to provide a, not even a card but a pack with four or five things in it, for the young people.

Areas for improvement

When asked what could have been done better, young people talked about a course that would be less text based, with more discussion time, more external speakers and more visual resources, and possibly expanding into discussing taxes and the cost of living.

Things to make you understand about the credit score more. Because, I understand it but it was hard, it would have been good to have a video or something to explain it in a different way.

We could have had someone in who's working in a bank place to teach us all about current accounts and all, advantages and disadvantages.

I think learning about taxes and price rises, like things going from 5p to 25p, 50p in the Flaccy [local shopping centre].

I think there was a lot more writing than talking and engaging more would have been a bit more helpful.

The youth workers had broadly similar concerns. They further developed the idea of incorporating practical sessions with experts by experience.

Ideally, if I had months to deliver the programme, I would have looked at pulling someone in from banks, pulling people who are involved in credit scores, things like that so young people actually get a real feeling of how you get yourself in trouble financially. That's the ideal situation moving forward – can we get people like real creditors who can provide real life stories for these young people and give them tools to help them not to get involved coz it's ok us teaching them this but we're not the experts, not the real life people, we're not the people who say yay or nay for credit when they're moving forward, we're not the people

who decide whether they get a mortgage or not. So if we could bring those people into play it would be massive.

We had that conversation around guest speakers. We could have some of the formal ones like banks, debt advice and all that but also a more informal talk with someone who's been really impacted locally, by illegal money lending or getting themselves into financial trouble. We all know people who've been left blacklisted or homeless and stuff. I think it would make the programme so much more relatable for young people, hearing a voice other than the facilitator, to be able to relate some of it to the practice of someone localised.

They felt that the length of the workbook and complexity of the subject meant that too much training time was taken over by writing.

It was like an A Level, some of the answers.

It's very book heavy. In terms of the amount of content that they have to put into the booklets just to get an OCN Level 2, in comparison to some of the other ones. It's mad!

They identified the possibility of rationalising the workbooks so that some questions, which felt repetitive, could be amalgamated, or made more relatable.

I think it's the style of the booklet, obviously this was all put together as a pilot for them and a pilot for us but even, I'm thinking of the processes of setting up a credit union or bank account and then tell the processes of how a credit union works as well there [are] five wee mini boxes for them to fill that in; instead of a personal case study of someone who had an issue with this and how would they deal with that as an individual, as a learner rather than, you're filling a full box there of how a bank works, theoretical, mechanical stuff.

And then you've got what's an illegal money lender, then why do people borrow from an illegal money lender, then negative impact – that could all be one question.

They asked if it would be possible to incorporate case studies into the workbook, to make it more interesting for the learners.

I think there's a massive opportunity to add case studies within it. Something a wee bit more easy on the eye, whether it be a personal reflection on someone's financial history, or what would you recommend if someone's Buy Now Pay Later but their wages are only this, but if you're talking about budgeting and saving I think that's a great opportunity for young people to actually relate to that person.

The youth workers found the timetable challenging and they felt March was not the best time to run the course, as the end of a financial year is when many of their programmes are being wrapped up and evaluated. They would have liked more preparation time to develop their teaching resources and more time for in-depth conversations with the young people. They had mixed feelings about whether the course should be run over a longer period of time or whether it works better as an intensive course.

Two of the tutors thought the intensive model suited their groups best.

These girls I had, that two weeks just flat out was perfect for them. Well three weeks, just so that anybody that was left behind could kind of come in and do the third week. But if you drew that out you wouldn't have got those numbers every week.

But see that crammed in, it worked with the group that we were working with, for me personally. I know for a fact, see if I had had them and said to them, we're doing safer finances over three months, you wouldn't have got the young people coz it's not a topic where they go Yeah! Buzzing for it!

The other tutor would have preferred a course run over two or three months, with more time to recruit, and the course incorporated into a wider programme including a residential.

The two or three months doesn't have to be two or three months of facilitating this OCN but there could be so much things added on, extended to that which would be beneficial for the young people. The main focus of the programme doesn't necessarily have to be that we're doing an OCN in Safer Finances. That could just be one tier to the programme ... And you could bring a residential into that, where you could really break it down, you could invite guest speakers into the residential as well, make it quite personal with the young people so they take the personal element of it as well ...

You could have probably targeted a better group, you just didn't have the time to do so. I think that even the girls that we brought away, they already were in two other programmes and we were going to Manchester in March as well so. It was just a lot for the young people. And all that during the mock exams as well for GCSEs and A Levels.

The youth workers also highlighted the need to consider bringing in additional support to groups where young people are identified as having dyslexia or literacy issues, even if they don't self-identify the need for reasonable adjustments in their registration forms. They encounter this issue in other OCNs, but feel that this is

particularly important in courses such as the Safer Finances course which are quite theoretical or book-heavy.

That's a difficulty with this as well, delivering a programme like this, in facilitation there's obviously the facilitator and the co-facilitator who's making sure the room's being responsive, going round asking 'do you not understand that', challenging the young people if they're being rowdy and things like that. When there's a responsibility on one youth worker to facilitate that, it's like facilitating, stopping, you're losing your momentum trying to start up again. It we could have two tutors that would be brilliant. Obviously they don't have a bottomless pot of money so...

A co-facilitator, someone who's able to blend in to the group and make sure that no one's being left behind. Coz you know yourself, ten young people sitting there, nine of them could be flying and one's not gonna go here I'm actually struggling with this unless they're really confident. And some of the groups that we're targeting, they're obviously not confident young people, people who haven't achieved well in school or... There's some of the young people we're working with whose spelling is really really poor because they haven't been going to school, they're keen to get this qualification, who are really embarrassed to go up and write on the flip chart or read out something that they've written down and stuff. So if you have a co-facilitator there obviously they can try and help people, target people like that.

Finally, an area of concern is that young people's workbooks and focus group answers show that, following the course, some of them still assume that in cases of illegal money lending the borrower is committing a crime.

You can get in trouble with the cops and stuff

One of the youth workers on the Training the Trainers course said:

The key area that stood out to me was when we talked about how being a victim of money lending is not illegal.

As advice agencies have identified this fear as one of the reasons why people do not seek help, it would be useful to provide tutors with additional guidance on clarifying this with all learners on future courses.

Examples of good practice

Tutors are to be commended on taking up the challenge of a totally new programme with a short window for planning their training. They were given some resources – a

course slideshow and a list of online reports – but they also added their own exercises and one tutor brought in a phone conversation with a welfare rights adviser.

I rang a welfare adviser whenever we were in group so she was able to talk them through Universal Credit and different benefits that they'd never heard of but also that they could avail of. I had single mums in my group so it helped them out that way. I rang her up and put her on loudspeaker and she spoke to them for about 25 minutes.

Tutors also drew heavily on the young people's experiences and their own.

A lot of that you do draw from experience. And then the girls, my ones, drew from experience as well ... It got them in the mode of thinking about if I'm getting a tenner a week from my mummy and then I'm spending a fiver on a puff bar and then this gives me whatever money to get a bus and then they're saying that they have to walk to school because they keep their money for buying a puff bar then they're not budgeting very well.

Group discussions were encouraged and the young people were able to express themselves freely. For example, on the question of possible sources of income for young people, one group's flip chart and several workbooks mention drug dealing and pornography. Asked about this, the tutor said that the young people had told him this was happening around them and he felt that it was important to recognise that.

Why teach safer finances in youth work settings

An important question for this report was whether there is value in teaching safer finances in a youth club or youth group.

It has already been mentioned that the young people were aware of having received little training on budgeting and safer finances in school. One respondent said she had been taught a little in Learning For Life and Work GCSE Citizenship.

When asked whether they preferred this learning to be done in school or in their youth groups they were unanimously in favour of youth centre training, both in focus group answers and in the anonymous online survey:

Youth club as it is a more relaxed environment and there is less pressure on you.

You relate more to youth workers.

Yeah youth group and it feels more open to speak and more comfortable.

Youth group as I take more to informal learning.

Youth group because it's more open minded and I don't feel pressure.

Youth group, there isn't as much people in the group than there is in school and I would feel nervous to ask questions in school but because there is only a few in a youth group I wouldn't mind.

Youth club because you can discuss it more.

As noted in earlier sections, learners' responses to the Safer Finances course are also influenced by own experience and their community knowledge. For example, some were aware of drug dealing and other illegal activities as sources of income. Tutors felt strongly that this should not be censored out and also that young people would feel freer to speak in a youth group than in school.

Tutors had mixed views on whether the training was best placed in schools or youth centres. One tutor felt that schools could reach more young people than youth centres where participation is voluntary.

The course can provide a platform for them to actually grow but it's not the be all or end all. I believe courses like that need to be taught in schools as well. It's not enough us teaching 10 young people from the New Lodge and 10 from Ardoyne and Fionnuala doing 10 from her group as well. (...) They're taking learning from it but see if they were to do that in a school setting or a Tech setting or something along the lines of that... I believe the learning could be so much more. Some of them told me in our workshops: 'I'm learning about trigonometry and algebra in school and I'll never use it again in my life, we should be learning something like this in school.'

The youth workers also felt that the pressure to provide a set number of qualifications under the Department of Education's Priorities for Youth programme can have a negative impact on their primary youth work mission. They mentioned that young people attend youth centres to socialise and get support, not with the aim of getting a qualification. It can be difficult to recruit for courses and it is often the relationship built between the youth workers and the young people that gets them started on to their first training course.

It has to be relevant too. There is no point doing it otherwise. And my concern now, with the whole youth sector, especially for EA funded projects, obviously we, in our specifications we have to deliver x amount of OCNs or qualifications, x amount of times a year and that's more or less shoehorning youth workers and young people in to a qualification that may not always benefit them. And going down that route, obviously it's going to be difficult in terms of retaining young people and the amount of young people who are going to pass the qualification. And that's obviously some of the experiences that we've had before where young people were put in a position where they've maybe just done an OCN based on their relationship with the youth worker and not because they're interested in it and there's been high drop off rates.

On the other hand, they are aware that for many young people, they offer an important complement, and sometimes an essential alternative to school education.

See in the Centre, I would say, minimum now, from ages 10 to 13, you have at least 10 to about 12 young people who don't attend school. Because, obviously Covid, and then some of them from that have not been involved in anything whatsoever and then they get sent homework packs and stuff. One in particular I'm just thinking, he's 12 and he's on a reduced timetable three days a week and it's like he's in for about two hours.

It's difficult for schools coz they have to work with a lot of other young people but it means they let people fall through the cracks and go away without any qualifications.

When asked if they felt they would be able to teach an OCN qualification to a young person in this situation, the youth workers answered:

Yeah, 100%. Especially because of the relationship obviously and the time you've invested into the young people.

Different environment as well. They know whenever they go they have a bit of craic, they have a chat.

One possible option discussed was to develop a progression route, with young people starting on shorter, simpler OCNs, and then move on to a more challenging one such as a 3 Credits Level 2 course, once they have gained their first qualification and are motivated to learn more.

The youth workers also discussed the usefulness of working with smaller groups which is more often feasible in youth settings than in schools.

When you're thinking about a long term impact, sometimes deep conversations can be lost because there's a lot of people in the room, thinking as a youth worker. So if there was for example a group of six who were able to complete it, it could get a lot more personal.

In summary, while being aware of the limitations and pressures of teaching accredited courses in a youth work setting, the youth workers were clear that there are very strong benefits to teaching this type of course in youth centres in working class areas.

It's an emotional topic it really is, because whether those young people believe it or not, see if they're from working class communities, there's a massive chance that they're gonna be involved in some financial difficulties when they grow older.

It's an opportunity for it to definitely make a difference because the more information a person holds, the more knowledgeable they are, the more they can make informed decisions on it.



CONCLUSION

This report sets out the findings of a research, conducted by Ardoyne Youth Enterprise on behalf of the Northern Ireland Consumer Council, into a pilot Safer Finances training programme run in Ardoyne and New Lodge from February to March 2022. The programme was developed by the Consumer Council in partnership with Ardoyne Youth Enterprise as an OCCNI Level endorsed course, with an additional training the trainers session for youth workers. The 30 young learners and 11 youth workers were based at Ardoyne Youth Club, Ardoyne Youth Enterprise and New Lodge Youth Centre.

All the young learners successfully completed the course and expressed a high level of satisfaction with the training. Learners' coursework and focus groups showed evidence of in-depth learning. Surveys and focus group discussions with young learners, tutors and training the trainers participants highlighted the positive impact of the programme and brought up useful suggestions for future developments.

A set of recommendations has been drawn from these suggestions. The recommendations can be found on pages 5 and 6, in the Executive summary.

Some of the recommendations, for example the development of training materials tailored at that age group and of a resource for tutors, could be implemented by the Consumer Council. The development of an OCNNI Level 1 endorsed course, could be taken up by Ardoyne Youth Enterprise as part of its development as an OCNNI Centre, in partnership with the Consumer Council.

Other recommendations such as the provision of additional funds for learner support, for flexible forms of delivery (including residentials, small groups and incentives for learners) or for the cost of bringing in external speakers, would be partly beyond the remit of the Consumer Council and Ardoyne Youth Enterprise. Youth and training centres and informal education funders such as the Education Authority would also have a role to play in developing courses that best suit individual groups of learners.

Possibly the most important recommendation is to dedicate resources to offer this type of training to the wider youth sector. The background literature and the findings of this report highlight how crucial it is to train young people in safer finances, particularly in areas of deprivation, both for their current and future wellbeing and for the wellbeing of their communities.

Annex 1

Young people, deprivation, educational achievement - Ardoyne and New Lodge

This table records some of the measures of deprivation that affect young people in Ardoyne and New Lodge, where most learners on the Safer Finances pilot course reside. The *Northern Ireland Multiple Deprivation Measure 2017 (NIMDM2017)* ranks 890 Northern Ireland 'Super Output Areas' by measures of deprivation, where 1 is the most deprived and 890 the least deprived. Ardoyne and New Lodge each include three 'super output areas'.

Deprivation measures by super output area (ranking out of 890 areas)	Ardoyne 1	Ardoyne 2	Ardoyne 3	New Lodge 1	New Lodge 2	New Lodge 3
Multiple Deprivation Measure	16	4	9	25	7	32
Income	29	8	67	250	63	162
Employment	19	15	12	9	1	37
Health and disability	19	12	6	10	3	18
Education, skills, training	58	39	19	18	49	1
Access to services	814	827	804	707	889	881
Living environment	78	66	87	114	192	107
Crime and disorder	74	108	16	22	51	65
Measures specifically affecting young people (rankings and percentages)	Ardoyne 1	Ardoyne 2	Ardoyne 3	New Lodge 1	New Lodge 2	New Lodge 3
Child poverty (Proportion of under 15s living in households below 60% of NI average income)	88 25.4%	18 31%	46 28.2%	558 17%	39 28.9%	161 23.6%
Absenteeism at post-primary school level (% of possible attendance)	178 8.5%	94 9.5%	50 10.4%	75 9.9%	134 9.0%	5 12%
Achievement at GCSE level (Proportion of school leavers not achieving at least 5 GCSEs at A*-C and equivalent incl. English and Maths)	35 66%	28 67.3%	15 70.4%	13 70.6%	65 60.6%	2 82.8%
18-21 year olds not in education, employment or training	33 9.4%	120 5.8%	28 9.7%	29 9.6%	24 9.9%	5 12.7%
18-21 year olds not in higher or further education	71 83.1%	52 84.9%	61 84.1%	32 86.8%	94 80.8%	39 86.1%

Source: Northern Ireland Statistics and Research Agency

Annex 2

Safer Finances course OCNNI approved learning outcomes

Unit title	Safer Ways to Borrow
Level	Two
Credit Value	3
Guided Learning Hours (GLH)	27
Sector Code	14.1 - Preparation for learning and life
OCN NI Unit Code	CBF681
Unit Reference No	EE5/2/NI/022
<i>Unit purpose and aim(s):</i> This unit will enable the learner to understand safe methods for managing own finances and how to seek support as required.	
Learning Outcomes	Assessment Criteria
1. Understand what is meant by the term Safer Finances	1.1. Describe what is meant by the term Safer Finances
2. Understand income, expenditure, savings and banking.	2.1. Illustrate different sources of income for different individuals 2.2. Identify each of the following in relation to self: a) income source b) expenditure c) saving habits 2.3 Describe at least two different saving methods 2.4 Compare a current account and a savings account 2.5 Describe the process of opening a bank account with a given bank 2.6 Describe how a credit unions works and its benefits
3. Be aware of different forms of debt and how to budget effectively	3.1. Describe the following forms of debt including the advantages and disadvantages of each: a) credit union b) credit card c) bank loan d) student loan e) buy now pay later 3.2. Describe what is meant by the term credit score and how debt may impact an individual's credit score 3.3 Describe how to effectively manage a personal budget
4. Be aware of illegal money lending and its impact	4.1. Describe what is meant by an illegal money lender 4.2. Describe why people may become involved with illegal money lenders 4.3 Describe the negative impact borrowing from illegal money lenders has on borrowers 4.4 Describe ways to avoid becoming involved with illegal money lenders
5. Be able to identify debt support agencies	5.1 Describe different debt support agencies including the range of information provided by each

Annex 3 - Three learners' experiences of budgeting

Learner 1

Income source:

One source of income I have is my wage that I receive monthly from my job. Another way that I receive money is from my parents who will give me money if needed and also on special occasions I will get money from my family eg birthdays or Christmas.

Expenditure:

My expenses cover my monthly phone bill. I will also use my money to buy myself new clothes or if I want to socialise with my friends for example going to the cinema. Sometimes I will also use my money to buy gifts for example on birthdays.

Saving habits:

Different ways that I would use to save is by having a savings account where I will put in a certain amount of my monthly wage to save for the future. Another saving method I use is putting spare change into my money box.

Learner 2

Income source:

- Child Benefits. You get this to help with taking care of your child/children to feed them and to take care of their health.
- Job

Expenditure:

- Food
- Clothes
- Hygiene products
- Income is important to have to pay for essential items that's needed to get through life, especially if you have a baby as you have to feed and take care of them.

Saving habits:

- Saving book. Saving books are full of pockets that you could put money into that have labels for each of the things you're saving f.e. holidays, car etc
- Savings account - a savings account is somewhere you can keep some of your income into the bank but in a different account.

Learner 3

Income source:

Mum, Daddy, brother

Expenditure:

Puff bars, food, haircut

Saving habits:

- Try to save, put into wallet, birthday
- Money box: if I had £40 I would put £20 away and spend £20.
- Give money to mum: If I had a lot of money give her it and make her only give a certain amount a day

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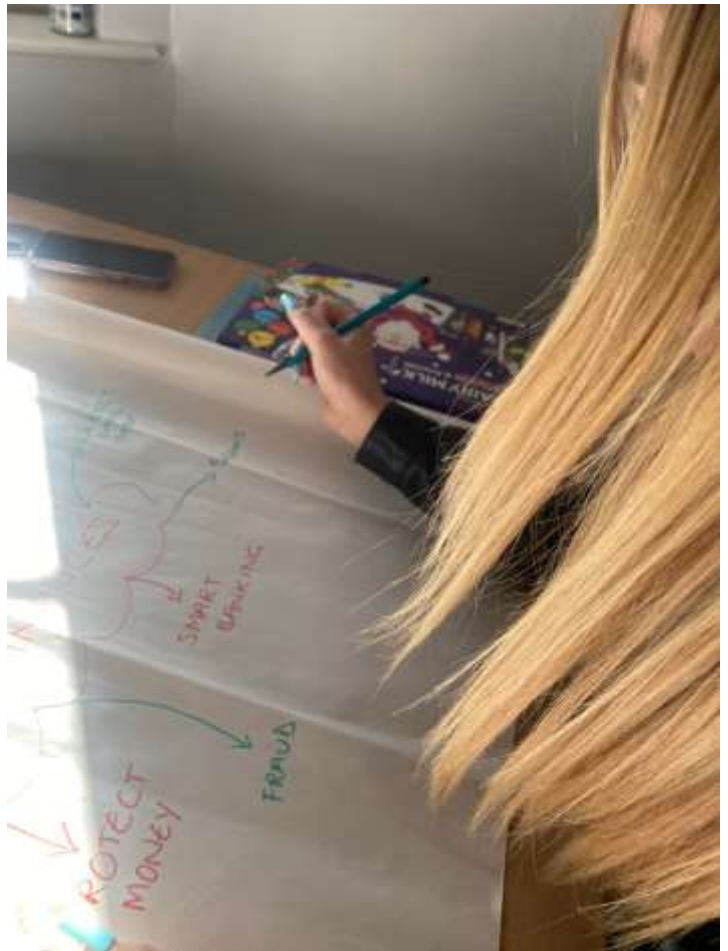
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