



An evaluation of Cash Smart Credit Savvy: Final Report

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**An evaluation of Cash Smart
Credit Savvy: *Final report***

March 2018

An independent evaluation by:

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and Social Research

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Advice Service**



An evaluation of Cash Smart Credit Savvy: Final Report

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Executive Summary

Summary of project

Devised as a short accessible course the Cash Smart Credit Savvy (CSCS) programme offers an introduction to budgeting skills and financial capability as an early intervention. Originally developed by Trent Vineyard Church and Transforming Notts Together and now delivered by Just Finance Foundation (JFF), CSCS has been scaled up using funding from the Money Advice Service's What Works Fund, to cover five pilot areas: Liverpool, Newcastle, Stoke on Trent and the Black Country, Canterbury and Plymouth. The programme aims to improve financial wellbeing by increasing people's confidence in talking, and making informed choices about, money, through promoting a stronger savings culture and by encouraging people to share learning from the course with others. CSCS is delivered to two key audiences, Train the Trainers and General course participants. The Train the Trainers course is for those who will go on to deliver the course in their own community or organisational setting, either to groups or one to ones. The programme also runs General courses with individuals (open to all working age adults) who want to improve their own financial capability. CSCS is based on a cascading model which encourages all participants to share the knowledge and skills they attained on the course. The course covers five main topic areas including:

- Savvy spending;
- Building a budget;
- Credit and loans;
- Debt; and,
- Savings.

Evaluation approach

The evaluation was carried out between January 2017 and February 2018 by the Centre for Economic and Social Research (CRESR) at Sheffield Hallam University. The evaluation addresses a number of key research questions:

- Is CSCS an effective approach to improving financial capability for working age adults through a short-term community-based training intervention?
- Does it improve individuals' ability to make financial decisions that will benefit them (e.g. appropriate choices of financial providers and building a savings buffer)?
- Does it encourage and enable and prompt participants to share and transfer the knowledge, skills and positive behaviours with others in their community?

A mixed methods (quantitative and qualitative) approach is adopted to gather data about the course participants' financial capability and confidence prior to the CSCS intervention, at the end of the course itself, and at an interval of four to six weeks after completing the course. Both process and impact evaluation questions are included in an attempt to identify changes

in attitudes, intentions and behaviour of those delivering and attending the course. Outcomes to be measured include whether:

- Course participants increase their confidence in making informed choices about managing money.
- Course participants increase their ability to make and manage a budget.
- Course participants increase their intentions to build a savings buffer.
- Course participants share some learning with others.

The main data collection tools included:

- Telephone interviews and a focus group with JFF (Just Finance Foundation) and CUF (Church Urban Fund) Network Partners delivering courses.
- Pre and post course surveys with Train the Trainer and General course participants completed as part of course delivery.
- Follow-up online surveys and telephone interviews with both types of course participants 4-6 weeks after the course.
- Participant observation of courses (three Train the Trainer and one General Participant course were observed).

Summary of key findings

- CSCS is considered to be an effective approach to improving financial capability for working age adults as participants in the study reported greater confidence and increased ability in managing money and controlling spending. **This suggests the aim for course participants to have increased confidence in making informed choices about managing money has been achieved.**
- Course participants intended to complete a wider range of actions in order to keep track of their finances and make their money go further through things like using money saving tips and a spending diary, shopping around for food and groceries and avoiding non-essential treats items. **This suggests the aim for course participants to have increased ability to make and manage a budget has been achieved.**
- CSCS supports individuals to increase their ability to make financial decisions that will benefit them as it had a positive effect on participants' level of knowledge and ability in undertaking various financial capability tasks such as working out the cost of a loan or credit purchase. A statistically significant increase in participants who plan how they spend their money very or fairly closely and who save money most months since taking part in the course also suggests CSCS played a role in helping participants to build a savings buffer. **This suggests the aim for course participants to increase their intentions to build a savings buffer has been achieved.**
- CSCS encourages and enables and prompts participants to share and transfer the knowledge, skills and positive behaviours with others in their community. After the course participants felt more able to give guidance to others with their finances. At follow-up four weeks after the course, 72% of participants had shared some of what they had learned about managing money, with the vast majority (95%) feeling confident doing so. **This suggests the aim for course participants to share some learning with others has been achieved.**

Overall, the course appears to have achieved and sustained the desired outcomes as outlined above, but follow-up results should be treated with a degree of caution; there are limitations in terms of the length of the follow-up period and sample size and ultimately, the evidence base is fairly small.

In terms of the delivery of the course:

- Participants were extremely satisfied with all aspects of the CSCS programme.
- Course materials were described as '*excellent*' and have continued to be developed and updated during the programme. CSCS resources are accessible and adaptable to a variety of organisational and local settings and the flexibility and adaptability of materials was seen as a major factor in CSCS's overall success.
- Much of the success of the promotion and delivery of CSCS within such a short delivery timeframe comes down to the strength of CUF Together and Just Finance networks and relationships.
- Translating Train the Trainer courses into General courses was more difficult than anticipated at the outset. The reality of delivery on the ground did not reflect the CSCS model as originally conceived. This led to a shift in expectation of how the course could be delivered with greater emphasis on utilising the materials in a variety of ways including delivering one to ones or to groups of people in community settings.
- The robust nature of materials and Facilitators Handbook guidance provide some assurance of quality control. It is recognised that guidance on what good facilitation looks like and a better indication of the skills and preparation required to deliver CSCS effectively would help improve delivery processes, maintain quality especially if the project is to be replicated.
- CSCS is being embedded into CUF networks and other services and will be scaled up as a result of a successful bid to Nesta's Inclusive Economy Partnership. Participating in the WWF project and having findings from an external evaluation were seen as helping to give JFF credibility, both in terms of the quality of CSCS and the evidence of it having impact.

Methodological limitations

The scale and nature of the project and the small sample sizes involved means that it was not feasible to include a comparison group or so called counterfactual in the evaluation. The follow-up time period for the evaluation is also limited due to the project timeframe, medium and longer term outcomes may not become apparent within the 4-6 week follow-up period. Due to difficulties in gathering quantitative and qualitative follow-up data the evidence base on whether participants' intentions to change translated into behaviour change is less than hoped. CSCS is a short duration intervention which may have made it less likely that people would participate in follow-up research. As such, it is harder to assess the extent to which CSCS achieved its medium to longer term outcomes as outlined in the project Theory of Change.

Learning and Sharing Activity

A variety of learning and sharing activities including meetings and presentations, ongoing information sharing via the CUF Wiki and via Together Network Google Group have been undertaken with a range of interests including MAS, internal stakeholders and networks and CUF Together Network Development Workers. Throughout the project CUF have shared learning amongst Network Partners and with wider networks (CUF and JFF). In particular, sharing of ideas about CSCS and course materials across the Network Partners group has resulted in ongoing development of materials and led to practical solutions (e.g. reducing the size of the booklet which will be cheaper and easier to produce), helped with thinking about what the realistic model for CSCS is and also informed the future development of CSCS. The sharing of key findings and learning from the final evaluation report will be an activity at a number of forthcoming gatherings and meetings across CUF and JFF networks.

Introduction

1.1. Introduction

This report presents the findings from an evaluation of the Just Finance Foundation's (JFF) Cash Smart Credit Savvy (CSCS) project. The evaluation was carried out between January 2017 and February 2018 by the Centre for Economic and Social Research (CRESR) at Sheffield Hallam University.

1.2. Context

The UK Financial Capability Strategy 2014 is a 10 year UK wide plan which aims to improve financial capability across the UK. The Strategy aims to improve people's ability to manage money well on a daily basis, throughout their lives and during times of financial difficulty. The Strategy focuses on people's financial skills and knowledge, and improving their attitudes and motivation.

The Money Advice Service (MAS) What Works Fund (WWF) supports the UK Financial Capability Strategy. What Works funding helps organisations to pilot new approaches to improving financial capability and evaluate their projects. The funding provides financial support for projects which are focused on building evidence of the types of interventions that can make a measurable difference to people's financial capability. The CSCS programme is funded by the WWF. Funding covered all of the evaluation costs and frontline delivery costs. The programme also relied heavily on additional input from Church Urban Fund (CUF) and JFF.

1.3. Report structure

The rest of the report is structured as follows:

- Section 2: Overview of the CSCS project.
- Section 3: Overview of the evaluation approach.
- Section 4: Key Findings: Outcome/Impact Evaluation.
- Section 5: Key Findings: Process Evaluation.
- Section 6: Limitations of the evaluation and future evaluation.
- Section 7: Implications and Recommendations for Policy and Practice.
- Section 8: Sharing and Learning Activity.
- Appendix 1: Additional information required by MAS Evidence Hub to accompany Executive Summary.

Overview of CSCS project

2

2.1. Introduction to Cash Smart Credit Savvy

The Cash Smart Credit Savvy (CSCS) programme offers an introduction to budgeting skills and financial capability as an early intervention. Originally developed by Nottingham's Trent Vineyard Church and then Transforming Notts Together and run for the last three years through Church Urban Fund's (CUF's) Together Network in the Black Country and Nottingham, CSCS is delivered in an informal participatory style in two 2-hour sessions. Now funded by the Money Advice Service's WWF which seeks to generate learning about financial capability interventions, CSCS is delivered by Just Finance Foundation (JFF) and has been scaled up to cover five pilot areas, Liverpool, Newcastle, Stoke on Trent and the Black Country, Canterbury and Plymouth.

Financial capability training is designed to increase the awareness of people to plan and manage their finances before a crisis strikes¹. However, it can be challenging to engage people in such training because talking about money issues can be difficult, and people may feel embarrassed or stigmatised by attending a course which is often perceived to be targeted at those with problem debt. It may also be hard to get people to commit to attending all the sessions of longer financial capability courses. As a response to these issues, CSCS is designed as a short accessible and adaptable course that benefits from existing JFF and CUF community networks and links. As a course accessible to a wide range of people and also acting as a gateway to other advice services and more intensive financial capability courses, CSCS seeks to fill a gap in terms of existing provision aimed at improving financial capability.

2.2. Aims and outcomes of CSCS programme

The main aim of CSCS is to change the mind-set, attitude and behaviour of participants who deliver and attend the course to improve their financial capability by achieving the following outcomes:

- Course participants have increased confidence in making informed choices about managing money.
- Course participants have increased ability to make and manage a budget.
- Course participants have increased intentions to build a savings buffer.
- Course participants share some learning with others.

¹ HM Treasury (2007) Financial capability: The Government's long term approach, http://webarchive.nationalarchives.gov.uk/+/http://www.hm-treasury.gov.uk/d/fincap_150107.pdf last accessed September 2017

These outcomes relate to the importance of managing money well day to day and being able to deal with financial difficulties. Such key elements of financial capability are identified by MAS in their MAS Outcomes Framework.² In particular, the importance of saving regularly has been highlighted by MAS research³ which shows that 4 in 10 (40%, 16.8 million) working-age people across the nation lack a savings buffer, with less than £100 in savings available to them at any time. This issue is addressed by CSCS, people need to have day-to-day money management skills so that they can address their financial situation, find the opportunities and motivation to put money aside to meet their financial goals and improve financial security. The course also promotes the sharing of learning. The evaluation, therefore explores whether the knowledge, skills and behaviour gained on the course are shared with others through the cascading model (see Section 2.3 below).

In terms of this particular phase of MAS-funded work on CSCS, additional objectives are to roll out the programme in a variety of geographical contexts as outlined above, and in doing so to refine and develop the resources and gain an external perspective on the course's delivery and impact.

2.3. CSCS Delivery activities

As a short informal introductory course on money management which is accessible to all, CSCS is specially targeted at everyone who feels that they would benefit from improving their financial capability skills to avoid the stigma of courses aimed only at those who have been identified as struggling. In terms of MAS's typology of target groups, CSCS would include those who are 'cushioned' i.e. living comfortably or getting by alright, as well as those who are 'struggling' or 'squeezed'. The CSCS programme is based on a cascading model. The model encourages all participants to share the knowledge and skills attained on the course as a means of reinforcing knowledge and building confidence, whilst at the same time spreading important financial capability messages.

CSCS was originally designed to be delivered to two key audiences. The Train the Trainer course is delivered to those who will become course leaders and go onto to deliver the course, or parts of it in their own community or organisational setting such as a community group, school or Food bank. The General course is delivered to individuals (working age adults) who want to improve their own financial capability, including those who don't have a sufficient savings buffer to cope with a significant income shock, who don't have an approach to budgeting that they feel works.

CSCS utilises existing local links and networks⁴ through the Together Network and parallel Just Finance Network as well as other local connections. The course is delivered to a wide range of people in a variety of community based settings and informally in one to ones to achieve its outcomes. CSCS covers five main topic areas including:

- Savvy spending;
- Building a budget;

² https://www.fincap.org.uk/outcomes_adults last accessed 30 June 2017.

³ Closing the saving gap: Insights from Money Advice Service research, September 2016.

⁴ The Together Network is a network of local relational partnerships including churches, national and local government, charities and foundations as well as individuals which aims to develop capacity for action at a local level, to address issues of social justice and relationships between communities. Just Finance Foundation and Just Finance Network also seek to match the different resources of local churches (people, buildings, skills, money and networks) with the varied needs of credit unions, local community finance organisations and debt and money advice services.

- Credit and loans;
- Debt; and Savings.

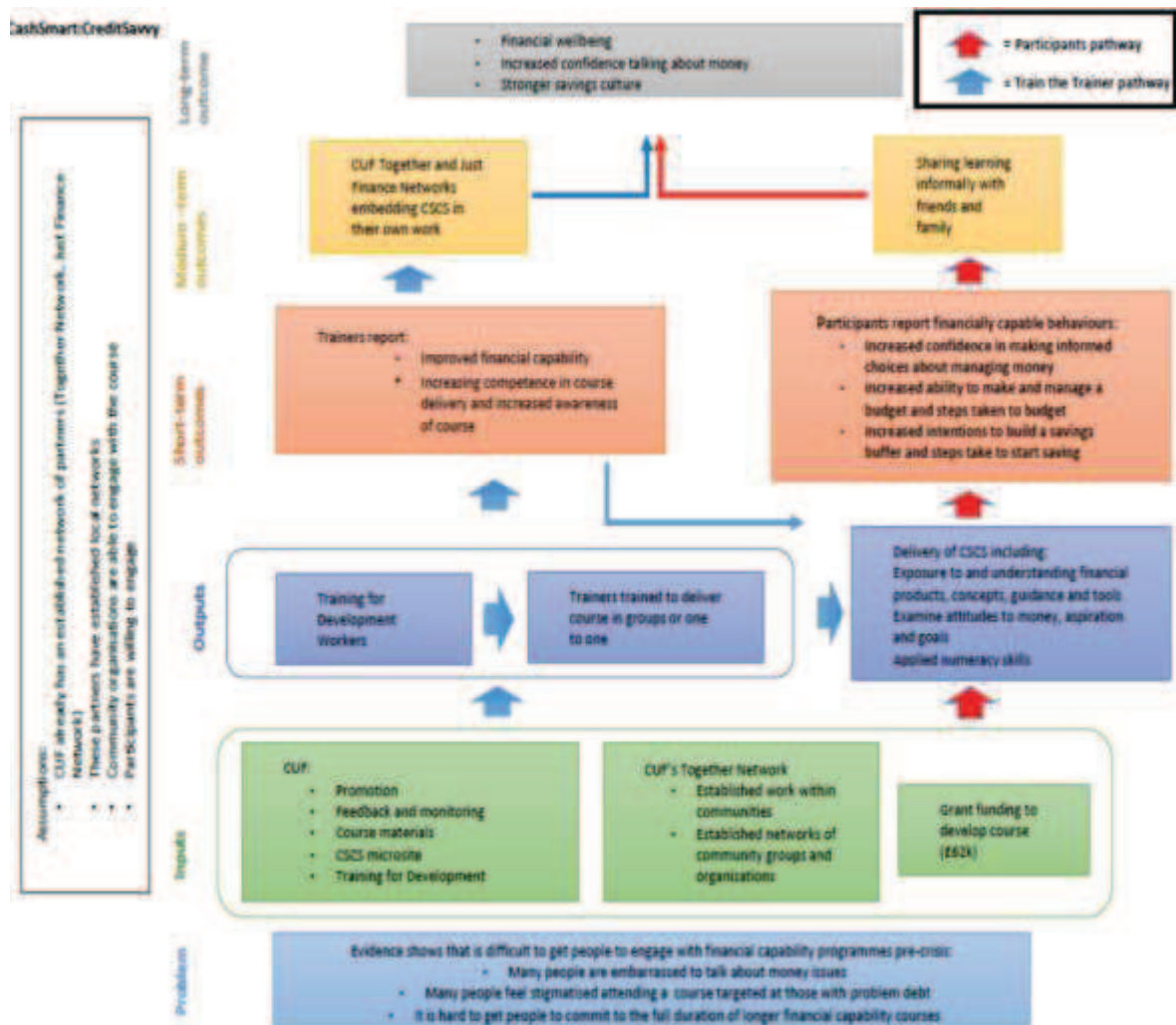
Network Partners delivered 27 courses (including both Train the Trainer and General) by the end of November 2017 to 285 participants exceeding the project target of 25 courses to 175 participants and marginally exceeding the hoped for participant average of 10 people per course. (We believe that those who attended Train the Trainer courses went on to deliver 14 courses within the project timeframe but that may be an underestimate because of the challenge of obtaining accurate feedback once the materials have been shared). Although the numbers of courses delivered surpassed expectation the biggest delivery challenge was generating General courses. Network Partners ended up delivering six General courses and two Mixed courses across the four areas, whereas the target was to deliver 10 General courses across the five areas. It was clear during Train the Trainer delivery that many of those attending would be more likely to use the materials one to one in their own setting rather than in groups, not least because of the vulnerable nature of many of those with whom they were working.

2.4. Theory of Change

The original Theory of Change diagram below (Figure 2.1) provides an overarching framework for the evaluation and details the likely impact of the course for both Train the Trainer and general participants. The original model assumes two separate outcome pathways for each group of participants and is based on a number of initial assumptions including:

- CUF and JFF partners have well-established local networks of partners
- Community organisations are able to engage with CSCS
- Participants in communities are willing to engage

Figure 2.1: CSCS Original Theory of Change model



In practice, translating Train the Trainer courses into General courses was more challenging than expected and the distinction between the two types of course were not so clear cut. The reality of course delivery on the ground was messier than originally anticipated with courses being delivered to Train the Trainer, mixed or general groups of people with course materials typically being utilised much more informally in one to one sessions. During the life of the project, expectations of how CSCS could be delivered shifted, with greater emphasis on the course's adaptability and suitability for use in one to one sessions.

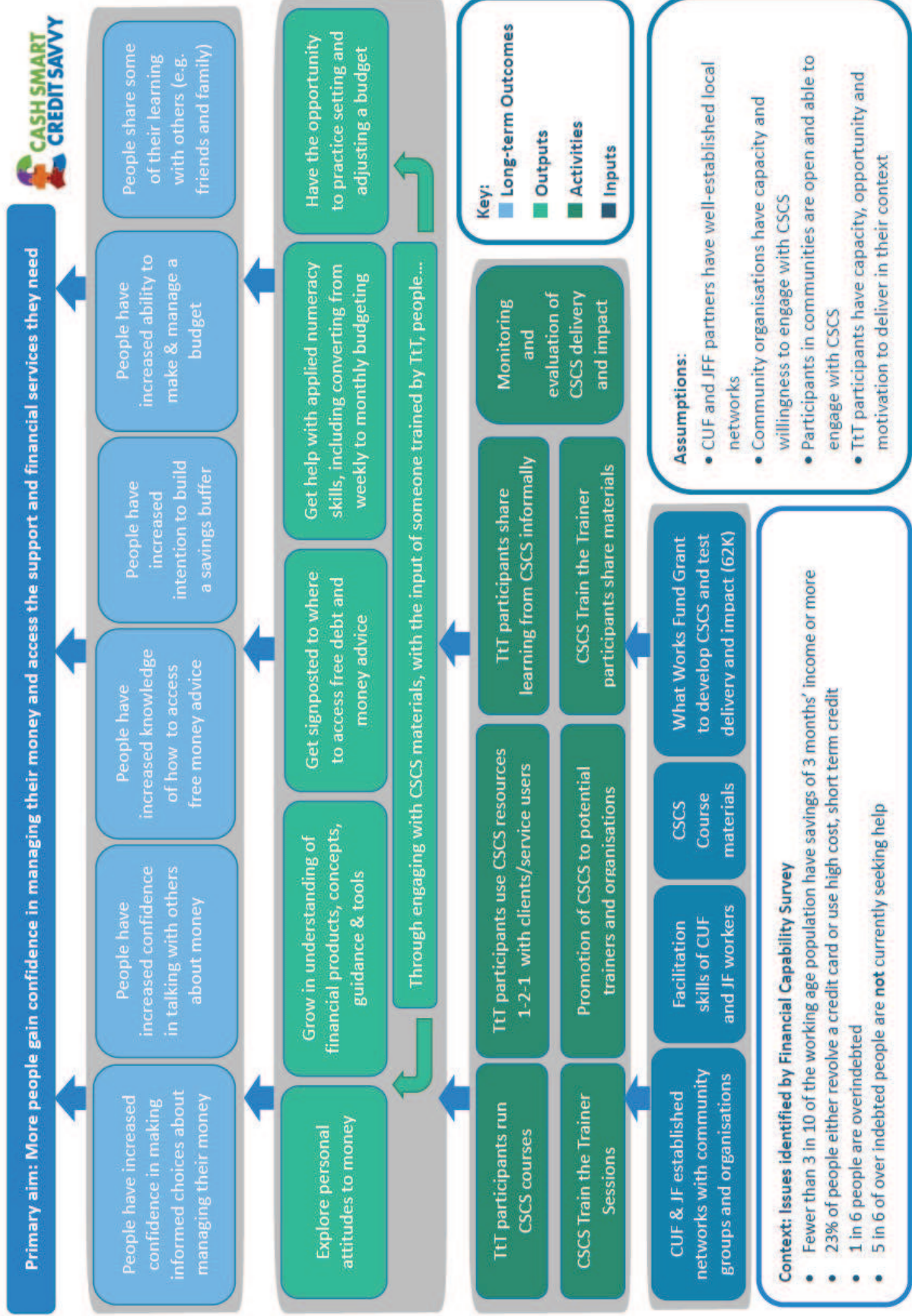
Learning about the delivery of CSCS during the WWF pilot has led to modification of the project Theory of Change and amendment of assumptions on which the model is based. The model now reflects increased clarity about the different ways in which people trained through Train the Trainer courses would go on to deliver the material, and the balance between these. It also incorporates additional assumptions about the reach and impact of the course around general (end user) participants' openness to engage with the course, and on the Train the Trainer participant having capacity, opportunity and motivation to deliver the course locally. Other changes help to present the Theory of Change in a more logical and easier way to understand.

In particular, the revised model no longer has two separate outcome pathways, outcomes will be achieved through engagement with CSCS materials with input from someone trained on a Train the Trainer course and assumes:

- TtT participants have capacity, opportunity and motivation to deliver in their context

Figure 2.2 below shows the revised theory of change arrived at as a result of learning derived through the WWF project and will be used for the course going forward.

Figure 2.2: CSCS Revised Theory of Change model



Overview of the evaluation approach

3.1. Evaluation research questions

The evaluation of CSCS addressed a number of key research questions:

- Is CSCS an effective approach to improving financial capability for working age adults through a short-term community-based training intervention?
- Does it improve individuals' ability to make financial decisions that will benefit them (e.g. appropriate choices of financial providers and building a savings buffer)?
- Does it encourage and enable and prompt participants to share and transfer the knowledge, skills and positive behaviours with others in their community?

This evaluation builds on a previous evaluation of the original Transforming Notts Together: Basic Budgeting Skills Course. The current evaluation provides a more comprehensive longitudinal follow-up (see Methodology below), particularly of General course participants, in order to provide data on medium to longer term change.

3.2. Methodology

This evaluation adopted a mixed methods approach using both qualitative and quantitative methods to gather data about the course participants' financial capability and confidence prior to the intervention, at the end of the course itself, and at an interval of four to six weeks after completing the course. The evaluation included both process and impact evaluation questions in an attempt to identify changes in attitudes, intentions and behaviours of those delivering and attending the course. A mixed method approach provides a more comprehensive account of the effectiveness of CSCS than if a single method was used. By combining qualitative and quantitative approaches weaknesses associated with each method can be offset and their strengths exploited. Data from qualitative and quantitative methods can be used to corroborate and explain each other enhancing the validity of the evaluation findings. Qualitative and quantitative data also answer different questions and enable both process and impact issues to be explored in more detail.

The main data collection tools were:

- **Telephone interviews with Network Partners:** Telephone interviews with each network partner took place in May 2017 after the Network Partners had delivered at least one course, and were designed to explore context and process issues in each of the five areas in more depth. These interviews also covered the objectives of the course, course materials, training and delivery.
- **A Focus Group with Network Partners:** In December 2017 towards the end of the evaluation, a focus group was held with Network Partners to take account of ongoing implementation issues and developments, reflect on Network Partners' experience and identify implications and lessons for policy and practice. The focus group helped validate evaluation findings and ensured updates and views were fed into the final report.
- **Pre and post course surveys with participants completed as part of course delivery:** These surveys investigated the situations, motivations, experiences and challenges faced by CSCS participants, including behaviours and attitudes towards aspects of money management such as spending and savings; asking about participants' ability in things which aid money management, such as using a price comparison website and checking a balance on a bank account etc. The surveys also examined the impact of training from CSCS on these factors and experiences. Completed at pre and post course participation, the surveys allow outcome change to be analysed at a participant level. In all 295 pre course and 265 post course surveys were completed.
- **Follow-up online surveys with course participants:** These surveys took place 4-6 weeks after the course and provide data on medium to longer term change (although some longer term outcomes may not be apparent at 4-6 weeks) in order to help assess how far participants' intentions to change translated into reality. Fifty-one follow-up surveys were completed.
- **Telephone interviews with course participants:** Interviews were conducted with course participants to provide information on change and to explore the reasons why changes have or have not taken place and any barriers to change participants may experience. Both the telephone interviews and the follow-up online surveys provided information on the reach and effectiveness of the cascading model.
- **Participant observation of courses:** In order to consider the successful delivery of CSCS an evaluation team member attended and observed four courses (three Train the Trainer and one General course were observed). Observation of courses assessed course content, the quality and flexibility of delivery to meet the needs of particular groups and enhances validation of findings from elsewhere. Additional feedback was also received on a Train the Trainer course observed by the course coordinator.

The evaluation also included a scoping phase involving an inception meeting held on 16th January 2017 with the evaluation team and representatives from JFF which familiarised the team with the CSCS project. During the meeting details of CSCS, the evaluation approach, timetable and deliverables were discussed with JFF and the evaluation team were briefed on the specifics of the objectives underpinning the evaluation. Relevant project documentation was also shared with the evaluation team. From the scoping phase an evaluation plan was developed which detailed the agreed approach, theory of change, research activities and methods, timetable of evaluation activities and revised evaluation costs.

In addition, at a training event in February 2017 the evaluation team trained Network Partners on how to use and administer the pre and post course surveys. The training

comprised an interactive session and aimed to explain the purpose of the evaluation and methods, improve the processes for data capture and to ensure that data was sent to the evaluation team securely. This session also helped train the CUF core team, who were then able to build these processes into their management of the project. For example, the evaluation team's explanations of what was necessary led CUF to send out envelopes with resources to ensure that the Network Partners could follow the evaluation process properly and with the minimum of fuss.

3.3. Changes to the Methodology

Follow-up online survey

Originally the link to the follow-up online survey was sent out to course participants via an email from the evaluation team. Response rates to the survey were low so a decision was taken in August 2017 to change how participants were contacted. Rather than the evaluation team sending out the link, the invitation to participate in the survey came directly from Network Partners. It was hoped that if Network Partners sent out the link then participants might be more willing to respond to a name and organisation they recognised. As a result response rates improved from 21% to 27% giving a 25% response rate overall. This response rate is broadly in line with what would be expected from such a survey as it reflects the audience that the survey was sent out to; they are not an internal audience but are not quite an external audience either as they have a link with the Network Partners. Response rates could have been boosted by sending repeat reminder emails to non-respondents. However, for technical reasons it was only possible to use a generic link to the online survey when Network Partners sent out the email (rather than an individualised link from the evaluation team) making it more difficult to identify those who had not responded to the survey and who needed a reminder. Sending unwarranted reminders may well have been damaging to the relationship between the Network Partners and course participants and might have impacted on participants' willingness to engage with CSCS in the future.

Follow-up with general participants

Undertaking follow-up telephone interviews also proved more challenging than anticipated and it was not possible to carry out as many interviews with general course participants as hoped. As Train the Trainers often used course materials informally in one to ones there were fewer general participants and it was more difficult to identify and contact them. Fifteen general participants were contacted and one was interviewed.

Follow-up with train the trainer participants

As a way of trying to reach end users and get as much feedback on outcomes as possible the evaluation team managed to get in touch with Train the Trainer participants, some of whom had gone on to deliver further courses and some who intended to use the resource. At courses observed by a member of the evaluation team general participants were also asked if they would be willing to be contacted 4-6 weeks after the course. In all ten Train the Trainer participants were interviewed (or provided email feedback).

At least three attempts were made to call or email participants for feedback.

The difficulties outlined above mean the evaluation did not gather as much evidence from participants as hoped on whether or not their intentions to change translated into any behaviour change and there is less evidence on the effectiveness of the cascading model.

Key Findings: Outcome/Impact Evaluation

4.1. Introduction

CSCS participants were asked to complete a pre and post course survey. Participants completed these surveys at the beginning of the first CSCS session they attended and at the end of the second session. This survey was designed to explore the situations, motivations, experiences and challenges faced by CSCS participants and their attitudes and behaviours towards money. Surveys inquired about participants' ability in various aspects of money management, for example, using a price comparison website and checking a balance on a bank account etc., and assessed the impact of CSCS training on these factors and experiences.

Four to six weeks after finishing the course, participants were then invited by email to complete an online follow-up survey. The online survey was concerned with finding out whether participants' attitudes and intentions to change persisted and led to behaviour change and actions.

In all 295 people completed the baseline pre course survey, with 265 completing the post course survey (90%). A further 51 people also completed the follow up survey, meaning a total of 17% of respondents have completed all three surveys.⁵ For all three surveys the majority of respondents attended Train the Trainer only courses, (71% pre course survey, 76% post course survey⁶ and 84% for the follow-up online survey).

This chapter of the report is primarily based on data from these surveys and also draws on data from telephone interviews and other consultation with Train the Trainer and General course participants. The analysis of follow-up responses has been weighted so that the sample is more representative of the overall population of participants by taking into account differing baseline financial situations.

Overall the outcome evaluation findings indicate that:

- CSCS is an effective approach to improving financial capability for working age adults. Participants in the study were very satisfied with all aspects of the CSCS course and positive about its perceived impact on their financial capability. Course participants intended to complete a wider range of actions in order to keep track of their finances and make their money go further.

⁵ There were 30 respondents who only completed the baseline survey, 6 who completed a post course survey, but not the baseline survey and 3 who completed a baseline and follow on survey, but not a post course survey.

⁶ These figures are calculated from 248 pre surveys and 223 post surveys which had course type information.

This suggests the aim for course participants to have increased confidence in making informed choices about managing money has been achieved.

- CSCS also supports individuals to increase their ability to make financial decisions that will benefit them. CSCS is successful at improving participants' attitudes and abilities towards money management. Particularly being able to manage money and ensuring money is saved to pay for emergencies or unexpected expenses. After completing the course over 95% of participants agreed that they had a clear or some idea how to do six of eight listed money management tasks. At follow-up there is indication that improvements are sustained, over 95% of participants stating that they had a clear or some idea how to do five of the eight listed tasks.
- CSCS has a positive impact on financial capability intentions. After completing the course 94% of participants intend to plan how they will spend their money over the coming week or month. **This suggests the aim for course participants to have increased ability to make and manage a budget has been achieved.**
- Evidence suggests participants have transferred intentions through to action. For example, there was a statistically significant increase in participants who plan how they spend their money very or fairly closely and who save money most months or more frequently. **This suggests the aim for course participants to increase their intentions to build a savings buffer has been achieved.**
- Based on a cascading model, CSCS encourages and enables and prompts participants to share and transfer the knowledge, skills and positive behaviours with others in their community. After the course participants felt more able to give guidance to others with their finances. At follow-up four weeks after the course, 72% of participants had shared some of what they had learned about managing money, with the vast majority (95%) feeling confident doing so. **This suggests the aim for course participants to share some learning with others has been achieved.**

Despite positive changes to attitudes and abilities, intentions and actions, both perceptions of financial situations and life satisfaction have deteriorated between the pre course and follow-up surveys. The reason for such deterioration in how well off people feel is unknown and ultimately prevailing economic conditions and other factors will contribute to perceptions of financial wellbeing. One possible explanation is that the uptake of actions, such as saving for unexpected events or keeping a spending plan, raises participants' awareness of having to manage their money and budget more carefully, something which they didn't do previously, which in turn makes people feel less certain about their financial situation.

4.2. Who has taken part?

The characteristics of the course participants surveyed are:

- 75% female respondents;
- 56% live with a husband or wife / partner;
- 29% live with dependent children (under 15);
- 82% aged 25-64;
- 11% BAME respondents;
- 71% employed (50% full, 15% part, 6% self, 22% retired)

4.3. Managing well day to day

The pre course survey results indicate that three quarters of the CSCS participants were already managing financially, with 74% living comfortably or getting by alright, 60% planned their spending over the coming week or month and almost half (49%) managed to keep to their budget most or all of the time. A similar proportion of course participants were positive about saving with 56% saving money most months or more frequently. When asked about attitudes towards money, nearly two thirds (65%) of respondents stated that they felt in control of their finances, and 61% said they always made sure they had money put aside for emergencies of unexpected expenses. Half of respondents felt they were organised with managing their money day-to-day, with a similar proportion (49%) feeling confident in providing help to others about how to manage their money. As Table 4.1 shows these findings were higher amongst respondents who attended Train the Trainer only courses, with the General or mixed course participants tending to display less positive attitudes about money management. The fact that Train the Trainer participants have a higher base is somewhat expected, the fact that it is lower for the General/mixed group indicates that the CSCS programme is reaching the right people.

Table 4.1: How much do you agree or disagree with each of the following statements? (Strongly agree/tend to agree)

	Baseline total (%)	Train the Trainer only (%)	General/mixed ⁷ (%)
I feel in control of my finances	65	67	61
I always make sure I have some money saved to pay for emergencies or unexpected expenses	61	64	48
I am very organised when it comes to managing my money day to day	50	52	44
I feel confident in being able to provide help to others about how to manage their money	49	54	43
I think I would make better decisions about my money with support	44	43	49
I find it more satisfying to spend money than to save it for the long term	30	25	34
When it comes to help with my money I don't know where to start	20	18	26
There's no point in switching providers, it's not worth the hassle	18	13	31
Nothing I do will make much difference to my financial situation	18	14	26
Base	Min	174	164
	Max	282	168

Levels of ability in various aspects of managing money were also fairly high (see Table 4.2 below), with the majority of participants already having a clear or some idea about all of the skills listed, for example, checking their bank balance (99%), and creating a weekly budget (84%), as well as prioritising household bills and using price comparison websites (both 83%). Although similar, participants who attended Train the Trainer only courses tended to report higher levels of ability in most areas, particularly (as might be expected) around accessing financial advice (74% compared with 62%) and giving guidance to help someone else with their finances or money management (62% compared with 51%). This is likely to be linked to the profile of individuals who undertake the Train the Trainer courses i.e. people who are not generally financially struggling themselves but who work with those who are. The General Course was aimed at this target group i.e. those who are struggling financially.

⁷ 'General/mixed' comprises of both general participants and Train the Trainers

Table 4.2: Which of these statements best describes your ability in:

(Have a clear or some idea how to do this)	Baseline total (%)	Train the Trainer only (%)	General/mixed (%)
Checking the balance on your bank account	99	99	100
Creating a weekly or monthly household budget	84	86	84
Working out which household bills should take priority over others	83	87	80
Using a price comparison website	83	83	89
Accessing advice if you need help with your finances	69	74	62
Working out the total cost of a loan or credit purchase such as Brighthouse (by "total cost" we mean the amount you have to pay in total including interest and charge)	64	63	67
Checking you are getting all benefits you are entitled to	59	60	56
Giving guidance to help someone else with their finances or money management	56	62	51
Base	Min	279	169
	Max	292	176

Participants were also taking action to make their money go further and overall there was little difference between participants attending Train the Trainer courses and those attending General or mixed courses. Around two thirds of those attending both the Train the Trainer and the General or mixed courses were looking out for special offers or reduced items and around 60% were making a shopping list. Just over half of both groups were buying 'own brand' products. More participants (64%) attending the General or mixed courses were shopping around for food and groceries compared with those attending Train the Trainer courses (50%).

Although these results are fairly positive, a sizeable minority of people attending courses were just about getting by or finding it difficult financially, 21% of participants attending the Train the Trainer course and over a quarter (28%) attending a General or mixed course felt this way. Forty percent of Trainer the trainers and over half (52%) of General or mixed attendees only managed to save some months or rarely or not at all and around half of both groups of participants were only sometimes managing to stick to their budget.

Also, participants' knowledge of things like checking benefits and giving guidance to help someone else with their finances was more limited. A quarter of Train the Trainers and over a third of General or mixed participants were less sure about accessing advice if they needed it, and around a third of all participants had limited knowledge about working out the total cost of a loan or credit purchase. Although around 70% of the participants had previously given help to others about how to manage their money, participants were less confident and it was apparent that around 40% of Train the Trainers and half of the General or mixed participants felt their knowledge was limited in the help that they were able to provide.

Overall, these figures indicate that the Train the Trainer courses were targeted at the right people who were managing their money fairly well, had confidence in their

ability in some aspects of money management and had some experience of supporting others with their finances, but perhaps required some additional help. In comparison the General or mixed course participants were generally less knowledgeable and confident around managing their finances.

4.4. Perceptions of the course

The post course survey asked participants about their perceptions of the course. Participants were very satisfied with all aspects of the course particularly around:

- the topics covered (99%);
- how the course was delivered (98%);
- exercises and activities (97%);
- knowledge of subject (98%);
- course materials (97%).

Feedback on courses gathered by Train the Trainers and supplied to the evaluation team also illustrates the popularity of budgeting aspects of CSCS and the frequency with which those who attended Group courses or engaged with it in one to one sessions would recommend it to a friend. Feedback from a course held at a Rehabilitation Centre included:

- Learnt a more comprehensive way of budgeting, found out more places to seek help, how to calculate annual percentage rate, would recommend it to a friend;
- APR was something new, learnt how to plan a budget, learnt about interest on loans and credit;
- APR is something new, would recommend to friend;
- Learnt about money management, credit cards, weekly spending, course covered everything, found it helpful;
- Money management is something new, would recommend to friend.

4.5. What difference has it made?

This section looks at what difference the course has made to participants. The results are grouped into the following themes:

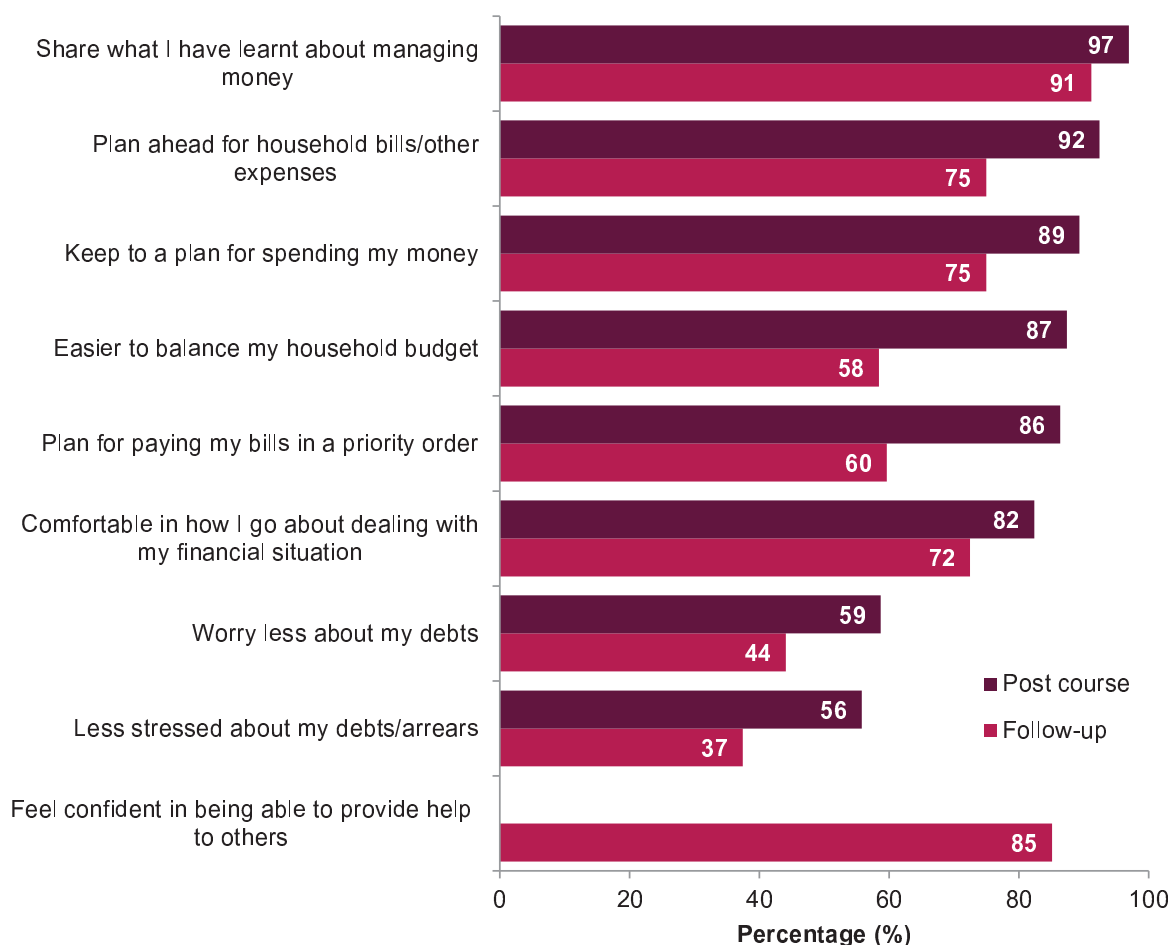
- participant perceptions of impact;
- changes to attitudes and abilities;
- intentions;
- changes to actions;
- changes to situations;
- sharing/cascading learning.

Participant perceptions of impact

The post course survey asks CSCS participants two sets of questions about the impact of the support or information they received. One question asks participants the extent to which they agree (or disagree) with nine statements (see Figure 4.3). In

other questions participants record how much the course has helped (or not) with eight aspects of their financial capability or situation.

Figure 4.3: Percentage of participants who strongly agree or agree that CSCS has had the stated impact on aspects of financial capability



*feeling confident in being able to provide help to others was not asked at post course

Summarising the results across these questions there are three key points:

- Participants are very positive about the impact of the course. A majority of participants provide positive responses to each of the 16 questions, including 14 questions where at least three quarters of participants provide a positive perception of impact.
- The largest perceived impacts of the course concern enabling participants to manage their money and control spending.
- Significantly fewer participants are positive about the perceived impact of the course on increasing income and dealing with arrears or debts.

In the follow up survey, participants were asked again to what extent they agree (or disagree) with the same eight statements. Repeating this question provides insight into the persistence of CSCS's impact. The results show participants remain positive about the impact of CSCS, with the main perceived impacts being enabling participants to manage their money and control spending (Figure 4.3). However, on each statement a lower proportion of respondents agreed that CSCS had a positive

influence. This is perhaps to be expected as not all positive expectations on completing the course will be realised.

Perceived changes to attitudes and abilities to managing money

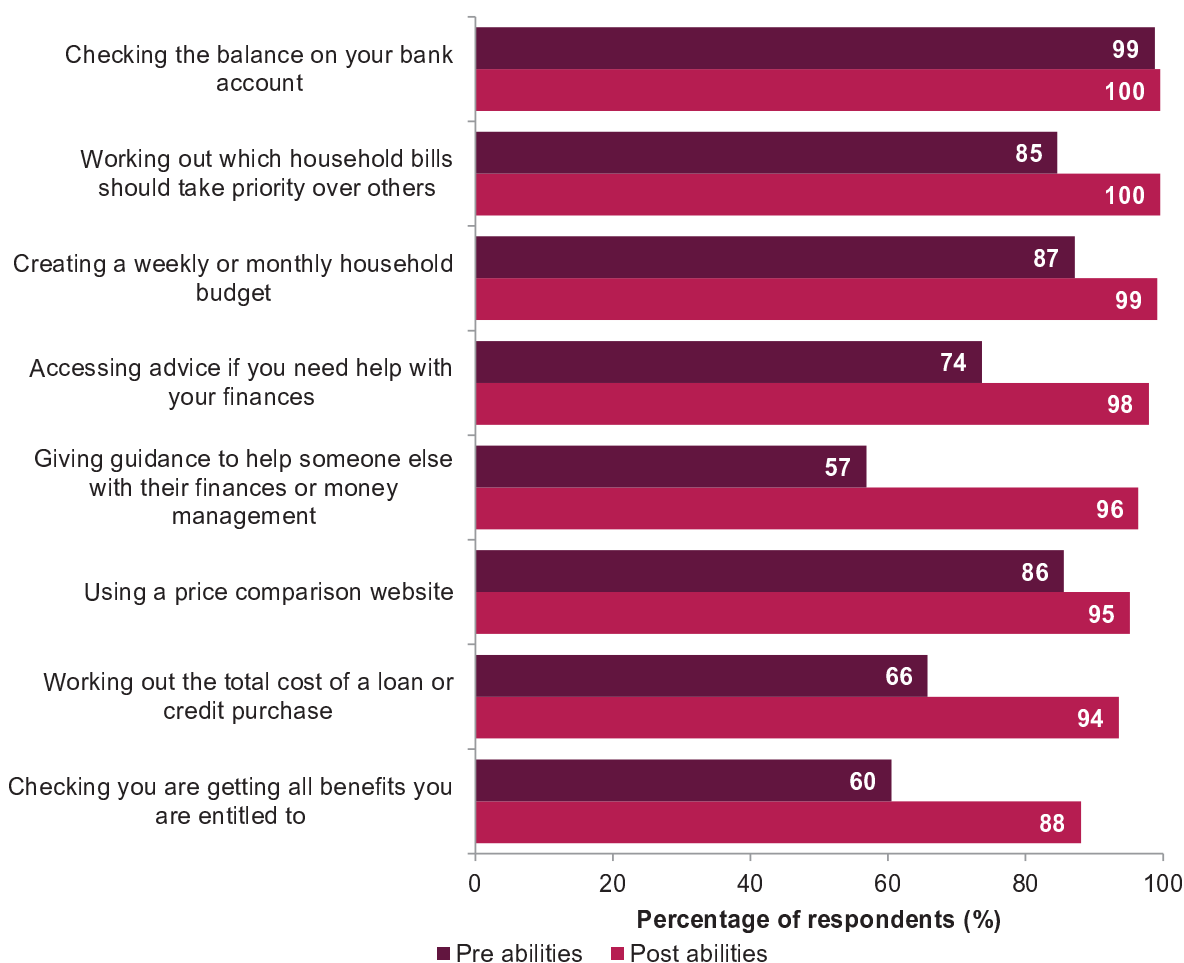
CSCS is successful at improving participants' levels of confidence and their abilities towards money management including making and managing a budget.

The pre and post course surveys ask participants to state the extent to which they agree (or disagree) with nine financial capability attitudes. Results show there is a statistically significant improvement on seven of nine aspects considered. The largest (absolute) improvements concern being able to help others with their financial situation, being able to manage money and ensuring money is saved to pay for emergencies or unexpected expenses.

Participants were also asked to describe their ability on eight financial capability tasks. Comparing pre and post survey responses reveals a statistically significant improvement in participants feeling that they had at least some idea about how to complete each of the tasks. Results are also positive for the cascading model underpinning CSCS with the percentage saying they had a clear or some idea how to give guidance to someone else with their finances or money management increasing by 40 percentage points.

After completing the course over 95% of participants agreed that they had a clear or some idea how to do six of the eight tasks listed (see Figure 4.4). Analysis of follow up survey responses (completed at least 4 weeks after participating on the course) suggest participants remain confident in being able to complete tasks, even when learning from the course is not so fresh. In the follow up survey over 95% agreed that they had a clear or some idea how to do five of the eight tasks.

Figure 4.4: Comparison of pre and post course abilities; percentage with a clear or some idea how to complete the task



Change to intentions and perceived impact of CSCS on building a savings buffer

Responses to the post course questionnaire demonstrate the positive impact that CSCS has on financial capability intentions.

After completing the course 94% of participants intend to plan how they will spend their money over the coming week or month. This is a statistically significant improvement compared to the number who reported doing this in the pre course survey.

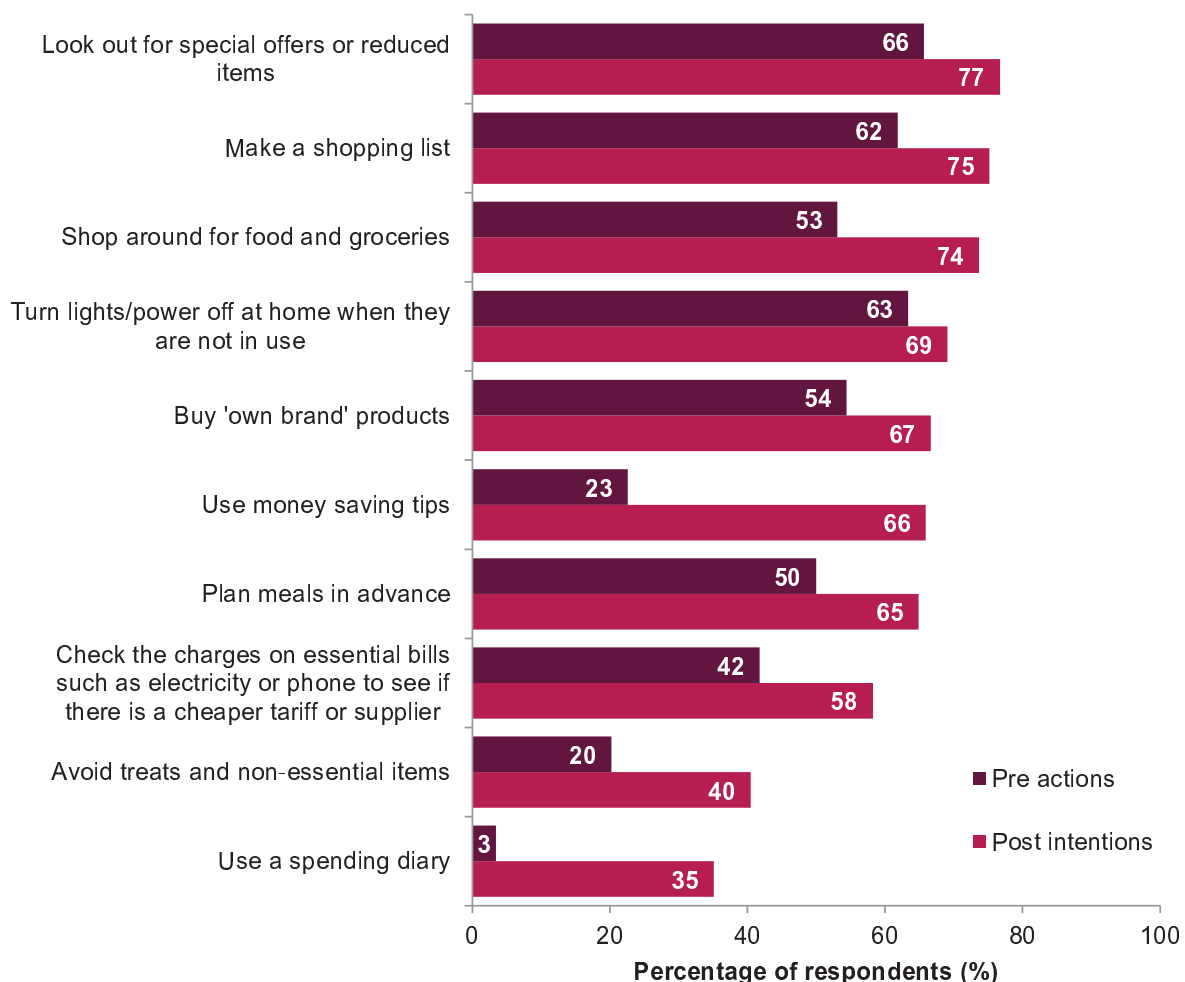
Intentions to save regularly are also statistically significantly greater after completing the course, compared to the number who did not do so regularly before. Post survey responses reveal 86% of participants intend to save money most months or more frequently.

Train the Trainer and General CSCS participants also intend to complete a wider range of actions to make their money go further compared to the number that did before they participated in the course. Before completing the course participants completed an average of 4.4 of 10 listed actions to make their money go further. After completing the course participants intend to complete 6.3 actions, a statistically significant increase.

The actions with the largest differences between pre course and post course intentions (see Figure 4.5) are:

- use money saving tips (43 percentage point difference);
- use a spending diary (32 percentage point difference);
- shop around for food and groceries (21 percentage difference);
- avoid treats and non-essential items (20 percentage point difference).

Figure 4.5: Comparison of pre course actions and post course intentions to make money go further



Qualitative feedback from course participants also illustrates how participants felt more able to plan their spending and manage their money after the course.

"We're definitely doing the food and menu planning. So that does help, just going on a shop for what you need. We were kind of doing it anyway but it showed you how important it is because you can just meander down to Tesco's and pick up stuff you don't need".

"I just think about my spending a bit more. I've talked to my wife about money, because we don't generally, we keep things separate. And we do a list of outgoings. I haven't got round to doing the proper budget yet but we will do. So we've been looking at our direct debits, what goes out and what we don't really need anymore".

Change to actions

This section compares responses to the follow-up survey against those to the pre course survey to see if there is a change in course participants' financial capability actions. These results should be treated with a degree of caution for a number of reasons. Firstly, the follow up survey was conducted just 4-6 weeks after participants completed the course and such a short follow-up period is likely to limit the opportunity for participants to turn intentions into actions. Secondly, a limited number of participants (51) completed a follow-up survey and a greater proportion of the follow up sample were Train the Trainers when compared to pre and post surveys (see earlier Section 4.1 for details). These factors mean there is a higher degree of uncertainty about how representative the responses are for all CSCS participants. One implication is that there is a need to see a greater change for results to be termed statistically significant and not having occurred due to chance. The analysis of follow-up responses has been weighted so that the sample is more representative of the overall population of participants by taking into account differing baseline financial situations.

Despite these warnings there is evidence that the positive intentions expressed in the post course survey have translated into actions by the time of the follow-up survey. Of particular note there is:

- A statistically significant increase in participants who plan how they spend their money very or fairly closely; this percentage had increased to 80%.
- A statistically significant increase in participants who save money most months or more frequently. The proportion saving this frequently increased to 79% by the follow up survey. When asked directly 30% of participants stated that they save more often than before and 35% save more money than before.
- A statistically significant increase in the average number of actions undertaken to make money go further. The actions which increased the most are: avoiding treats and non-essential items, using money saving tips and buying 'own brand' products.

When asked directly about what additional actions participants had taken up since completing the course to make money go further the following were listed by at least 25% of participants:

- use money saving tips (29%);
- plan meals in advance (29%);
- turn lights/power off at home when not in use (26%);
- buy own brand products (25%);
- make shopping list (25%);
- checked charges on essential bills (25%).

Sharing/cascading

One of the key outcomes for CSCS is for course participants to share some learning with others. CSCS is based on a cascading model which is designed to encourage participants to share knowledge and skills attained on the course. At the follow-up survey respondents were asked whether they had shared what they had learned with others, who they had shared it with and what information they had shared. Seventy two percent of follow-up respondents had shared some of the things they had learned about managing money on the course in the last four weeks with others.

The vast majority (95%) of those who had shared information felt confident doing so. When compared with how they felt at baseline 31% of follow-up respondents were more confident sharing information than previously. The majority of those who had shared information had done so with work colleagues (29%). This was closely followed by friends (26%) and other family members (22%). Nearly half (49%) of those that had shared information had shared ways of reducing the amount of money they could spend, followed by how to draw up a budget (41%).

Perceived changes to financial situation

This section explores whether completing CSCS leads to participants' perceptions of their financial situation and wellbeing has improved. The section does this by comparing responses to the follow-up survey against those to the pre course survey. The health warnings set out above remain valid.

The results so far identify how completing the course is associated with positive changes to attitudes and abilities, intentions and actions. Despite this, both perceptions of financial situations and life satisfaction have deteriorated between the pre course and follow-up surveys. There is a 19 percentage point reduction in the proportion of participants who feel they are living comfortably or getting by alright. This difference is statistically significant. Similarly participants' life satisfaction scores fell by a statistically significant amount in the follow up survey. Within this, although not statistically significant the proportion with very high life satisfaction decreased by nine percentage points in the follow-up survey.

Prevailing economic conditions will ultimately determine such feelings and personal financial circumstances. The reason for such deterioration in how well off people feel is unknown, but one possibility is that the uptake of actions, such as saving for unexpected events or keeping a spending plan, raises participants' awareness of having to manage their money and budget more carefully, something which they didn't do previously, which in turn makes people feel less certain about their financial situation.

Comparing outcomes for Train the Trainer courses against General/Mixed courses

Section 4.3 identified how respondents who attended Train the Trainer only courses tended to start with more positive attitudes about money management compared to General or Mixed course participants. This section compares outcomes for Train the Trainer courses against General/Mixed courses, to see if the difference in starting positions and/or source of course delivery affects the outcomes reported by participants.

The analysis finds two general trends⁸:

First, participants on Train the Trainer only courses were more likely to report improvement in their perceived financial situation, though this difference is not statistically significant. The proportion of Train the Trainer only course participants who felt they were living comfortably or getting by alright increased by six percentage points, from 84 per cent in the pre survey to 90 per cent in the post survey. This compares to a two percentage point reduction for participants on General/Mixed course, from 78 per cent to 76 per cent.

Second, participants on General/Mixed courses were generally most likely to report the CSCS course had led to an improvement in aspects of their financial capability. For example, a statistically significant higher proportion of participants who attended

⁸ Findings must be interpreted with a degree of caution due to the small sample size of the general/mixed group.

General/Mixed courses agreed the course had made it easier for them to balance their household budget (96 per cent versus 84 per cent), keep to a plan for spending their money (96 per cent versus 87 per cent) and allowed them to be comfortable about dealing with their financial situation (94 per cent versus 78 per cent). Although on many questions the degree of change was fairly similar - and not statistically significantly different - between participants on either type of course.

Both sets of course participants are equally likely to report having a clear or some idea how to give guidance to help someone else with their finances or money management as a result of their participation on CSCS. This is true for 96 per cent of Train the Trainer only course participants and 100 per cent of General/Mixed course participants.

4.6. Achieving intended outcomes

The results and analysis presented above indicate that CSCS is achieving the outcomes measured in the evaluation. Train the Trainer and General/Mixed course participants were able to make more informed choices about money, showed increased ability to make and manage a budget, expressed increased intentions to build a savings buffer and shared learning with others after the course. At the 4-6 week follow-up, results indicate that many of these positive intentions translated into actions. Participants were planning their spending, saving more frequently and increasing the number of steps they were taking to make their money go further. They were also sharing some of the things they learnt on the course with others in their community. However, the follow-up results are limited and should be treated with a degree of caution, there are limitations due to the length of the follow-up period and sample size, and ultimately, the evidence base is fairly small.

Key Findings: Process Evaluation

5.1. Introduction

This chapter of the report is based on the following data:

- Eight telephone interviews with Network Partners delivering CSCS across the pilot areas and an interview with the course coordinator.
- Evidence gathered at a Focus Group held with Network Partners.
- Interviews with 10 Train the Trainers who had completed the course and were delivering the course themselves or were planning on using materials from the course.
- Participant observation of four courses.

Early interviews undertaken with Network Partners in May 2017 primarily explored local context and delivery process issues and covered the objectives of the course, course materials and training, promotion and delivery of the course, what aspects of the course had worked well or otherwise, anticipated benefits of the course for participants, initial feedback from participants, and whether there was anything that could be improved.

In December 2017, Network Partners attended a focus group with the evaluation team, considering what CSCS is trying to achieve and their experience of it; mapping how CSCS delivery works in their different areas; exploring barriers and aids to delivery and exploring how the generation of Train the Trainer and General courses has worked in practice. Separate telephone interviews were undertaken with the North East delivery partners who were no longer delivering CSCS so that they could reflect on their experience and feedback lessons. Interviews were also conducted with Train the Trainers to get their views on training received, course resources and the benefits and impacts of the CSCS, and a member of the evaluation team observed four course sessions.

5.2. Objectives of CSCS

The aims and objectives of CSCS, as detailed below, help define project success. The extent to which, CSCS raises awareness of money management issues, increases the confidence with which people are able to talk about money without fear of stigma and then go on to share information and learning from the course are key aspects of the project's overall success.

For Network Partners the main aim of CSCS is to provide a short informal introductory course on money management which is accessible to all, not just those who may be struggling financially or who would be labelled as poor. As everyone can benefit from improving their financial capability skills, the aim is to encourage people to think about money management and to help overcome some of the stigma associated with going on such courses and talking about money.

"Making financial literacy available to everyone really. In our experience it's not just people who would be labelled poor who need help with their finance but actually a lot of people could just do with improving that".

"This is a course that's designed for everybody....I think we would lose an enormous amount by just targeting people who are obviously struggling, partly cos you want to get to people before they get to that point and partly cos you want to avoid the stigma".

As a universal course CSCS is different from other money management courses, it has more general appeal adaptable to suit the needs of different groups and can therefore reach a wider audience.

"That's the trouble with a lot of money courses, they're pitched so that they're just focused on people who are in trouble, and by that there's almost a stigma attached to attending.... this one I think, just from the material and everything, comes across as a much more open, general, words like credit savvy, as opposed to budgeting or debt management or something".

"My courses had a wide range of people from other charities, volunteers and people who were and weren't in trouble so they reached a wider audience".

"I've taught it to different ages and also different educational abilities.... The beauty of it is that you just pull out what applies to you and what your head can cope with. If you can just help one person improve one thing in their life to me that's a positive step forward". (Facilitator /Train the Trainer)

CSCS encourages people to think about money, raises awareness of money management issues and helps empower people.

"...empowering people so people who attend don't feel worse but know a bit more and sort of feel empowered really".

"The thing that draws me in to want to deliver it more is that I feel it empowers people. And so for me that is my biggest love because I just love little light bulbs going off in people's heads and being almost set free from the struggles that they're in". (Facilitator /Train the Trainer).

The course provides simple and practical tools for those helping people who would benefit from improving their money management skills and a vehicle for sharing information, skills and learning about money matters which can be passed onto others.

"So for me the objective was to raise awareness, so give people the tools and to be able to enable anybody to be able to use it".

"Everyone came away with something new or a new way of describing something or a new tool".

"Everybody always learns something whether it's from somebody else in the room, and when it does work best they're sparking off each other and that's really nice".

"And also this idea that they might then pass this on to someone else. So it might just be one thing that they pass on or they might run their own courses. But we're helping to get that ripple effect of getting information moving on and people talking about finance".

Another measure of success is the extent to which CSCS improves participants' confidence, knowledge and ability to control their money.

"I think confidence is a really big one around talking about finance. I think just making it more accessible, more interesting. And then hopefully that people can then do some little things - or hopefully some big things - just to build on their knowledge and feel more in control with money".

"Increased confidence talking about money, my sense is that certainly in the sessions people have been confident talking about money".

For example, by raising awareness of spending and improving the ability to do a budget, the course has the potential to benefit both Train the Trainer and end user participants and help change their relationship with money for the better.

"Even the attendees of the Train the Trainers saw the benefit of knowing how to do a budget - a lot of them were saying 'I've never thought about this before and hadn't realised I'm spending money on that' I think it benefits everyone to look at what you're spending and where it's going".

5.3. Course materials

Overall, Network Partners felt that the training they received adequately prepared them for delivering the course materials, particularly as some had delivered similar courses and used some of the materials before. Course materials produced for CSCS were described as *"comprehensive"* and *"excellent"*. Whilst early concerns were expressed by some Network Partners about the amount of material and whether it was possible to get through it all in the delivery time allocated, it was emphasised throughout the training that the course was not intended to be delivered in a didactic fashion and should be facilitated rather than taught.

Network Partners and Train the Trainers are positive about course materials and feedback suggests other participants like them.

"They liked the materials, the graphics (especially the priority debt and consequences on non-payment graphics, which they felt would work well for those with poor literacy skills). They liked the brevity of each module and felt that it was 'just enough' without reaching the point where it would become boring or tedious".

Materials are accessible and adaptable and are flexible enough to accommodate organisational and local contexts.

"It's one of the strengths of the material is that we were able to adapt according to the audience and depending on the audience".

"I think the content is great; I think there's a lot of information in there so even if you aren't interested or not every aspect applies to you, I think the fact that it moves on that it keeps you engaged". (Facilitator/Train the Trainer)

"The only thing I've changed [on the slides] is the bit where you can add local information in so benefits advice, debt advice, and the Credit Union. I do have a set of resources so if someone mentions something that they find difficult or they want to know more about and I've got something then I'll give that to them". (Facilitator/Train the Trainer)

Adapting course content to make it relevant to particular audiences requires flexibility in delivery approach. However, in Newcastle and North Tyneside Network Partners were uncomfortable with the content and style of the course and felt there was too much material which wasn't always appropriate or adaptable for their local circumstances. This made it difficult for them to deliver the course enthusiastically and their lack of confidence in the material contributed to them withdrawing from the pilot. Subsequently, North East Network Partners have worked to develop a course called 'Making ends Meet' which uses some of CSCS material and slides and adds other activities. CUF are working them to make this part of the CSCS programme offer. Making ends Meet is a shorter, lighter version, almost an introduction to CSCS.

Early on in course delivery there were some elements that worked better than others. Elements of the course that were fun, that people could identify with or that were seen as an 'eye-opener' generally worked better than other aspects of the course and helped to generate discussion.

"I enjoy the Jaffa Cake challenge; I think it's fun; I think that it also causes great debate around some of the expenses, what's important and what's not".

Where materials have not worked so well, they have been adapted, and the course Facilitator's Handbook advises those delivering the course to consider the suitability of material for their audience. Being able to use and deliver individual course modules is seen as a big advantage of CSCS, as is having materials for participants to take away with them.

"The fact that it can be delivered as individual modules was very popular, trainers dealing with quite difficult to engage with people can pick which modules to work with as and when required and take them at the person's pace".

"Giving out separate booklets with different topics on rather than having one manual with everything in, I actually think that is a far more helpful way, I think that aids the learning and improves the course [...] I like the fact they have those little books to take away because it gives them something they can look back on". (Facilitator/Train the Trainer)

Course materials have continued to be developed and updated throughout the life of the project responding to experience on the ground and feedback. For example, course coordinators have put together a list of timings, have updated versions of the slides and Facilitator's Handbook and have reduced the size of booklets.

"Other things we've done, partly in response to people's feelings and partly in response to expenses, we massively cut down the size of the booklets, so two out of the five booklets are only one folded sheet of A3 and the others have reduced down as well".

One issue identified was that editing course materials is extremely time-consuming.

I would also try early on to be more realistic about how time consuming editing of materials is and look for the easiest way of managing an inter-related set of resources to make sure that the editing time is reduced as much as possible.

Given that only certain parts of the course might be used informally in one to one sessions it is thought it would be a good idea to develop short guides to accompany each module.

"..but if what we're saying is that quite a few people will pick up say the Building a Budget booklet and just use it as a one to one, or possibly even use it informally with a group of colleagues, then I'm thinking it would be good to do a very brief guide perhaps to accompany each module booklet".

The cost of the production of materials is an issue and reducing the size of module booklets would be a way of reducing printing costs.

"The biggest problem I think is production of materials cos it is a material heavy course and that is both expensive and time consuming if you're going to be producing them yourself".

"One of the things we've been doing, cos we became aware of the cost of the printing, one of the things (we) have done is to try and reduce down the size of the module booklets".

Printing costs might prove prohibitive for some people or organisations although this was not something Train the Trainers mentioned when they were interviewed by the evaluation team. Recently CUF have decided to produce course booklets as folded A4 (A5 format) to make materials less bulky and reduce cost.

5.4. Course promotion

Network Partners promoted CSCS using community contacts and links and via means such as newsletters, posters and flyers and email. To aid promotion, sample posters and text that could be adapted to meet the needs of particular contexts were provided by JFF and shared on the Wiki.

As expected, promotion and delivery of the course was heavily reliant on community contacts and personal relationships and Network Partners often targeted people or groups they knew. Reliance on Network Partners' connections was motivated by the course needing to be delivered by trusted people who were connected locally and also within a relatively short timeframe .

"I hand-picked the first group because I wanted the feedback. So they were all people who I knew".

"I think a lot of the work of this nature is relationally based, and by that I mean if you've got a contact, and if you're trying to engage folk in something that prior to that point they weren't thinking about, it's easier if you know somebody rather than going in cold".

"I know we started delivering in March but really the main delivery period was only May to November, seven months, so it's not a very long period when you're trying to do something organically".

The short delivery time frame meant it was easier and more effective to 'push on open doors' rather than spend time persuading people to take up the course.

"It's pushing at the open doors and seeing where one open door leads to rather than ... especially with such a short delivery period...so you could spend a lot of time trying to persuade the reluctant, whereas actually it's much more effective to go with the people who already get it".

Without existing local links and connections it was felt it would not have been possible to deliver CSCS within the relatively short time frame

"So here I am trying to run these courses, so you go to where your relationships are like communities, groups, charities, local authorities, housing associations, food banks, schools".

"The reason we would be able to deliver was cos we had people embedded locally who had existing relationships through which they could deliver,.... but I think that is borne out by this, that if we hadn't had people already with those existing relationships we couldn't have even begun to do it".

In the North East it was felt that the short project timeframe was a barrier to delivery. It was difficult to develop the necessary working relationships and target local communities in need of help without any prior knowledge of them.

"I'd say for our area it's not so good to have such a tight timescale where you do so many courses in three months, six months. Because of the sheer diversity of the area it just doesn't work".

"Another disadvantage was simply the sheer geography of the dioceses. So there are certainly extreme pockets of poverty but it's difficult to just swoop in there in a short time-scale; you need to build up an understanding of that community".

Across the project local relationships and key contacts from appropriate groups and organisations were influential in making courses happen and building interest and momentum.

"What came out quite early was when we started putting it out there, I got invited, actually it was the first full course I had, and from that there was an individual from the CAB that runs the financial forum in (Name), so I got invited to go into that and through that picked up some of the contacts... So from that came contacts with Barnardo's, housing associations and Salvation Army".

"Through Transforming (Name) we were able to go to (Name) and there was people from food banks and children's centres who were really keen to use it one on one. Then through someone in (Name) council finding (Name) website they also found that basic budgeting so I went down to do the council housing staff a couple of weeks ago so it'll be interesting to see where that goes".

In some localities e.g. Plymouth and Bassetlaw⁹ promoting the course and stimulating initial attention and interest in the course was more challenging. Working with churches, some of which don't perceive helping people with money issues as part of their remit, was sometimes less fruitful than working through community groups.

"So started off with myself and I probably started off on a negative, so the difficult area has been getting into the churches, which is what I really wanted to

⁹ Bassetlaw is not in one of the five CSCS pilot area but is a Joint Venture Partner and asked if CSCS could be delivered in their area.

do, so ...we got into a few churches and then we got, we had a poor response and then I really thought we had some good response but a lot of it's been no response which has been really frustrating"

"(the) biggest frustration for me, and in area such as (Name) with its own deprivation issues it's frustrating, them not seeing that. But it's a clergy thing 'I haven't got time', 'it ain't meant for you"

"The churches, there wasn't really any difficulty in reaching them, there just wasn't enough interest. But I chatted to somebody at a church about it and he said that people don't want to ask for money advice, they're embarrassed".

And in Newcastle and North Tyneside existing suppliers already with funding to deliver financial capability and budgeting courses meant Network Partners based there felt it was more difficult to find a 'way in' to deliver CSCS.

"What we've discovered as we've advertised the course in Northumberland is that there seems to be a bit of protectionism going on in that they seem to have a couple of organisations who tend to deliver something very similar and they have become quite suspicious about what we're doing".

Newcastle and North Tyneside Network Partners ended up withdrawing from CSCS after delivering two courses. This situation highlights how other courses of a similar nature can act as a barrier to delivery and the importance of prior knowledge of what is going on in a locality.

"Know the local scene well. And what I mean by that is what we discovered is that when we went to tout for business there was already a lot of similar stuff going on, certainly here".

In Liverpool however, emphasising what was different about the course helped to make the course stand out from other money management and budgeting courses. The inclusion of Universal Credit also helped to catch the eye as it was particularly relevant due to the current roll out of this benefit in the area.

Network Partners in the North East did not feel that the way in which the course was designed could be easily adapted to complement existing provision. However, this was not a view shared by other NPs who saw the flexibility and adaptability of the material as one of its strengths.

"Where you feel like you're trying to sell something to a buyer that they've already got or don't really want. Whereas if you're kind of saying we've got some material, we could adapt it to your needs, it's a very different kind of starting point. Maybe we just interpreted the brief wrong but it did feel like this is the course, this is what has to be delivered".

5.5. Course delivery

As CSCS delivery progressed it became apparent that it was much harder to translate Train the Trainer courses into General courses than anticipated at the outset of the project. Identifying Train the Trainers interested in delivering future courses was challenging. Network Partners sometimes struggled to deliver General courses because they did not have direct relationships with end users and were reliant on third parties to organise groups to deliver to.

"But to push it on to the next level, which is the general courses, I don't deal with those people, my relationships stop at this point here and the general courses

are aimed at people on the outside so it's somebody else that would have to deliver it across that boundary line".

"It's where you go to a school or a food bank, housing association, they're the ones who've got the one to one relationships, so that's where I got stuck on trying to deliver the general courses, cos I was relying on somebody here, an estate worker, and somebody here who both promised me they'd run those courses and never organised the time".

Following up Train the Trainers interested in going on and delivering CSCS themselves required Network Partner to be sufficiently proactive for the model to work. However, frontline staff who usually attend Train the Trainer courses often have other competing demands which make it difficult for them to organise and deliver courses.

"Generally the people who go to train the trainer courses are working in very frontline organisations, they are all over the place in terms of what they're having to deliver and where and for whom and generally they're massively overstretched, so translating that, we'd like the materials, we'd like to deliver into here it is and we can deliver is difficult".

In practice, the distinction between Train the Trainer and General courses was not so clear cut. There were situations where groups could not be so clearly defined and were more mixed, those attending courses had a variety of roles and wanted to use CSCS materials in a variety of ways.

".. to say there's a train the trainer group and a general group it seems there are two quite separate things, whereas actually it's a bit of a continuum".

"Within a group you might have somebody who is perhaps a member of staff for a housing association and they might then go and train a group of people in the housing association who will then work with individuals, so that's a classic train the trainer, you might then get somebody who works in a food bank, paid or a volunteer, and they might do a course with a group of food bank volunteers, or they might do one to one with food bank clients, or they might do a mixture of the two".

"That almost happened by default, that people would just, whoever they had a relationship with, so some of them would have a formal position, some people would just be a volunteer or a service user who came along. So I think quite a lot of them were mixed audiences".

As such, the reality on the ground across the pilot areas did not reflect the original model.

"In the four areas that is a consistent theme, train the trainer fine and then people mostly will deliver one to one. So we could carry on fighting to do something that sounds like a more efficient model but if it's not how people work there's no point".

Whilst it was always anticipated that some of those who completed the Train the Trainer courses would go on to share the course informally rather than facilitating a group themselves, the challenges outlined above contributed to a shift in expectations of how CSCS could be delivered, with greater emphasis on the course's adaptability and suitability for one to one sessions. JFF recognised that that this option may not have come out sufficiently in the February training of Network Partners.

"We were giving a message that was not very helpful and it was making people feel too much pressure to just deliver a course and that wasn't helpful".

This view was reiterated by a Train the Trainer who felt that the promotion of CSCS would benefit from highlighting more clearly that the passing down of information is just as valid as running a course.

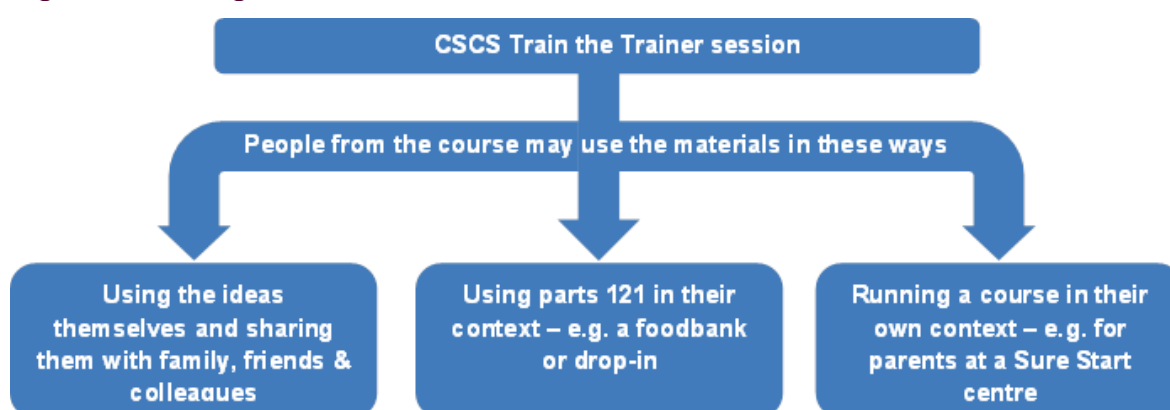
"You don't have to become a trainer and that based on what was being said the thing it gets used for the most probably is informally passing on the information".(Facilitator/Train the Trainer).

Subsequently, JFF produced a flow chart which shows the three likely outcomes from Train the Trainer courses (see Figure 5.1, below), all of which are seen as valid and useful.

"(Now) it's almost come along, learn about it for yourself and be able to support others, and some people might run a course but it's up to you, the people you know or work alongside".

"Now I think I'd almost advertise it as, come and be trained to deliver this is in one to one situations".

Figure 5.1: Using CSCS Resources



The flexibility in how course materials can be used may help to ensure that ideas and messages from the course are passed on in a variety of ways but it makes quality control and measuring the success of the project more challenging.

"That doesn't mean that the cascading isn't happening, I think it's just happening in a messier, harder to record way. That has implications for quality obviously cos if it's happening in a very free flow way then it's very hard to be sure what the quality is, but my sense is that there is cascading happening, but it's very hard to keep a handle on it".

"I feel pretty confident from what I've seen of the course, from the feedback I've heard, that the people who've talked and maybe had a shift in mind-set in the courses will then go on and talk to people, but how you provide sufficient evidence of that is a challenge".

5.6. Embedding CSCS into networks and services

There is evidence that CSCS is being embedded in JFF and CUF's networks and courses are running across other Network areas as well as in pilot areas. In the Canterbury Together Network for example, financial capability is to be included in

future strategic priorities. In Newcastle, an area that withdrew from the CSCS pilot, a new course has been developed called Making Ends Meet which utilises materials from CSCS and will be set up as part of the wider CSCS programme.

CSCS is also helping JFF and CUF to build local connections and contacts with new organisations like housing associations and local councils and is opening up doors with local financial connections and forums. There is some indication that working with the Money Advice Service is helping to enhance the credibility of the project and JFF when building these relationships. For example, in Stoke on Trent and the Black Country work with a Homeless drop-in in Walsall and development of new links with Walsall Housing Group resulted in part funding for a Just Finance worker.

"Yes, the homeless drop in we had direct links and the Walsall Housing Group was indirect at first, that was a friend of a friend, and they're now helping us fund our Just Finance worker, so that was a spin off, so working with Money Advice Service just gave us credibility to be in that room".

Such work led onto the development and piloting of a spin off course around Universal Credit which will be taken up and funded by the council. The subsequent nationwide launch of UC Savvy,¹⁰ as part of the CSCS programme, represents a good opportunity to share information within and beyond CUF's networks. Interest from councils and housing providers to incorporate UC Savvy in their preparations for Universal Credit rollout is likely to increase and the training of frontline workers so that they can advise tenants on Universal Credit is a way in which elements of the course are likely to be incorporated into future services.

5.7. Course quality control

The robust in depth nature of course materials and the comprehensive guidance provided in the Facilitators Handbook provides some assurance of quality control. Having confidence in the materials is a key part of being able to deliver the course well and (as in the case of Newcastle and North Tyneside) it is unwise for someone to deliver the course if they are not confident in the materials.

"We know that it is delivered best when it's delivered well, I think one of those issues in the example we have as part of the pilot, it's therefore never a good idea to encourage somebody to deliver it if they're not confident in the materials, so I think that was a barrier to good delivery".

As a response to concerns about quality control, there is recognition from Network Partners and course coordinators that information on what good facilitation looks like needs to be strengthened. Making it an expectation that someone must attend a Trainer the Trainer course before they deliver the course should also be part of signing up to the course as a way of maintaining some control.

The course relies on those who want to deliver the course putting in the effort to familiarise themselves with the course content, slides and timings in order to prepare adequately.

¹⁰ UC Savvy is a course that can be delivered in less than an hour either to those supporting people who are going to be claiming UC or directly to claimants. The materials use the style and some of the content already in the CSCS programme but extend that information. UC Savvy is not designed to make people UC experts but to help people get a better understanding of what is involved in claiming UC so that people are properly prepared. Like CSCS it also signposts to help and information. The course comprises a set of slides, supported by an information booklet – drawn from the slides – and a simple leaflet with some key information.

"..so I think you have to be realistic about how much you can control quality, we can control quality of the resources but the delivery will always depend on the person and their willingness to prepare".

However, at the same time it is recognised that expectations have to be realistic and if the aim is to share materials then there will be some compromise over quality.

"If the aim is to share the materials widely we might have to sacrifice some control over quality, but actually if you deliver 10 more courses and one of them is below quality you've still got nine well-delivered and I think you've just got to take it on the chin a bit".

"I think we should have confidence in the materials, even if the delivery on the day isn't quite there, people take away some really good stuff".

5.8. What worked well and why?

Much of the success of CSCS comes down to relationships and the strength of CUF and JFF networks. The ability of Network Partners to utilise their existing links and connections and to make new ones was one of the main factors in the success of the project particularly given the short delivery timeframe.

"It's relationships, where there's a relationship already and a trust and a credibility you're ahead of the game, and one trusted relationship can then lead you to another one, but if you're not starting with any relationships you really aren't starting at all. So it is incredibly relational".

Not only did the project help build new relationships, it facilitated connections between other organisations and groups

"Seeing groups working together, for example on the last course where I had Barnardo's and Salvation Army, unbeknown to me they were actually working in the same geographical area, but they weren't connecting, so that is a benefit"

"...(we) managed to get so many different groups and 'I didn't know you did that' and I'm sure those links will go way beyond that course".

There is also an indication that the project helped to improve the standing of CUF's networks with partners as is evidenced by certain elements of the course becoming embedded in other services.

"...we just seem on a different platform now, particularly Walsall Housing Group, before there might have been a bit of 'we're not sure if you're a good organisation' and it just, that wasn't even talked about, it was 'of course we want to work with you, how can we make that happen?'. So we're just at a higher level, we're a peer rather than 'what does the church know about money?' sort of thing".

The strength of course materials, their accessibility and flexible design were also important features that contributed to the overall success of CSCS. Materials are adaptable enough to accommodate different organisational and local contexts and can be utilised in ones to ones enabling ideas and messages from the course to be passed on in a variety of ways.

5.9. How delivery could processes be improved

Network Partners and course coordinators recognised that delivery processes could be improved by simplifying the expectation of how CSCS works. Although those delivering the course knew they had to deliver five courses, the concept of how the course could operate (via groups and through one to ones) was perhaps unclear at the outset. Given the difficulty translating Train the Trainer courses to General courses and the reality of mixed groups on the ground, the distinction between two different types of courses was not always helpful and may have caused some confusion. Engaging Network partners sufficiently and spending time getting people to have a better understanding of the various ways the course could work and discussing what groups might look like would have been beneficial.

"There's no reason not to deliver to a group that has a mixture of people, some might be called general and some... or just not call them anything, just say you're delivering the course, and as we've done with that flow chart now, recognise that ok you're all here and you'll use this differently and that's fine cos you know what is going to be most useful. I think on the ground that distinction matters a lot less doesn't it?"

The emphasis of the course has shifted (as outlined earlier) and is focussed much more on people doing the Train the Trainer course and then cascading learning one to one in their own settings.

As part of maintaining ongoing quality control guidance on good facilitation and the skills and preparation required to effectively deliver CSCS would help improve delivery processes, as would the expectation that people should only deliver courses if they have attended a Train the Trainer course themselves (see above). Accounting for printing costs in future course planning and development would also help ensure that organisations and people intending to use the materials are fully aware of the costs associated with the course.

Limitations of the evaluation and future evaluation

6.1. Limitations of the evaluation

There are limitations to the CSCS evaluation. CSCS is a relatively small project and this is a small scale evaluation. The scale and nature of the project and the sample sizes involved means it was not feasible to include a comparison group or so called counterfactual in the evaluation. Due to the small number of participants spread across five pilot areas sample sizes in each area would be too small to support robust statistical analysis with a comparison group therefore there are challenges attributing success to CSCS.

Set out in CSCS programme's Theory of Change in Section 2 is the likely route of impact of the project. The evaluation seeks to observe whether the outcomes are due to the CSCS programme as opposed to a set of other specific factors. This approach helps to ensure that the research is transparent about the assumptions underpinning its findings and conclusions, and adds credibility to the interpretation of the results. It should be noted however, that the approach taken does not increase the essential robustness of the evaluation design in the way that a counterfactual would, but the evaluation has incorporated counterfactual elements. The lack of a counterfactual design and lack of assessment of other contributing factors outside the project means that it is not possible to attribute change to the project itself and to say what might have happened in its absence.

However, the approach and methods adopted in the evaluation are more appropriate than using a comparison group as they are proportionate in terms of the project timeframe and evaluation resource available. By adopting a mixed methods approach the evaluation uses data from both quantitative and qualitative methods to help corroborate and explain each other, enhancing the validity of the evaluation findings. Qualitative and quantitative data also answer different questions and enable both process and impact issues to be explored in detail. An important aspect of the evaluation is the focus on identifying changes in attitudes, intentions and behaviour. By including self-reported counterfactual questions in the post-course survey it is possible to make some assessment of the difference that the course has made to participants.

In order to assess whether the project achieves its outcomes and participants' intentions to change translated into action, the evaluation is reliant on follow-up data. However, the follow-up time period for the evaluation is limited due to the project timeframe and it should be recognised that some of the medium to longer term outcomes of a project like CSCS may not become apparent within 4-6 weeks.

Gathering both quantitative and qualitative follow-up data proved particularly challenging in terms of time and resources. Whilst efforts were taken to boost the response rate to the 4-6 week online follow-up survey, and the response to the survey is in line with what would be expected from such a survey, (see Section 3 of the report) due to the scale and nature of the project the numbers responding to the survey are low. It should also be recognised that CSCS is a short duration intervention which may have made it less likely that people would participate in follow-up research. The challenge of generating General courses also means there were fewer general or end user participants in the sample overall and very few general participants responded to the follow-up survey in particular. Whilst statistical analysis can take account of the baseline position of participants' differing attitudes, intentions and abilities, such low numbers inevitably limit the level of analysis and interpretation possible.

The small sample of general participants also meant it was not possible to carry out as many telephone interviews with this group as hoped. Course delivery on the ground made identifying and reaching end users more difficult than expected. As well as attempting to contact participants the evaluation team liaised with Train the Trainers, some of whom had gone on to deliver further courses and some who intended to use the resource, to get feedback on outcomes. There was often a delay before Train the Trainers utilised CSCS materials so follow-up required a lot of getting in touch with Train the Trainers and was extremely time consuming.

These difficulties resulted in there being less evidence from participants on whether or not their intentions to change translated into any behaviour change and on the effectiveness of the cascading model. Consequently, it is harder to assess the extent to which CSCS achieved its medium and longer term outcomes as outlined in the project Theory of Change. Whilst there is evidence that the project has a positive impact on intentions, knowledge, ability to plan and manage spending and sharing learning and there is indication that the project is achieving its outcomes, the overall evidence base is fairly small. A stronger evidence base would be needed to adequately assess the impact of the project over the medium to longer term.

6.2. Future evaluation

The evaluation helped to build capacity for future evaluation within the delivery organisation through a training event held with Network Partners in February 2017. At the event the evaluation team trained Network Partners how to use and administer the pre and post course surveys. The training comprised an interactive session and aimed to explain the purpose of the evaluation and methods, improve the processes for data capture and to ensure that data was sent to the evaluation team securely. The pre and post questionnaires could be used to monitor the course for any further evaluation which may be undertaken as the project is scaled up.

Implications and Recommendations for Policy and Practice

7.1. Key Learning from CSCS

Delivering this type of activity

Network Partners delivered 27 courses to 285 participants within the project timeframe exceeding the project target of 25 courses to 175 participants and marginally exceeding the hoped for participant average of 10 people per course. However, generating General courses was challenging. Six General courses and two Mixed courses across the four areas were delivered rather than the target of 10 courses across five pilot areas.

The content of CSCS materials are the same however the course is delivered, either as a Train the Trainer course or a General course. The difference was with the intended audience, Train the Trainer courses were aimed at those who would work with target groups and the General course was aimed at target groups. However, learning from the project and evaluation shows that the distinction between Train the Trainer and General audiences was not as clear cut as envisaged at the outset of the project and as set out in the original Theory of Change. In reality, many people who attended Train the Trainer courses also benefited from the course materials themselves as well as sharing the material with their own groups and audiences. The evaluation also shows that translating Train the Trainer courses into General courses was much harder than anticipated at the outset of the project and identifying Train the Trainers interested in delivering future General courses was challenging. To some extent delivery was driven by how CUF thought the model would work and what they had signed up to deliver. Spending time getting people to have a better understanding of the various ways the course could work and discussing what groups might look like would have been beneficial but it may be that the fuller understanding of the reality of delivery necessarily only emerged during the early delivery period.

Following up interest to deliver CSCS expressed by Trainer the Trainers also required Network Partners to be sufficiently proactive. Frontline staff who usually attend Train the Trainer courses often have other competing demands which make it difficult for them to organise, set-up and deliver courses and it was not anticipated how many Train the Trainers would want to focus on one to ones. Given the difficulty translating Train the Trainer courses to General courses and the reality of mixed groups on the ground, the distinction between two different types of courses may have caused some confusion.

These challenges saw a shift in expectation of how CSCS could be delivered, with greater emphasis on the course's adaptability and suitability for one to one sessions as well as delivery to groups.

Going forward it is still expected that materials could be delivered to General groups, particularly when someone who has done the Train the Trainer course delivers in their own context. A key value of the CSCS programme is that it should be delivered by someone who is trusted by participants. A key learning point from the project is that it has got to be as easy as possible to enable frontline staff to deliver courses if they are inclined to do so, but they also need to be given plenty of alternatives to how they can use the materials with enough guidance to help them in a variety of settings including one to ones. Learning derived through the WWF programme has seen adaptation of the project Theory of Change model and greater clarity about the different ways in which people trained through Train the Trainer courses would go on to deliver the material. There is also greater awareness of factors which affect the reach and impact of the course namely around (end user) participants' openness to engage with the course, and the capacity, opportunity and motivation of Train the Trainers to deliver the course locally.

Other lessons to emerge from delivering this type of activity relate to the importance of the quality and adaptability of course materials, confidence in the materials and preparation in order to deliver well, a flexible approach to course promotion and delivery, recognising that not everyone can facilitate group sessions, being clear about what facilitation involves and also providing appropriate guidance. During delivery sharing information, building on the experience and relationships in the room and developing trust were key factors in a successful approach. Keeping sessions vital, building on the energy and acknowledging expertise in the room were important factors in keeping sessions interesting and relevant.

Working with this client group

CSCS is seen as an accessible course suitable for anyone interested in improving their financial capability skills. The course has wide ranging appeal which helps reduce the stigma often associated with attending such courses and also attracts people who aren't likely to seek help with money management. Consequently, the course may reach people earlier on in the process before they get into difficulty. A key point from the evaluation is the importance of the flexibility of course materials which could be utilised in a variety of settings, with a wide range of groups and also informally in one to ones. It became clear during the Train the Trainer delivery that many of those attending would be more likely to use the materials in one to ones in their own setting rather than in groups, not least because of the vulnerable nature of many of those with whom they were working. Having such flexible materials which can be tailored to the specific needs of a range of groups and individuals is likely to be most effective when supporting clients.

In particular, having access to course resources and information individually enables those working with clients in more vulnerable situations to utilise parts of the course that are right for a particular individual at the right time. Whilst the whole course may not be suitable for some people or may be one or two steps down the line, aspects of the course can act as a vehicle for starting a conversation about money which may then lead those experiencing financial difficulties to access more formal money advice.

Working with partners

As expected the successful promotion and delivery of CSCS was largely reliant on personal relationships, community contacts and the strength of CUF's network links, with Network Partners often targeting people or groups they knew to deliver courses. Some of this reliance was motivated by the course needing to be delivered by trusted people who were connected locally and within a relatively short timeframe. It was felt that without such links it would not have been possible to deliver CSCS within the relatively short time frame. The short delivery time frame also meant it was easier and more effective to 'push on open doors' rather than spend time persuading people to take up the course.

The findings from the report illustrate how a lack of prior local knowledge and the presence of similar financial capability courses in a locality can be a barrier to delivery. Working with partners in relevant organisations and the financial capability community to show how CSCS can complement or add to existing provision helped Network Partners find a way in to deliver the course and develop partnerships.

CSCS certainly helped to build new relationships and deepen links with other organisations and groups. The course itself opened doors with local financial forums, and led to the development of UC Savvy which uses the style and content of materials in the CSCS programme but extends some information. UC Savvy is designed to be delivered to those supporting people who are claiming Universal Credit or directly to claimants. The backing of MAS also helped to raise the credibility and relevance of the course and of CUF's work in this area.

For the project to develop further partnership working needs to be raised to another level and more strategic in its approach so that it can reach community and public service providers, and large employers. This is the aim of the successful bid to Nesta's Inclusive Economy Partnership (IEP) programme to scale up CSCS (see below).

Embedding CSCS into networks and services

CSCS is being embedded in JFF and CUF's networks. The nationwide launch of UC Savvy represents a good opportunity to share information within and beyond CUF's networks. Interest from councils and housing providers to incorporate UC Savvy in their preparations for Universal Credit rollout is likely to increase and undertaking training of these frontline workers so that they can advise tenants on Universal Credit is a way in which elements of the course are likely to be incorporated into future services (also see details of the successful IEP bid, below).

Sustainability and Future Development

The detailed high quality nature of course materials, the high levels of satisfaction with the course and the indication that it is achieving outcomes suggest that CSCS has the potential to provide a useful practical introductory tool for financial capability training which could be utilised by a wide range of groups and organisations.

In order for the project to be applied more widely, course coordinators and Network Partners recognise the importance of strengthening various aspects of the course. For example, providing guidance on good facilitation and introducing an expectation that those delivering CSCS should attend a Train the Trainer course first, will help to maintain an appropriate degree of quality control for the ongoing sustainability and future development of the course, especially if it is to be replicated for other organisations. Ensuring that those people who want to access CSCS resources sign up to a website so that they can be alerted to the Train the Trainer course, linked to

trainers and notified about any updates will be essential for the ongoing development of a sustainable course which can be utilised by other groups and organisations, as well as providing guidance on factors like the costs of printing course materials and devising a proper costing plan.

Having somebody who really understands CSCS either because they have written and developed it or have used it a lot, is likely to be a factor in the course's ongoing success and development, particularly if it is to be updated and new modules and resources added in. Whilst CSCS provides a useful tool for financial capability training, the strength of CUF's networks has been an influential factor in how the pilot project has worked and in rolling out the project across CUF's networks and beyond.

Without further support to boost capacity a project like CSCS which is reliant on relational contacts and word of mouth is only likely to develop embryonically through CUF's local networks. In order to scale up the project JFF successfully applied for funding from the IEP. Findings from the impact evaluation gave JFF confidence when bidding that the CSCS materials were suitable for a wider audience and were applicable to a wider range of organisations such as large employers and service providers. Factors identified in the bid needed to increase the scale of the project include JFF being more strategic about the range of partners it works with including organisations like the large money advice providers, the National Housing Federation, local authorities and other VSC organisations, as well as employers with many employees on low incomes. Another objective is to research and define a sustainable revenue model. It is thought that a sustainable approach could develop through a differential fee model: from commercial rates to fee-free options. By working with big employers, service providers and suchlike then it might be possible to substantially scale up the project and create an income stream for the programme to enable subsidised delivery to the community/charity sector.

When putting the IEP bid together, participating in the WWF project and having findings from an external evaluation were seen as helping to give JFF credibility, both in terms of the quality of CSCS and the evidence of it having impact. Reference to participation in the WWF was included in the final stage two minute- pitch to the IEP. Both the evaluation and the approach to learning taken in the WWF helped CUF to take a reflective and robust approach to the work which informed delivery in 2017 and the IEP bid.

Sharing and Learning Activity

8.1. Sharing and learning activities

Much of the planned sharing and learning will be taking place once the final evaluation is complete so that the evidence can be shared. Alongside the full evaluation report the plan is to produce a short, attractive summary of the main findings using the CSCS branding so that it can be used to share the key findings with key audiences, together with information on what the CSCS programme is and offers. This summary report can then be used in an ongoing way to share with those who might incorporate the CSCS programme into their activities.

Throughout the project CUF have shared learning amongst Network Partners and with wider networks (CUF and JFF). This has been useful, both in terms of increasing learning and receiving useful feedback and in terms of maintaining and raising the profile of CSCS. The effectiveness of this ongoing sharing has been evidenced by requests for delivery beyond the original five pilot areas. For example, the Network Partner based in Stoke on Trent and the Black Country has delivered Train the Trainer CSCS in Middlesbrough and Nottinghamshire and the Liverpool based Network Partner has delivered in Preston. As the feedback has been positive Together Middlesbrough and Cleveland is keen to do more delivery of Train the Trainers and has been actively exploring this.

In particular sharing of ideas across the Network Partners group during delivery has helped with thinking about what the realistic model for CSCS is (i.e. that a lot of follow on from Train the Trainer sessions delivered will be one to ones) and future of CSCS. This has helped to refine the model and communicate more effectively to participants about the use of the material – instead of putting the emphasis on ‘running a course’ the emphasis is now on ‘using the materials’ with no suggestion that there is a hierarchy about how they are used.

Activities already carried out

Already undertaken are a variety of learning and sharing activities with a range of interests including MAS, internal stakeholders and networks and CUF Together Network Development Workers.

Sharing with MAS

- Interim evaluation report finalised in July 2017
- Met with MAS CEO and chair on 28th September 2017 to share learning and experience on:

- Project rationale - Key Aims and Methodology (Introduction to Cash Smart, Credit Savvy (CSCS)).
- How frontline staff and volunteers use the programme, how they are supported, plus questions/gaps.
- Key Findings - Learnings and issues arising from the Interim Evaluation, local and wider impact.
- The rollout of CSCS, and the wider delivery context at JFF.
- Experience of the fund to date.

This meeting helped JFF to review the work on CSCS and hopefully helped MAS to have a clear understanding of the reality of delivery on the ground.

Sharing with internal stakeholders and networks

- Ongoing information sharing via the CUF Wiki–
- JFF Board meeting to present an overview of CSCS and answer questions. A board member gave input into the Facilitators' Handbook to ensure clarity about how those delivering should avoid giving any financial advice.

Sharing with CUF Together Network Development Workers

- Session delivered at their Gathering on 17th October 2017 on sharing of progress on delivery and materials, with an opportunity for discussion and feedback.
- Also via Together Network Google Group

This sharing helped to encourage delivery beyond the five delivery areas for the WWF delivery.

Sharing with CUF network workers and central staff

- A Network Partner delivered CSCS to 10 people at Church House, London on 28th June 2017. This was advertised through the Together Network news.

This meeting didn't appear to generate additional course delivery, which is what was hoped for, but it did raise the profile of CSCS internally, which has been of benefit in maintaining the profile of the programme.

Future activities

The sharing of key findings and learning from the final evaluation report will take place at a number of forthcoming gatherings and meetings across CUF and JFF networks. Opportunities have been identified for sharing the findings of the evaluation, to ensure that they are widely engaged with and inform the further development of CSCS at the following levels:

- Process – continuing to improve the delivery and associated processes to maximise participation and impact.
- Strategic – informing decision making about future roll out, and resourcing of this.
- Community – raising awareness about the effectiveness of the programme amongst existing and new partners, and helping them understand the factors that affect effective delivery.

Development workers already involved in 2017 WWF delivery continue to promote and use CSCS with their networks but this will be refreshed once the final evaluation report is available and the summary can be shared. For future delivery beyond CUF and JFF networks, key considerations include reaching more people, capacity to deliver and to support delivery and finding ways of funding and delivering the materials. The JFF submitted a successful application to Nesta for the IEP programme to deliver CSCS to large employers and service providers at full cost and continue to deliver in community settings at a subsidised cost.

What worked well

- Face to face interactions worked well because they generate energy and unexpected outcomes. Feedback from forms etc. tends to elicit less creative responses.
- Sharing and involving those involved in delivery has resulted in practical solutions e.g. ongoing conversations with Network Partners led to a change in the size of booklet which will be cheaper and easier to produce and looks really good. This could significantly reduce costs for future delivery.
- Sharing information with Together Network Development Workers resulted in useful feedback on the resources, including a plea not to overemphasise the uniqueness of CSCS but rather offer it as one solution among a number of choices – this is useful for future relationships with those operating in the same space.
- Meeting with MAS helped to build understanding of the advantages of CUF and JFF not being an official/statutory body when working with people that would have been much harder if they represented some sort of statutory authority.

Appendix 1: Additional information required by MAS Evidence Hub to accompany Executive Summary

Year of publication	2018
Contact details for author (if available)	j.m.gilbertson@shu.ac.uk
Programme delivered by (name of organisation)	Delivered by Just Finance Foundation (JFF), formerly by CUF before the charity was independently registered.
Overview sentence	Cash Smart Credit Savvy (CSCS) is an introductory budgeting and financial capability programme, delivered by CUF to working age individuals and Train the Trainers in community settings. Mixed method process and impact evaluation.

Type of organisation	<input checked="" type="checkbox"/> Charity <input type="checkbox"/> Housing association <input type="checkbox"/> Think tank <input type="checkbox"/> University <input type="checkbox"/> Local authority <input type="checkbox"/> Professional body <input type="checkbox"/> Social Enterprise <input type="checkbox"/> Trade Association <input type="checkbox"/> Cooperative Society <input type="checkbox"/> Other
Project Location	<input checked="" type="checkbox"/> South East England <input checked="" type="checkbox"/> South West England <input type="checkbox"/> London <input checked="" type="checkbox"/> the Midlands <input checked="" type="checkbox"/> North East England <input checked="" type="checkbox"/> North West England <input type="checkbox"/> Scotland <input type="checkbox"/> Wales <input type="checkbox"/> Northern Ireland
	<input checked="" type="checkbox"/> Urban <input checked="" type="checkbox"/> Rural
Type of intervention	<input type="checkbox"/> Existing intervention <input checked="" type="checkbox"/> Scaling up an existing intervention <input type="checkbox"/> Piloting a new approach
Life stage	<input type="checkbox"/> Children and young people <input type="checkbox"/> Young adults <input checked="" type="checkbox"/> Working age <input type="checkbox"/> Financial difficulty <input type="checkbox"/> Retirement planning <input type="checkbox"/> Older people in retirement
Segmentation*	<input checked="" type="checkbox"/> Struggling <input checked="" type="checkbox"/> Squeezed <input checked="" type="checkbox"/> Cushioned
Topic Addressed	<input checked="" type="checkbox"/> Saving <input type="checkbox"/> Pensions and retirement planning <input checked="" type="checkbox"/> Credit use and debt <input checked="" type="checkbox"/> Budgeting and keeping track <input type="checkbox"/> Insurance and protection <input type="checkbox"/> Financial education <input type="checkbox"/> Dealing with financial difficulties
Type of intervention**	<input checked="" type="checkbox"/> Workshops, group training <input checked="" type="checkbox"/> One-to-one advice (face to face) <input type="checkbox"/> Helpline/email advice <input type="checkbox"/> School workshops/ curriculum <input type="checkbox"/> Communication and messaging <input type="checkbox"/> Digital Tools (e.g. budgeting tools, apps, "money MOT")

	<input type="checkbox"/> Peer education/community champions <input type="checkbox"/> Training for teachers/other professional <input type="checkbox"/> Other,
Is the intervention delivered (entirely or in part) by volunteers?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
What types of evaluation have you conducted? ***	<input checked="" type="checkbox"/> Process evaluation <input type="checkbox"/> Outcome evaluation <input checked="" type="checkbox"/> Impact evaluation <input type="checkbox"/> Cost-effectiveness analysis
FinCap outcomes measured by the project****	<input checked="" type="checkbox"/> Behavioural <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Managing Money Day to Day <input type="checkbox"/> Managing and Preparing for Life Events <input checked="" type="checkbox"/> Mindset (Attitudes and Motivation) <input checked="" type="checkbox"/> Ability (Skills and Knowledge) <input type="checkbox"/> Connection (Ease and Accessibility) <input type="checkbox"/> Other
What types of evaluation design did you use?	<input type="checkbox"/> Post intervention surveys only <input checked="" type="checkbox"/> Pre-and-post surveys, no control <input type="checkbox"/> Control group (receiving a different intervention or no intervention) <input type="checkbox"/> Sequential roll-out, stepped wedge <input type="checkbox"/> Other
Nesta standard of evidence *****	<input type="checkbox"/> Level 1 <input checked="" type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Level 4 <input type="checkbox"/> Level 5