

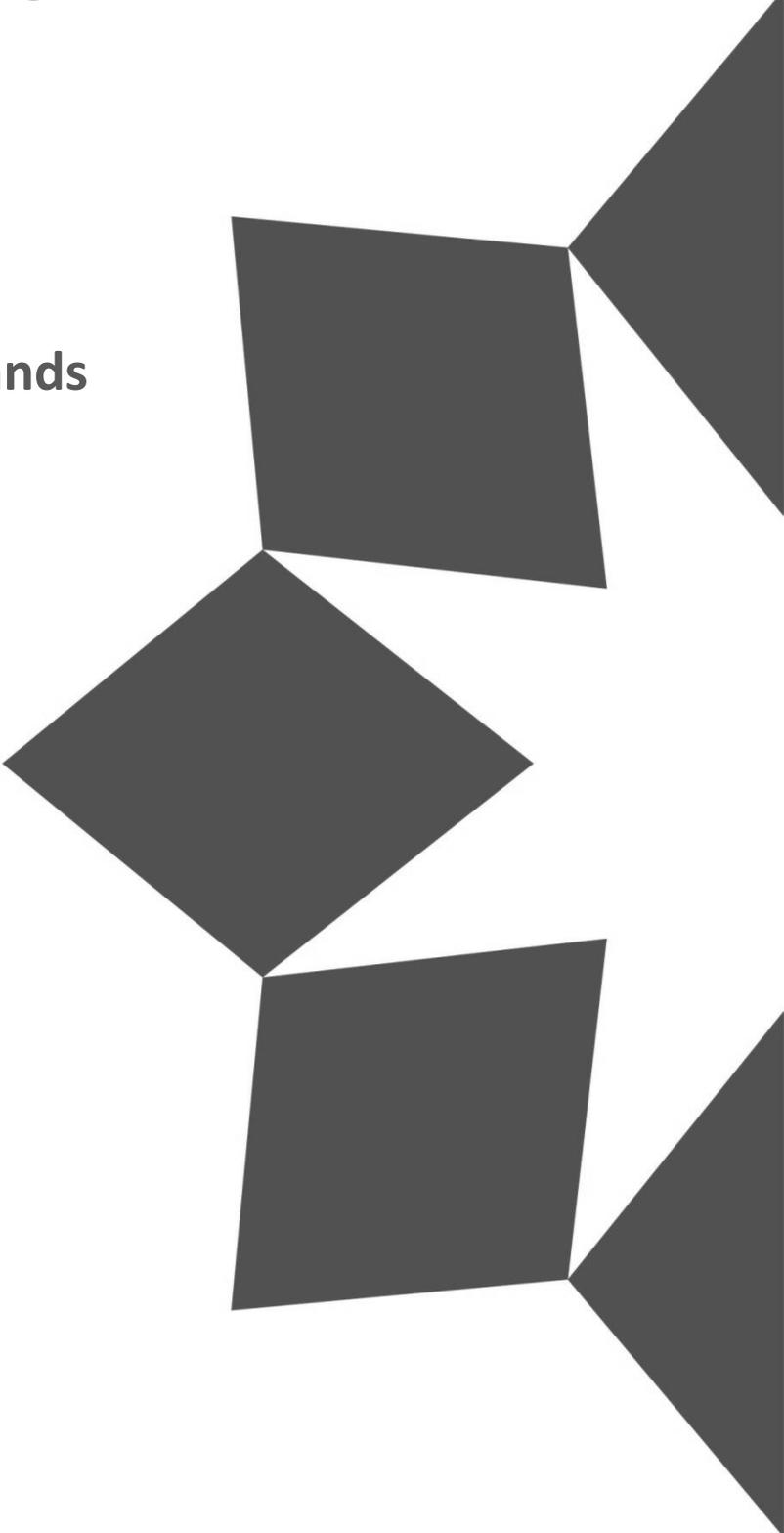


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#FinancialChampions

Groundwork West Midlands

Final report
July 2018



Funded by



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Cover sheet

If you ticked yes in the previous column, please also complete one of the three columns below

FinCap Outcome	Intended to capture outcome as per evaluation plan	Outcome was captured and achieved	Outcome was captured but not achieved	Outcome was not captured
Mindset				
Attitudes to savings and financial goals (adults)				
Attitudes to considered spending (adults)				
Financial confidence (adults)	✓		✓	
Ability				
Financial knowledge and understanding	✓		✓	
Basic Skills: Applied numeracy, Literacy & Problem Solving*				
Basic Skills: Digital literacy*	✓	✓		
Connection				
Digital engagement				
Financial engagement	✓		✓	
Exposure and access to appropriate products and channels	✓		✓	
FinCap Behaviour				
Managing money well day to day	✓		✓	
Preparing for and managing life events				
Dealing with financial difficulty				

**these should be demonstrating a skill rather than acquiring knowledge*



Project details and acknowledgements

Title	#FinancialChampions Project
Client	Groundwork West Midlands
Project number	16184
Authors	Sophi Ducie
Research Manager	Sophi Ducie
Reviewed by	David Chong Ping and Adam Knight-Markiegi

M·E·L Research would like to thank Kirsty Hill from Groundwork West Midlands for her assistance on the evaluation. We'd also like to thank all the Financial Champions and workshop participants who provided their feedback on the project.

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Glossary

Ageing Better in Birmingham – this project is part of the national Ageing Better programme, funded by the Big Lottery Fund and managed by Birmingham Voluntary Service Council (BVSC) which works to reduce isolation in the city through a grass-roots approach designed to empower and connect individuals, helping to create sustainable change in communities.

AoEG (The Age of Experience Group) – is a group of older people, who have experienced social isolation and meet up bi-monthly to discuss their experiences on the Ageing Better in Birmingham project, future opportunities and training needs.

Census Output Areas¹ (OAs) – Area built from clusters of neighbouring unit postcodes. They are designed to have similar population sizes and be as socially similar as possible based on tenure of household and dwelling type.

¹ <https://www.ons.gov.uk/methodology/geography/ukgeographies/censusgeography#output-area-oa>



Executive summary

Project context

Groundwork West Midlands received funding from the What Works Fund to deliver a community led mentoring model, named the #FinancialChampions project. The project aimed to help reduce social isolation in the older generation through the use of digital tools and technology, with participants becoming more financially capable. The project was delivered in 2017 in targeted areas of Birmingham and was delivered in two main ways: 1. 16 older residents² trained up as Financial Champions to provide a peer to peer mentoring model to a wider network of 122 residents through the delivery of 14 workshops. 2. A wider network of older residents (n=122) took part in workshops which focused on improving digital and financial capability.

Evaluation

To help Groundwork West Midlands add to the evidence base for similar projects, M·E·L Research were commissioned to carry out an evaluation. The aim of the evaluation was to address two research questions: 1. How can digital/social inclusion projects help older people become more financially capable? 2. How effective can a peer mentoring or 'champions' model help to cascade financial capability information in an appropriate way to the target group?

The evaluation used a mix of approaches, both qualitative and quantitative. The theory of change developed for the evaluation used the Money Advice Service's Financial Capability Outcomes Framework to identify key indicators which measured any change as a result of the project. The intended outcomes of the project were:

- Older people live within means and feel more secure and in control.
- Older residents are more able to keep track of finances because they use online banking regularly.
- Older residents are more confident they have appropriate products because they access guidance about money online.
- Older residents are making the most of their income by shopping online for better deals.
- Older residents are better at sticking to a budget because they are using online budgeting tools.
- 20 volunteer Financial Champions able to provide basic advice and guidance in digital literacy and online budgeting applications.

² 50 plus age group



Methodology used

Qualitative

Target population	Workshop participants and Financial Champions
Consultation period	November and December 2017
Sampling method	Participants of the #Financial Champions programme and Financial Champions who helped deliver the workshops
Data collection method	Focus Groups and semi-structured telephone interviews with workshop participants and Financial Champions Observational research carried out during workshop delivery
Total sample	Focus Groups = 2 groups with workshop participants and 1 group with Financial Champions 12x semi-structured telephone interviews 2x observational research activities

Quantitative

	Baseline	Post
Target population	Workshop participants and Financial Champions	
Consultation period	January-March 2017	November-January 2017/18
Sampling method	Participants of the #Financial Champions programme and Financial Champions who helped deliver the workshops	
Data collection method	Interviewer administrated face to face surveys	
Total sample	112x surveys with workshop participants 20x surveys with Financial Champions	72x surveys with workshop participants 14x surveys with Financial Champions

Key findings

Financial capability (mindset)

- The peer to peer support model was well received by participants. The similarity of the (age) group allowed people to easily relate to each other by providing practical and usable information.
- Some workshop participants and Financial Champions became more aware of financial guidance and advice by taking part in the project.



- Most workshop participants and Financial Champions felt more organised in managing their finances day to day and feeling in control of their finances, but this wasn't necessarily as a result of using online services.

Financial capability (ability)

- The majority of the Financial Champions agreed the project equipped them with basic skills and knowledge to provide peer to peer support.
- The majority of Financial Champions felt more capable when accessing and providing advice and guidance about finances since taking part in the project.
- It was common for workshop participants and Financial Champions to find it easier to find various sources of information online since taking part in the project.
- Some workshop participants and Financial Champions felt they had made improvements in being able to navigate online and find the information they need. Although more in-depth research showed that this was related to a change in their mindset, and not all felt confident in doing this by themselves.

Financial capability (behaviours)

- For the vast majority of workshop participants and Financial Champions the quantitative data indicated that there were increases across various online activities. For example, using the internet for emailing, online banking, researching topics, using comparison sites etc. The qualitative research showed that although participants were aware of online banking, shopping etc. they were hesitant to use it or follow through with a purchase.

Connection

- Exposure and access to sources of information online, as well as online services had improved with participants being more aware of what was out there; but this didn't necessarily lead to any change in behaviour.
- With regards to the level of social isolation of participants; this was relatively low, and improved slightly after the project had finished.

Conclusions & recommendations

A peer to peer mentoring model can be effective in providing digital literacy support and signposting to further advice and guidance. There is evidence that the mindset of project participants has improved which can be seen through the increased levels of digital and online activity. However, the evidence that



the project led to participants being more financially capable through a change in behaviour, has only been partially met. This seems to be constrained by a number of factors such as the confidence of participants to go through with an online purchase or to bank online, concerns with online security and a lack of trust, and participants' preference to speak to someone or physically see a product. Additionally, in some, the long term generational behaviours that this age group are more likely to have are more difficult to overcome, such as cultural norms. The evaluation identified a set of key recommendations for future projects:

- Deliver a course of shorter workshop sessions, with each focusing on a specific topic.
- Provide follow up support, most feasibly through a step by step booklet.
- Participants valued the practical elements of the session; a more 'do and learn' approach is recommended in any future projects.
- Improve on the workshop set up, for example; having enough computers and a good internet connection

Methodological limitations

- The project did not include a control group (gathering data from people that did not participate) in order to provide counterfactual evidence with which to assess outcomes. This limits the robustness of the evaluation, as it is unable to compare behaviour change amongst participants with that reported by a control group.
- While we have undertaken research activities, the impact of the project was measured only through self-reported behaviours. No independent validating observations were made so the evidence is intrinsically limited.
- A larger scale evaluation would be more robust, including assessing participants' perceptions straight after the sessions and then following up a few weeks later into what changes have occurred as a result of the project.
- Due to the length of the evaluation, in some instances participants found it hard to recall some aspects of the workshops.

Learning and sharing activity

Throughout delivery, feedback was gathered and then circulated to help shape future work. In summary, the following learning and sharing activities took place.

1. Project updates and challenges were shared with Groundwork West Midlands Board, Ageing Better in Birmingham and its wider networks.
2. Learning and sharing also took place at the Ageing Better National Learning and Sharing Conference in October 2017



3. Over the duration of the project a #FinancialChampions handbook was co-designed with Financial Champions and Workshop participants.
4. The findings were shared at the Ageing Better in Birmingham 'Spring Forward' event in March 2018.
5. Groundwork West Midlands takes part in coordinated hub meetings where good practice is shared with other Groundwork Trusts.



Introduction

Overview of the project

About the #FinancialChampions project

During 2016, Groundwork West Midlands received funding from the What Works Fund to deliver a community led mentoring model; named as the #FinancialChampions project. The project aimed to help reduce social isolation in the older generation through the use of digital tools and technology and participants becoming more financially capable. This was a pilot project and used a test and learn approach.

“Almost two fifths of people aged 65 and over in the UK feel out of touch with the pace of modern life and 9% say they feel cut off from society³.”

Groundwork West Midlands worked with the Birmingham Voluntary Service Council (BVSC) which delivers a project called Ageing Better in Birmingham. The Ageing Better Project provided access to a network of volunteers (The Age of Experience Group) to support this community led mentoring approach. Overall the project comprised of two tiers of delivery.

- Firstly, older (50+ years old) residents who have had direct experience of social isolation were recruited through the Ageing Better project to be trained up as Financial Champions, to provide a peer to peer mentoring model to a wider network of residents.
- Secondly, a wider network of older residents (n= 122) took part in workshops (n = 14) delivered across Birmingham which focused on improving digital and financial capability.

The project focused on specific areas in Birmingham, such as Tyburn, which have a higher prevalence of social isolation within the 50 plus age group. A study in 2015 carried out by Age UK⁴ recognised that there is a lack of high quality evidence to demonstrate the impact of different interventions on loneliness. Factors such as low income, access to technology and other societal factors ie economic change (benefit, pension changes) can be a contributing factor to loneliness⁵. It is therefore important to understand the impact a project which tests financial capability has on the level of social isolation for this age group.

³ GfK/ NOP Help Unite Generations (HUG) survey for Help the Aged, 2005 (unpublished)

⁴ Jopling, K, *Promising approaches to reducing loneliness and isolation in later life*. Age UK and Campaign to End Loneliness: London (2015)

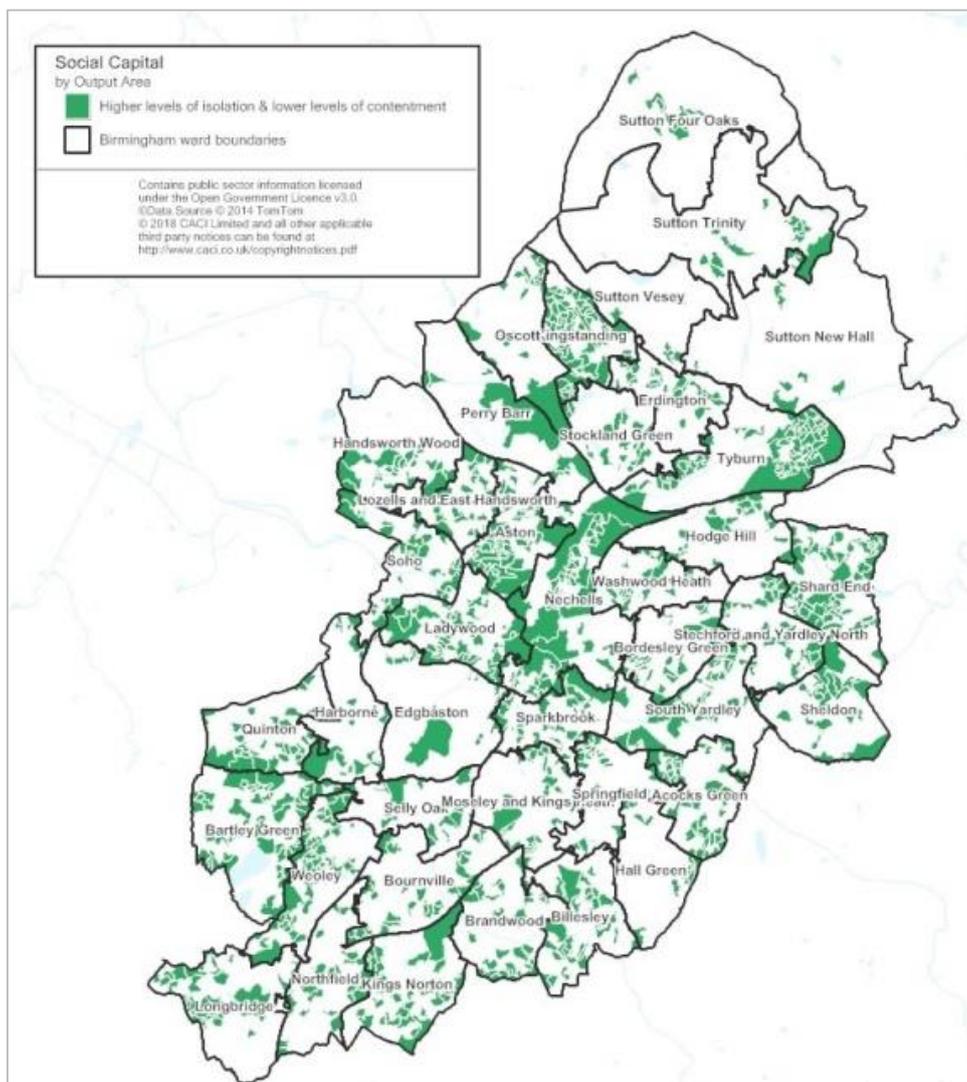
⁵ H. Griffiths, *Future Cities Catapult; Social Isolation and Loneliness in the UK, with a focus on the use of technology to tackle these conditions* (2013) (page 7)



“A direct correlation exists between low income and loneliness and isolation among older people⁶.”

The map below pinpoints areas in Birmingham with higher levels of social isolation and lower levels of contentment.

Map 1: Higher levels of social isolation and lower level so contentment by Output Area across the target area



⁶ Bolton, M. (2012) *Loneliness: the state we're in: a report of evidence compiled for the Campaign to End Loneliness*. Abingdon: Age UK Oxfordshire (page11)



Project activities delivered

The project ran from November 2016 to January 2018. A summary of the activities delivered through the project, alongside a table showing targets and achieved outputs, is shown below.

Steering group - Through partnership working with BVSC, members of the Age of Experience Group (AoEG) helped steer the development of the #FinancialChampions project. The group consisted of people over the age of 50, who had all experienced social isolation, who were more capable of using digital technology and were able to speak on behalf of their wider peer group. This stage of engagement was crucial in helping to develop the content and direction of the project.

Financial Champions – The fundamental aim of the #FinancialChampions project was to provide peer to peer mentoring to help cascade financial capability information in an appropriate way to the target group. Overall 16 Financial Champions were recruited who volunteered to provide peer to peer support to participants who attended the workshops.

Groundwork West Midlands worked with the AoEG to recruit some of the Financial Champions at the beginning of the project, as well as wider networks linked to Ageing Better in Birmingham (N=8). In addition, due to lower than anticipated volunteers at the start of the project, some of the Financial Champions were subsequently recruited from participants who attended the workshops (N=8).

The Financial Champions attended an initial workshop as part of their training to become a champion, but all were selected due to their prior experience of using digital technology within the target age group (50+). To assist the Champions in getting to the workshop venues, Groundwork West Midlands provided transport to and from the venues.

Workshops – Overall 14 workshops were delivered. Participants over the age of 50 were invited to take part in the workshops via existing group leaders through the voluntary network and other promotional methods (please see **Appendix F** for an example of the recruitment poster). Over 50's group leaders were contacted and worked jointly with Groundwork West Midlands to recruit participants. The sessions introduced participants' to online basics, budgeting, shopping and banking. This was done through theory and practical sessions. Each workshop was led by a Groundwork representative and had at least one Champion present to provide peer to peer support. Each participant attended one workshop which was delivered over six hours. Participants were provided with handouts and presentation slides (please see **Appendix E** to view the workshop presentation slides and **Appendix D** to view the Financial Champions booklet).



Table 1: Project activities

Activity	Target	Achieved
Steering group	4 x consultation groups	4 x consultation groups
Financial Champions	20 x volunteers	16 x volunteers
Workshops	12 x workshops with 90 participants	14 x workshops with 122 participants

Changes to project delivery

1. Recruitment of Financial Champions

At the outset, the recruitment of Financial Champions was lower than initially anticipated. The interest in becoming a Financial Champion was fairly high amongst participants, but feedback showed that health, confidence levels and family responsibilities were a barrier to participants taking on the role. A recruitment presentation was also produced to try and increase the uptake (please see **Appendix G** for the Financial Champions recruitment presentation).

In late December 2017 four additional workshops were planned. The aim was to increase the recruitment of Financial Champions through the delivery of these additional workshops. Unfortunately two of the workshops had to be cancelled due to the heavy snowfall experienced in 2017.

Evaluation purpose

Groundwork West Midlands wanted to add to the evidence base for similar projects that had been conducted. This included the creation of resources, co-developed by older people, which could be used in the future to help people to get online safely and manage their finances.

Groundwork West Midlands developed a Theory of Change (ToC) model using the Money Advice Service Financial Capability outcomes framework⁷ (FinCap) which described the change the project wanted to enact and what was required to make this change happen. An outcomes framework was developed to test the Theory of Change model as part of the evaluation. As the evaluation used

⁷ https://www.fincap.org.uk/outcomes_adults



FinCap, the evidence from other evaluations assessing against the same outcomes can be easily synthesised.

Theory of Change model

IMPACT

- Increased financial resilience amongst older residents in Birmingham
- Older residents in Birmingham better prepared for life events
- Older residents in Birmingham less isolated as a result of getting online
- Increased independence amongst older residents in Birmingham

OUTCOMES

- Older people living within means and feel more secure and in control
- Older residents are more able to keep track of finances because they use online banking regularly
- Older residents are more confident they have appropriate products because they access guidance about money online
- Older residents are making the most of their income by shopping online for better deals
- Older residents are better at sticking to a budget because they are using online budgeting tools
- 20 volunteer #Financial Champions able to provide basic advice and guidance in digital literacy and online budgeting applications

OUTPUTS

- 90 people trained in basic digital literacy and financial capability through the delivery of 12 workshops
- 20 volunteers from the AoEG (and wider Ageing Better network) trained up as #Financial Champions
- Bespoke training resource pack created in collaboration with #Financial Champions
- 3 focus groups conducted

ACTIVITIES

- Development of a evaluation framework with AoEG
- Initial training of AoEG
- Development of training resource pack with AoEG
- 12 workshops with groups established through the Ageing Better network across Birmingham
- Evaluation with #Financial Champions and of participants from workshops – questionnaires and focus groups

INPUTS

- What Works Fund: #Financial Champions project
- AoEG (20 volunteers)
- Ageing Better Hubs (5)
- Hub leads
- BVSC (in kind support)
- Evaluator - £7,000 over the project
- Staffing – Community Project Coordinator, 1.5 days per week, Team Leader support

Evaluation approach

To support Groundwork West Midlands in measuring how successful the #FinancialChampions project was, M·E·L Research were commissioned to carry out an evaluation. The evaluation included a delivery (process) and outcome assessment of the project. The aims of the evaluation were to answer the following research questions:



1. How can digital/social inclusion projects help older people become more financially capable?

2. How effectively can a peer mentoring or 'champions' model help to cascade financial capability information in an appropriate way to our target group?

Below presents the Money Advice Service policy questions addressed through the research:

- How can we help older people, post retirement, to manage their finances through key life events and to plan ahead for later life?
- How can digital inclusion interventions help people stay in control of their money later in life?
- How can we help people in later life guard against financial scams?

To best answer the research questions the evaluation used a mixed method approach (qualitative and quantitative). The quantitative data allowed us to test the research questions and provided more statistically robust results; whilst the qualitative research provided more in-depth, rich data to support the quantitative research. The following research activities were delivered:

Table 2: Research activities **Some questionnaires were administered by telephone*

Research activity	Details
Baseline and post workshop participants face to face surveys	112 x baseline and 72 x post surveys completed with workshop participants
Baseline and post #Financial Champion *face to face surveys	20 x baseline and 14 x post surveys completed with Financial Champions
Semi-structured telephone interviews with Financial Champions	12 x interviews averaging 20-30 minutes carried out mid-delivery
Focus groups with workshop participants and Financial Champions	1 x Focus group delivered with 5 Financial Champions 2 x Focus groups delivered with 9 workshops participants
Workshop delivered observational research	2 x workshops observed

**Some questionnaires were administered by telephone*



The ToC developed for the evaluation used the FinCap to identify key indicators which measured any change as a result of the project. The key indicators looked at Mindset; such as attitudes and motivators, Ability; such as skills and knowledge and Behaviours; such as management of household budgets. The table below presents how each research activity addressed the Financial Capability outcomes.

Table 3: Financial Capability Outcomes linked to each research activity

Research Activity	FinCap Outcomes			
	Mindset	Ability	Behaviours	Other
Baseline & post surveys	<ul style="list-style-type: none"> ▪ Attitudes & motivators to using the internet ▪ Awareness of where to access advice on financial matters 	<ul style="list-style-type: none"> ▪ Ability in accessing advice & signposting to advice on financial matters ▪ Level of digital literacy 	<ul style="list-style-type: none"> ▪ Management of day to day finances & feeling in control of finances ▪ Behaviours used to track finances 	<ul style="list-style-type: none"> ▪ Levels of social capital
Semi-structured interviews	<ul style="list-style-type: none"> ▪ Awareness of accessing advice on financial matters & signposting to peers. 	<ul style="list-style-type: none"> ▪ Suitability of a peer mentoring model ▪ Confidence when going online 	<ul style="list-style-type: none"> ▪ Managing finances 	<ul style="list-style-type: none"> ▪ Involvement in the community ▪ Training provided ▪ Project expectations ▪ Workshop participation & improvements
Focus Groups	<ul style="list-style-type: none"> ▪ Attitudes & motivators to using the internet ▪ Attitude towards making money go further / choosing products & services ▪ Willingness to talk to others ▪ Awareness of guidance providers & how to access their support 	<ul style="list-style-type: none"> ▪ Digital skills for management of finances ▪ Access to appropriate guidance & advice 	<ul style="list-style-type: none"> ▪ Budgeting and keeping track of finances ▪ Managing money & being in control ▪ Not spending inappropriately 	



Analysis

Qualitative data

The semi-structured interviews and focus groups were chosen to test if the project brought about any behaviour change in relation to the mindset, ability and behaviour of participants. Interviews and groups were recorded digitally, with key themes and findings extracted and entered into a transcript analysis template for further exploration.

The pattern of response was further examined through a content analysis in which the qualitative evidence from the interviews and focus groups were systematically categorised, identifying key themes.

Quantitative data

Quantitative data was collected by Groundwork West Midlands. Baseline surveys were carried out prior to the residents attending a workshop (either in a workshop participant or Financial Champion capacity). Follow-up surveys, using a tracking questionnaire, were carried out approximately four weeks after the delivery of the workshop and were administered by Groundwork West Midlands. It should be noted that not all participants completed a follow-up survey, to try and address this, a small proportion of surveys were completed by telephone. Analysis was carried out to establish any change pre and post the project.

The sample sizes for both the Financial Champions and workshops participants' survey was small. Caution should therefore be taken when interpreting results and these should be viewed as indicative only. No sub-group analysis has been carried out due to the small sample sizes achieved. Table 4 below presents the surveys completed and the completion rate based on the number of people who took part in the project.

Table 4: Surveys completed and completion rates

	Project participants	Surveys completed	Completion rate
Financial Champions Pre survey responses	16	16	100%
Financial Champions Post survey responses	16	14	88%
Workshop participants Pre survey responses	122	112	92%
Workshop participants Post survey responses	122	72	59%



Within the main body of the report, where percentages do not sum to 100%, this is due to computer rounding. Where figures do not appear in a chart or graph, these are 3% or less. The 'n' figure referred to in each chart is the total number of project participants responding to the question with a valid response.



Delivery (process) evaluation findings

The #FinancialChampions was a test and learn project which aimed to unpick how digital/social inclusion can help older people become more financially capable and how effective a peer mentoring model can be to cascade financial capability to the over 50's.

Did the project evolve as anticipated?

The projects focus was improving the financial capability of residents assisted through a peer to peer mentoring approach. As this was a test and learn project, it was envisaged that elements of the delivery would change through the projects lifetime. The project took the learnings on board and adapted the approach, for example:

- The recruitment of #FinancialChampions: The recruitment of Financial Champions was lower than initially anticipated. The interest in becoming a Financial Champion was fairly high amongst participants, but feedback showed that health, confidence levels and family responsibilities were a barrier to participants taking on the role.
- Additional workshops delivered: The aim was to increase the recruitment of Financial Champions through the delivery of these additional workshops.

Did the project reach its target audience?

All workshops participants and Financial Champions were aged 50 and over, lived within the Birmingham boundary and fell within a mix of wards such as Erdington, Nechells, Tyburn, Sparkbrook, etc. Table 5, below presents the demographic data collected.

There were more women than men, from a broad range of ethnicities, who engaged with the project. Generally men are less likely to engage with a range of services for example; health care, mental health etc. For future project, more work could be done in getting more men to participate.

Table 5: Demographic data collected (combined workshop participants & Financial Champions)

Gender	Count	%
Male	37	32%
Female	80	68%
Base	117	100%



Ethnicity	Count	%
White	81	68%
Asian	17	14%
Black	14	12%
Mixed	1	1%
Other	6	5%
Base	119	100%

All participants provided their postcode which was then profiled using ACORN⁸ segmentation tools to help identify broader demographic and social characteristics as proxy indicators. Project participants were more likely to fall into ACORN categories with higher levels of deprivation such as 'Poorer Pensioners' and 'Modest Means'. When comparing the profile of participants against Birmingham as a whole, there were higher proportions on low incomes (<£20k per annum), more likely to receive income support (e.g. Disability Allowance) and live in social rented accommodation (typically flats/maisonettes and bungalows).

The profile was also assessed against Wellbeing ACORN⁹; this takes into account the level of Social Capital. When compared against the profile of Birmingham, there are higher proportions classified as 'Limited Living' and 'Hardship Heartlands'. These groups are more likely to have lower levels of contentment (not satisfied with income of household, life overall) and higher levels of social isolation (e.g. disagree that they belong to neighbourhood, can talk to neighbours, can go to someone for advice). Low income and access to technology can be a contributing factor to loneliness; it is therefore important to understand the correlation between financial capability and the level of social isolation for this age group.

Based on the demographic data collected and the ACORN¹⁰ profile of participants, the project appears to have succeeded in engaging with its target population.

Motivations for taking part in the project

Financial Champions and workshop participants were asked why they took part. Results show that most commonly cited was to learn more practical skills online, as well being able to better interact

⁸ Acorn is a classification system that segments the UK population by analysing demographic data, social factors, population and consumer behaviour. Acorn is broken down into three tiers; 6 categories, 18 groups and 62 types. Acorn provides valuable insight into helping to target and understand the attributes of households and postcode areas.

⁹ Wellbeing Acorn segments the UK household population into 4 top-level groups, which are further subdivided into 25 types. It provides supporting information, giving a wide range of health-related behavioural and attitudinal profiles



and connect with others. ONS reported that in 2017, internet usage in the 65 to 74 age group had increased from 52% in 2011 to 78% in 2017, closing the gap on younger age groups¹¹. This shows a need for such projects.

Financial Champions

- Get involved and be part of the community
- To help others

Workshop participants

- To become better at using the internet
- Learn new skills
- To connect online with family and friends

Providing Financial Champions with skills and knowledge

All Financial Champions were selected as they had some skills in using digital technologies. It became apparent early on, that the time, skillset and confidence required by volunteers to be able to co-deliver the workshops was not available.

“The delivery of the workshop was enjoyable, but [I] wouldn’t feel comfortable in delivering a workshop myself.” Financial Champion, female

Instead of co-delivering the workshop, Financial Champions provided one to one support by circulating around the room and providing practical advice from their own experiences.

Financial Champions were asked how confident they felt in supporting the delivery of the workshops. Champions felt most confident in their knowledge of digital technology, the resources and support available to them and talking to others about digital technology.

Champions felt slightly less confident in being able to signpost to other services and talking to others about financial matters. But overall, the workshop approach seemed to have worked well in practice and as a result nine in ten of the Financial Champions felt the training was sufficient.

Agreed the workshop provided enough training (n=13)



(Tabulated results can be viewed in Appendix B, Table B1)

¹¹ Internet users in the UK: 2017, Office of National Statistics



How did the peer mentoring model work in practice?

Financial Champions felt that the workshop participants felt more at ease with ‘helpers’ that were of similar age and in a similar position (both financially and socially). The homogeneity of the age group allowed people to easily relate by providing practical and usable information. Workshop participants felt it was useful having someone to speak to and talk them through certain aspects of the session.

“Having an older person as peer was seen favourably, as the group could relate to the older person better.” Financial Champion, female

“Peer mentoring is a very good thing; it’s like having a friend. You can learn stuff. It depends on how you learn. I learn by tell, show, do. I’ll stand there; support you, while you have a go yourself. That’s a really good way of learning. Actually doing it yourself is essential’.” Financial Champion, female

“We all learnt from each other. And if I didn’t know then I’d ask someone next to me.” Workshop participant, female

The peer to peer support and participation in the workshop also appeared to help people build relationships.

“It was great to meet new people” #Financial Champion, female

“It was nice meeting the other ladies that were doing this volunteering and we are both looking forward to doing it again.” #Financial Champion, female

Through the observational research carried out, the peer mentoring seemed beneficial. Having peers sit next to each other, meant that someone was on hand to give instruction in terms what they need to do next etc. was valued by the majority. It also helped participants overcome any difficulties and allowed any information gaps to be filled without interrupting the whole workshop.

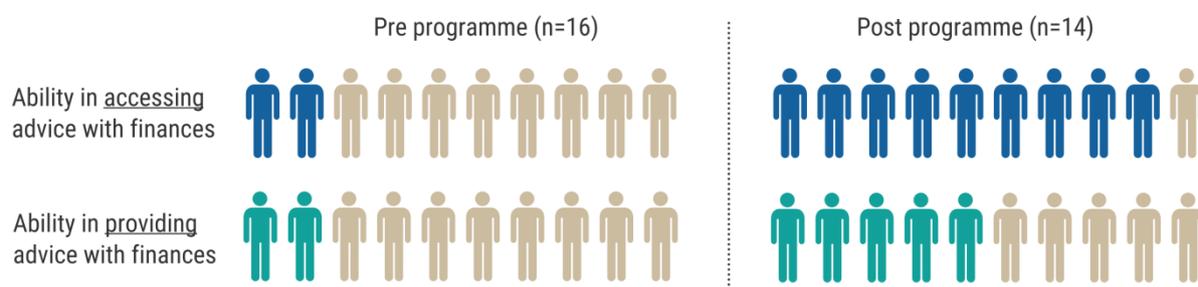
This also helped participants in overcoming any confidence issues by having someone else by them to support and encourage them to press a key or click a link that they perhaps would not do on their own at home.

Results from the pre and post surveys showed that Financial Champions were clearer on accessing advice, guidance and tools about financial situations than actually providing advice. Although, when comparing the changes before and after the project, there were increases in the proportion stating that they have ‘a clear idea how to do his’ for both indicators. For example, two out of ten of the



Financial Champions felt they had a clear idea how to access advice etc., this increased to nine out of ten after the project. This shows a positive shift in the ability of volunteers (Ability outcome).

#Financial Champions: I have a clear idea about how to do this



(Tabulated results can be viewed in Appendix B, Table B2)

What worked well and what didn't work that well?

What worked well?

- **Practical demonstration of the online budgeting tool**

It was very clear that participants appreciated the practical elements of the workshop. Participants frequently mentioned the online budgeting tool. One #Financial Champion said:

"They've never actually seen their finances in front of them. That was the moment, they saw their tax, their insurance and who they're paying it to and how much it came to. And they said 'how much?' I'm paying too much to somebody!" Financial Champion, female

The observational research showed that most of the participants weren't aware of the Money Advice Service website, but they had heard of the Money Advice Service more generally. This exercise seemed to be thought provoking for participants as this exercise generated a lot of debate and conversation around their own spending habits. They would compare and contrast and seemed to learn from each other.

- **Introducing participants to being secure online**

Participants really appreciated the topic covered on being secure online. Commonly recalled during the qualitative interviews was that people should check if a website is secure by looking at the padlock symbol. Participants recalled this frequently and felt these small measures provided them with more confidence.



“Yeah they showed us how to make sure that the lock was on... the padlock” Workshop participant, female

“I thought the workshop was fantastic, useful and I learned a lot. I now feel more confident to use the internet securely and to watch for scam emails.” Workshop participant, female

What didn't work that well

- **Effectiveness of delivering one off sessions**

A general consensus from the workshop participants and Financial Champions that the sessions should have been delivered over a number of days, with each focusing on a specific topic. Although participants praised the content and delivery of the workshops, they felt there was too much information provided in just one session.

“Because of the limited time, there wasn't enough time to get into it. It was nobody's fault, it just happened like that.” Workshop participant, female

“The session needed to be longer and spread over two days to cover the amount of topics they had in the plan.” #Financial Champion, male

“Not long enough, if it was 3 or 4 days we could get more info and knowledge, still could have learnt more.” #Financial Champion, male

“A series of workshops would be good!” Workshop participants, male

How could the project be more effective and efficient?

- **Provide follow up support**

Participants had varying levels of digital literacy, and although they enjoyed taking part in the workshops, some didn't feel confident in carrying on with this away from the workshop setting.

“It's ok while you're here but once you're home, and you're on your own without that backup, it's like swimming without armbands” Workshop participant, female

Participants provided a number of recommendations such as from having a booklet guide to follow at home; having someone they could call upon (buddy system) or to be able to attend further sessions. Participants were provided with a booklet (please see **Appendix D**) to take home.



“Buddying up, because others won’t have grandchildren [to help]... that would be useful. What are you going to use afterwards, outside of the classroom, for support in the future?” Financial

Champion, female

- **Shorter more frequent sessions**

All participants felt that any future projects should consider delivering a number of shorter sessions focusing on a specific topic. Participants would then find it easier to take this home and digest the information, as well as potentially putting this into practice.

“When you get home trying to process everything, you forget... but if you’re on a shorter session... more frequently then you can concentrate on one thing per hour and get that right and then you’re ready for the next subject.” Workshop participants, female

- **More practical elements included**

Both the workshop participants and Financial Champions felt the workshops were very useful and delivered well, but commonly mentioned was a need to include more practical elements. This was more so for some of the sessions when participants had to share a computer. Five workshop participants felt the workshop didn’t fully meet their expectations because of this.

“I found there was too much PowerPoint, there was too much talking and not enough doing.”

Financial Champion, male

“These are people that are struggling to use technology and if they’re not using it (at the session), they’re not going to be improving.” Financial Champion, male

“Because when you’re watching someone do it, then you’re not really taking it in... whereas if they told you what you’ve got to press, then it’s easier.” Workshop participant, female

- **Bringing your own device**

Some respondents felt that participants should be able to bring their own device, such as a tablet or laptop. They argued that digital technology is harder for the older generation to grasp and they therefore get used to their ‘own’ type of device. Trying to transfer the skills learnt at the workshop using unfamiliar equipment was difficult for some. The workshops were designed so that if people brought their own devices e.g. a tablet, they were able to use it; however, many people were unaware and, therefore, did not bring their devices with them.



“[It’s] quite difficult to use computers and everybody had got tablets, so there were people who hadn’t used desktops and hadn’t used the mouse before and wanted to press the screen and things like that. If it could have been organised in a way that they could use their tablets.” Workshop participant, female

- **Improve workshop set up**

During some of the sessions, both workshop participants and Financial Champions highlighted the impact not having enough computers and/or having intermittent internet connection had on the delivery of the sessions. To encourage ‘buddying up’, the workshops were designed to have a ratio of one computer to two participants. Based on feedback it would be beneficial for each participants to have their own device.

“The amount of practice that people get suffers because the equipment isn’t working” Financial Champion, male



Outcome evaluation findings

Ability to use online services

To explore any changes in how participants navigate online content and locate the information they need, participants were asked in the pre and post surveys how strongly they agreed with certain statements. Below are the results from the Financial Champions and workshop participants; positively, there were increases in agreement across all the indicators.

Figure 1 To what extent do you agree or disagree with the following statements pre and post project – Financial Champions (Tabulated results can be viewed in Appendix B, Tables B3-B5)

Financial Champions (% agreeing)

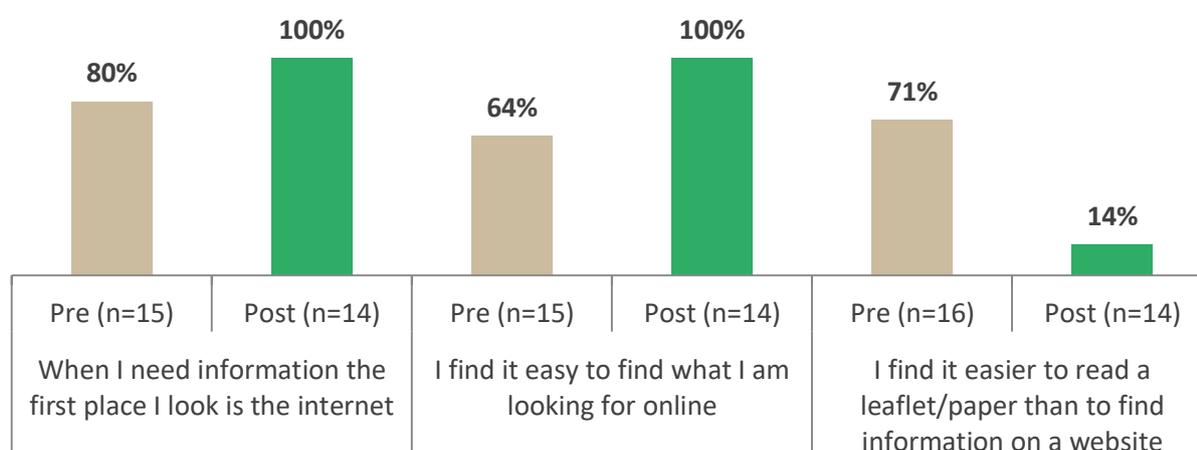
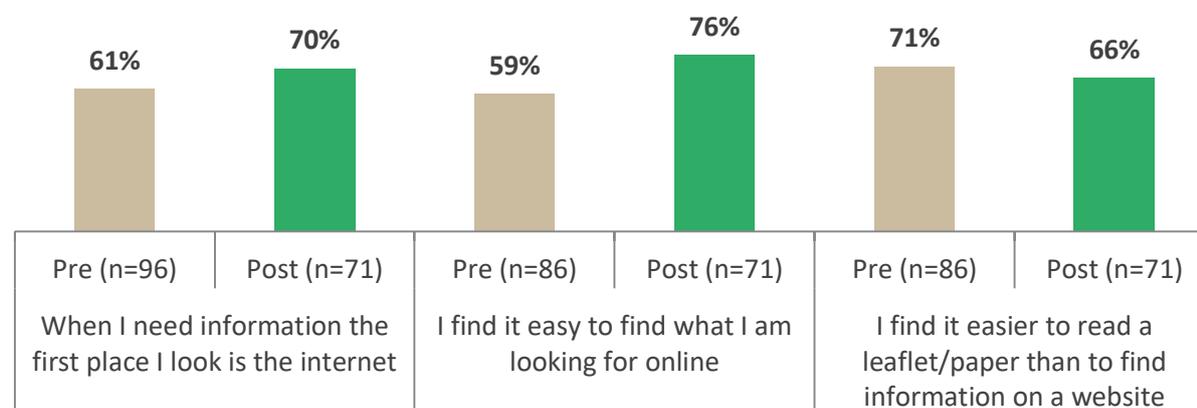


Figure 2 To what extent do you agree or disagree with the following statements pre and post project – Workshop participants (Tabulated results can be viewed in Appendix C, Table C1-C3)

Workshop participants (% agreeing)



Following similar trends to the pre and post survey, results from the qualitative research showed that participating in the project has improved participants' abilities in going online, as well as their confidence to 'give it a go'. However, not all participants felt capable or confident enough to do this on their own. This meant that offers that were only available online would not be used or accessed. Some participants reflected back to the delivery of the sessions and again suggested that there had been too much information provided in one sitting, with insufficient practice/practical exercises.

"I feel more confidence and able to look at stuff online." #Financial Champion, female

"It has, it's helped me but there are still things that I can't do that I would like to do. Because I live by myself, I don't have any back-up so if I get stuck then I get in a mess, I get stuck and I don't know what to do." Workshop participant, female

Ease of accessing online services

Confidence and ease of accessing services and advice online seems to have improved. Most notably for the Financial Champions was the ease of comparing products / services and buying non-food items online pre to post survey.

There were some slight variations in improvements for the workshop participants. Ordering food, comparing products / services and making travel bookings experienced the highest increases for this group.

Figure 3 and 4 overleaf present the changes pre to post project for how easy both Financial Champions and workshop participants found using the internet for various activities.

"I did enjoy the day just learning a bit more and feeling a bit more confident and a bit more computer literate." Workshop participant, female



Figure 3: How easy do you find the internet for the following... pre and post project – Financial Champions (Tabulated results can be viewed in Appendix B, Tables B6-B12)

Financial Champions (% easy)

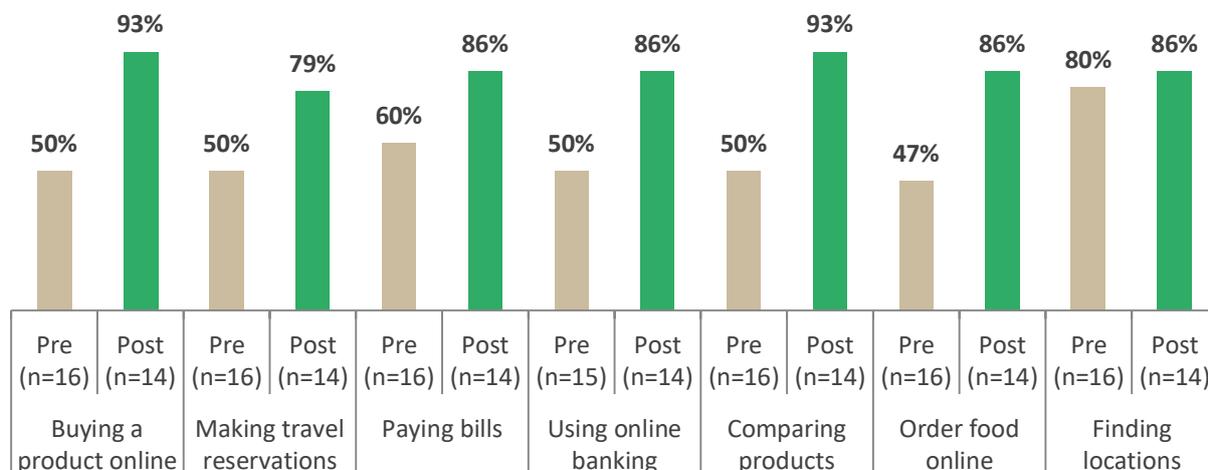
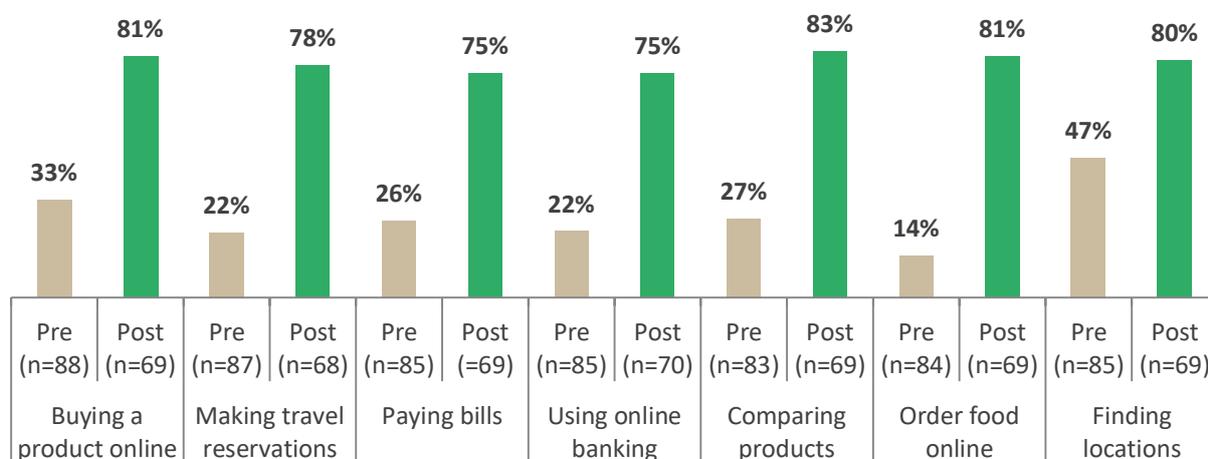


Figure 4: How easy do you find the internet for the following... pre and post project – Workshop participants (Tabulated results can be viewed in Appendix C, Tables C4-C10)

Workshop participants (% easy)



Online behaviours

To measure any claimed behaviour change participants were asked to list what they use the internet for pre and post project. Table 6 compares any changes between the Financial Champions and workshop participants' pre and post project. The quantitative data indicates increases across the majority of activities measured; such as using the internet for emailing, online banking, researching topics, using comparison sites, etc. For the Financial Champions, the largest increase was seen with this group using search engines, followed by researching topics/general information and then using



the online budgeting tool. Whereas emailing, use of social media and online banking either remained stable or decreased pre to post survey.

There were some slight variations with the workshop participants; the largest increase was seen in using the internet for shopping, followed by emailing and then using search engines. Fairly similar to the Financial champions, use of social media, video calling and using online banking either remained stable or decreased pre to post survey.

Table 6: What do you use the internet for pre and post project

Use of the internet	Financial Champions		Workshop participants	
	Pre (n=13)	Post (n=14)	Pre (n=72)	Post (n=62)
Emailing	92%	71%	61%	90%
Online banking	38%	43%	29%	31%
Online budgeting tool	0%	21%	3%	24%
Researching topics / general information	77%	100%	49%	74%
Shopping	69%	79%	28%	66%
Social media	46%	43%	29%	19%
Switching utilities, e.g. energy providers	15%	29%	6%	27%
To watch catch up TV, movies, sports events etc.	31%	21%	13%	3%
Using search engines, e.g. Google	69%	100%	60%	87%
Video calling, e.g. Skype, Facetime	8%	14%	18%	2%

There were some slightly variations between the pre and post survey and the qualitative research. Looking at the qualitative data, some workshop participants and Financial Champions fed back that, although they were aware of online banking, they were hesitant to actually use it. It was also common that although participants were using the internet to browse products online, this didn't necessarily lead to them making a purchase. Participants said they would rather go instore to purchase the item. When asked why; most commonly they mentioned that they didn't trust online purchasing or that they preferred to feel / touch the item and that they liked to get out and about.

The underlying message is that these participants were concerned about cyber security and criminality, or simply making a mistake, leading to a loss of their money. The research suggests that this is a more ingrained behaviour norm; as well as participants wanting more hand holding or longer / more sessions to overcome this barrier.



“I’m frightened of the security and the viruses and it makes me feel scared.” Workshop participant, female

“I look at stuff online but I’m still not confident using PayPal or buying anything online or doing any banking.” Workshop participant, female

“I haven’t got the confidence to start doing anything financial online.” Workshop participant, female

It is unclear whether more intensive sessions on online financial transactions would encourage usage of online banking and/purchasing for all participants, as this reluctance amongst this age group could be a generational barrier. It was fairly common for participants to have fed back through the qualitative research doing activities such as going to the bank or the shops, allows them to get out of the house and speak to people (for exercise and social interaction) and that they are more ‘old school’.

“Being over 50, you don’t want to sit in by yourself, it’s good to get up, get out, do your own shopping and do some exercise.” #Financial Champion, male

Nevertheless, usage of comparison sites has improved for all project participants, such as searching for the best deals on car insurance, etc, across both the quantitative and qualitative results.

“The thing I got really out of the workshop that I use now is the comparison sites; she gave us examples of comparison sites for utilities and stuff. Before that I just didn’t really do that, if I got a bill I just paid it, so I’ve been overpaying basically.” Workshop participant, female

“The only thing I knew about it was car insurance but not utilities. I’ve used it now. I’m still in a deal with my utilities company that I can’t get out of just now but when I do I’ll have another look on it.”

Workshop participant, male

Awareness of guidance and advice providers

The project aimed to increase participants’ financial understanding and knowledge by increasing their awareness of advice sources. Table 7, overleaf presents the quantitative results pre and post project for all participants, which show increases in the awareness across a number financial advice providers.



Awareness of the Money Advice Service saw the largest increase. This may be as a result of the workshop using an online budgeting tool on the Money Advice Service website, which was a practical element of the session.

“I enjoyed the online budgeting module and using the MAS website” Workshop participant.

It should be noted that the question asked only captures awareness of providers from a pre-defined list. Reported awareness may therefore not be a reliable indicator of where they would look for information unprompted.

Table 7: Awareness of providers that give advice on money pre and post project

	Financial Champions		Workshop Participants	
	Pre (n=15)	Post (n=14)	Pre (n=112)	Post (n=66)
Alvin Hall	7%	14%	7%	2%
Citizens Advice Bureau	80%	100%	67%	76%
Consumer Credit Counselling Service (CCCS)/StepChange	0%	7%	8%	14%
Directgov (gov.co.uk)	13%	36%	17%	8%
Money Advice Service	60%	93%	25%	94%
Money Saving Expert (Martin Lewis)	60%	93%	44%	68%
Money Sense	13%	29%	4%	24%
National Debtline	7%	36%	18%	32%
Other price comparison sites	40%	36%	28%	38%
Which?	53%	50%	43%	11%
Other	0%	7%	1%	2%
None	7%	0%	22%	5%

Feeling in control of financial matters

The project wanted to help older people live within their means and feel more secure and in control of their financial situation. To understand this, participants were asked how strongly they agreed that they felt organised with their money, day to day, and felt in control of their finances. For all participants, agreement increased for both statements (please see Figures 5 and 6 overleaf).



Figure 5: How strongly do you agree with the following statements... pre and post project (Tabulated results can be viewed in Appendix B, Table B13)

Financial Champions (% agreeing)

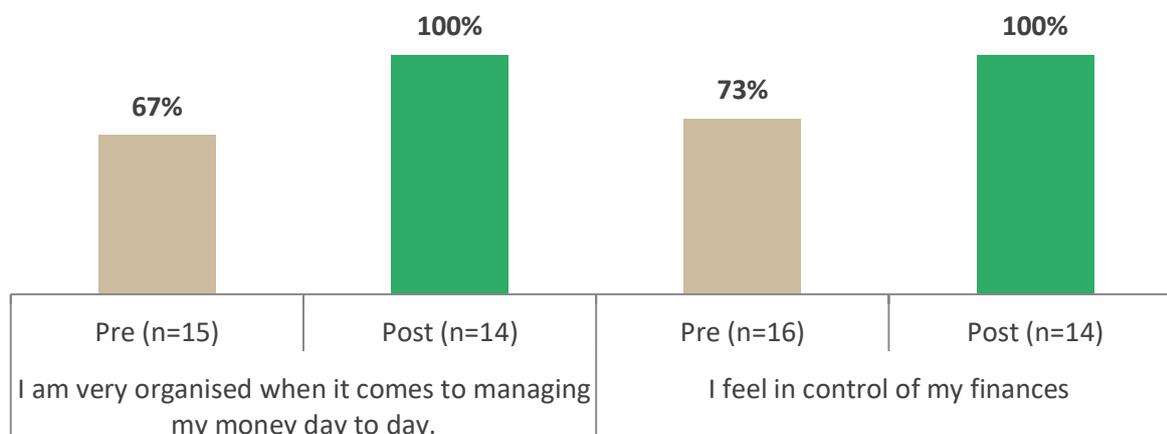
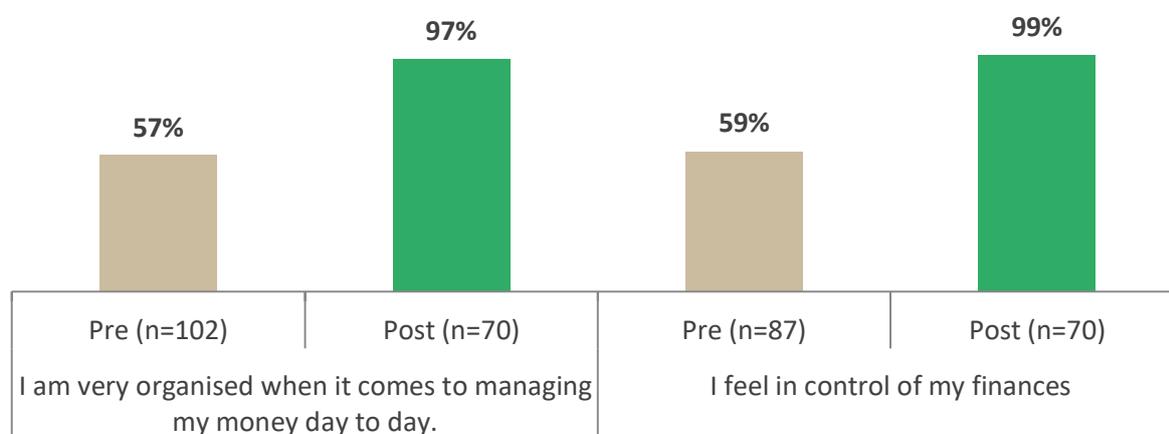


Figure 6: How strongly do you agree with the following statements... pre and post project (Tabulated results can be viewed in Appendix C, Table C11)

Workshop participants (% agreeing)



The qualitative results provided more insight into financial online behaviours of participants and suggest that, while participants may have more confidence and felt more able to make a better financial decision, this doesn't necessarily mean they have done so. Participants feedback indicates that they felt more confident in going online, but this has not really developed into any change in how organised they are with their money day to day or how in control they are with their finances. Some suggest it will allow them to do this in the future, but longitudinal research would need to be carried out to assess the longer term impact of this.



“If anything what the project has allowed me to do is [look at] things I can focus on in future.”

Financial Champion, male

Social isolation

Social isolation can impact negatively on a person’s health and wellbeing. Factors such as low income, access to technology and other societal factors ie economic change (benefit, pension changes) can be a contributing factor to loneliness. It is therefore important to understand the impact a project which tests financial capability has on the level of social isolation for this age group. To assess any change in the level of social isolation, the Campaign to End Loneliness measurement tool¹², uses three positive worded statements and asked to what degree participants agree with them.

1. I am content with my friendships and relationships
2. I have enough people I feel comfortable asking for help at any time
3. My relationships are as satisfying as I would want them to be

Responses to all the questions were assigned a score and added together, a mean was then calculated.

For those scoring between 0 to 3 are unlikely to be experiencing any loneliness. Those scoring between 10 and 12 are likely to be experiencing extreme loneliness. Assessing the overall scores, the levels of loneliness were low at the onset of the project; and for both the workshop participants and Financial Champions the level of social isolation seems to have improved further by one point (see Figures 7 and 8).

Figure 7: Level of social isolation pre and post project workshop participants (Tabulated results can be viewed in Appendix B, Tables B14-B16)



¹² <https://www.campaigntoendloneliness.org/wp-content/uploads/Loneliness-Measurement-Guidance1.pdf>



Figure 8: Level of social isolation pre and post project Financial Champions (Tabulated results can be viewed in Appendix C, Tables C12-C14)



Summarising the key outcomes and if these were met

The project delivery was adapted which helped its success. The project may not have fully met all its desired outcomes, but it has moved the development of a peer mentoring model forward and identified any key learnings and the improvements required. The table below summaries the project outcomes and, based on the evaluation, if these were met.

OUTCOME 1: Older people living within means and feel more secure and in control

- **This outcome has partially been met:** The evaluation shows that project participants sense of financial control has improved and participants felt more able to give online activities ‘a go’, but further longitudinal research is required to assess the longer term impact.

OUTCOME 2: Older residents are more able to keep track of finances because they are using online banking regularly

- **This outcome has been partially met:** The evidence that the project led to participants being more financially capable through using online banking, has only been partially met. Although claimed usage has improved marginally (through the quantitative data collected), there is a high level of uncertainty, trust and longer term ingrained behaviours that need to be addressed.

OUTCOME 3: Older residents are more confident they have appropriate products because they access guidance about money online

- **This outcome has been partially met:** There were improvements in the range of advice and guidance providers participants were aware of. There were also improvements in the ease of accessing these services.

OUTCOME 4: Older residents are making the most of their income by shopping online for better deals

- **This outcome has been partially met:** There have been improvements in participants using online for products and services, but it was common for participants not to follow through with any purchase. This was due to a number of factors such as a lack of trust, preference to seeing the physical product first etc.



OUTCOME 5: Older residents are better at sticking to a budget because they are using online budgeting tools

- **This outcome has been partially met:** The practical session on using the online budgeting tool was appreciated by most participants whilst at the workshop, and was an eye opener for some. The quantitative data shows an increase in claimed usage of budgeting tools, but there is no conclusive evidence that this had led to participants being better at budgeting their money ie they may be using the budgeting tool and creating accurate budgets but we don't know if this translated into behaviour change.

OUTCOME 6: Financial Champions are able to provide basic advice and guidance in digital literacy and online budgeting applications

- **This outcome has been met:** There were increases in the ability of Financial Champions in both accessing and providing advice and guidance to their peers on financial matters. The observational research and feedback from the workshop participants showed that this element of the project was well received and imperative for its success.



Limitations of the evaluation

- The project did not include a control group (gathering data from people that did not participate) in order to provide counterfactual evidence with which to assess outcomes. This limits projects which are trying to include behaviour change as part of their project.
- While we have undertaken research activities, the impact of the project was measured only through self-reported behaviours. There were no independent validating observations so the evidence is intrinsically limited.
- A larger scale evaluation would be more robust, including assessing participants' perceptions straight after the sessions and then following up a few weeks later into what changes have occurred as a result of the project.
- Due to the length of the evaluation, in some instances participants found it hard to recall some aspects of the workshops.



Recommendations for Policy and Practice

Key learnings from the project

The #FinancialChampions project shows that a peer to peer mentoring model is effective in providing digital literacy support and signposting to further advice and guidance. The similarity of the (age) group allowed all participants to easily relate to each other by providing practical and usable information.

There have been improvements in the mindset and, in some aspects, the ability of project participants with regards to digital and online usage. The evidence that the project led to participants being more financially capable through a change in behaviour, has only been partially met. The qualitative research showed that this seemed to be constrained by a number of factors such as:

- The confidence of participants to go through with an online purchase or to bank online.
- Concern with online security and a lack of trust with online activity.
- Participants' preference to speak to someone or physically see a product. This is linked to the behaviour norms of this age group.

Future development and wider application

The evaluation identified a set of key recommendations for the delivery of future projects:

- Deliver a course of shorter workshop sessions, with each focusing on a topic such as online banking etc. Participants can then take this learning and test abilities away from the workshop setting.
- Once away from the workshop, participants felt less confident in following through with the topics covered. We therefore recommend providing follow up support, most feasibly through a step by step booklet.
- Participants valued the practical elements of the session, we recommend running more 'do and learn' approaches in any future projects.
- Improve on the workshop set up, for example; having enough computers and a good internet connection.

The programme used a 'test and learn' approach and therefore there are certain elements that need to be adapted to improve delivery and impact. This would need to be further evaluated to assess the success of the programme change; thus its sustainability and replicability.



Sharing and learning activity

Groundwork West Midlands works in partnership with Ageing Better in Birmingham and the AoEG. In March 2017, Groundwork provided a taster session of the #FinancialChampions project at an Ageing Better in Birmingham 'Spring Forward' event. 154 members of the public over the age of 50 years attended, as well as partners such as NHS, Age UK and Birmingham LGBT (lesbian, gay, bisexual, and transgender).

In line with the Learning and sharing plan, throughout delivery, feedback was gathered from the older people and circulated to Groundwork West Midlands management and development team to help shape future work. Project updates and challenges were shared with Groundwork West Midlands Board, Ageing Better in Birmingham and its wider networks and partners e.g. Age UK, including barriers the project faced with recruiting Financial Champions. Learning and sharing also took place at the Ageing Better National Learning and Sharing Conference in October 2017. This provided an opportunity for networking, sharing ideas and learning between the projects across the country, which involved older people.

Feedback from each session was collated and the project was adapted in line with the feedback. For example, presentation handouts were not present in session one, however, after this was pointed out, handouts were then shared with group leaders, local partners and the workshop participants. The group leaders and local partners were then able to share the project and content with other networks and support participants in the future. Over the duration of the project a #FinancialChampions handbook was co-designed with Financial Champions and Workshop participants. These booklets were been printed and sent to partners and group leads for sharing and learning. As stated in the Learning and sharing plan, Local partners also provided feedback on the development of their client's financial skills and shared learning. For example Birmingham Mind fed back that clients were applying what they had learned in their daily lives, however, they would have benefited from a series of shorter workshops with different topics each week.

The findings of the project will be shared with Groundwork West Midlands Board members and the management and development team to shape the design of similar future projects. They will also be shared with BVSC, Ageing Better in Birmingham and its wider networks, the AoEG at the next Bi monthly meeting and all other partners and group leaders. The findings were also shared at the Ageing Better in Birmingham 'Spring Forward' event in March 2018.



Groundwork West Midlands is part of a federated network of Groundwork Trusts where information sharing regularly takes place. Through coordinated hub meetings, they share good practice with other trusts and share the learning and approach used in #FinancialChampions with our colleagues across the country.

In addition, Groundwork delivers a range of Financial Confidence projects with participants of all ages, particularly in Coventry. They are part of a consortium of organisations, and they aim to feedback on #FinancialChampions through steering group meetings.



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Appendix A: Data collection tools

Appendix B: Data tables – Financial Champions

Appendix C: Data tables – Workshop participants

Appendix D: Financial Champions booklet

Appendix E: Workshop presentation slides

Appendix F: Example of recruitment poster

Appendix G: Financial Champions recruitment presentation



Appendix A: Data collection tools

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16184 Groundwork West Midlands Financial Champions [Post questionnaire]

The responses that you provide will be passed back to M-E-L Research for analysis and evaluation purposes. All information will be kept strictly confidential and your name and personal details will not be used in any reports. Can you please confirm that you understand this by ticking the box below.

- I understand that my responses will be passed back to M-E-L Research for analysis and evaluation purposes. All information will be kept confidential and I will not be identifiable in any reports.

Your details

ID [completed internally]	<input type="text"/>
Your name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>

Basic skills

Q1 Do you access the internet, if so, how do you currently do this? **[TICK ALL THAT APPLY]**

- | | |
|---|--|
| <input type="checkbox"/> Do not access the internet at all - PLEASE GO TO Q4 | <input type="checkbox"/> At home using other 'Smart' devices, such as internet connected TV's |
| <input type="checkbox"/> At home using a desktop or laptop computer | <input type="checkbox"/> Use internet outside of the home using an iPad, other tablet device or Smartphone |
| <input type="checkbox"/> At home using an iPad or other tablet device | <input type="checkbox"/> Use internet outside of home, e.g. library, at family or friends |
| <input type="checkbox"/> At home using a Smartphone (e.g. iPhone or Android mobile phone) | <input type="checkbox"/> Use internet in other ways [please specify below] |

Q2 On average, how often do you access the internet? **[TICK ONE ONLY]**

- | | |
|---|--|
| <input type="radio"/> Daily | <input type="radio"/> Less than once a month |
| <input type="radio"/> At least once a week | <input type="radio"/> Varies |
| <input type="radio"/> At least once a month | <input type="radio"/> Never - PLEASE GO TO Q4 |

Q3 What do you use the internet for? **[TICK ALL THAT APPLY]**

- | | |
|--|---|
| <input type="checkbox"/> Online banking | <input type="checkbox"/> Video calling e.g. Skype, Facetime |
| <input type="checkbox"/> Online budgeting tool | <input type="checkbox"/> To watch catch up TV, movies, sports events etc. |
| <input type="checkbox"/> Switching utilities e.g. energy providers | <input type="checkbox"/> Social media |
| <input type="checkbox"/> Shopping | <input type="checkbox"/> Using search engines e.g. Google |
| <input type="checkbox"/> Researching topics / general information | <input type="checkbox"/> Other [please specify] |
| <input type="checkbox"/> Emailing | |

Training [Attending your first workshop]

Q4 How satisfied were you with the following aspects of the first workshop you attended [TICK ONE BOX FOR EACH ROW]

	Very satisfied	Fairly satisfied	Neutral	Fairly dissatisfied	Very dissatisfied	Not applicable / don't know
The location of the workshop	<input type="radio"/>					
The length of the workshop	<input type="radio"/>					
The level of information provided	<input type="radio"/>					
The speed at which the information was provided	<input type="radio"/>					
The terminology used during the workshop	<input type="radio"/>					
General atmosphere of the workshop	<input type="radio"/>					
The ability to ask questions	<input type="radio"/>					
The literature provided	<input type="radio"/>					
Any services signposted to	<input type="radio"/>					

Usefulness of Workshops

Q5 Generally, how useful did you find the following aspects of the workshop, so starting with [TICK ONE BOX FOR EACH ROW]

	Very useful	Fairly useful	Neutral	Not very useful	Not at all useful	Didn't do this / can't comment
Using an iPad or other tablet device	<input type="radio"/>					
Talking about financial services that are available online	<input type="radio"/>					
The use of budgeting tools	<input type="radio"/>					
Using and navigating the internet	<input type="radio"/>					
Using search engines / searching online	<input type="radio"/>					
Being secure online	<input type="radio"/>					

Q6 On a scale of 1 to 4, where 1 is 'strongly agree' and 4 is 'strongly disagree', to what extent do you agree the workshop provided you with enough training to be a #Financial Champion. [TICK ONE ONLY]

Strongly agree Agree Disagree Strongly disagree Don't know

Q7 Why do you say this?

Co-delivering a Workshop

I'd now like to speak to you about when you co-delivered a Workshop as a #Financial Champion.

Q8 On a scale of 1 to 4, where 1 is 'very confident' and 4 is 'not confident at all', how confident did you feel...[TICK ONE FOR EACH ROW]

	Very confident	Fairly confident	Somewhat not confident	Not confident at all	Don't know
Co-delivering the Workshop	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your knowledge of digital technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being able to signpost to other services, organisations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Resources and support available to you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Talking to others about using digital technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Talking to others about financial matters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q9 What do you think could be done differently in the workshop you co-delivered, if anything?

Q10 Have you provided information and/or advice to anyone else since the workshop? [TICK ONE ONLY]

- Yes (GO TO Q11) No Can't remember

Q11 If yes, what was this?

Current computer and online abilities

Q12 To what extent do you agree or disagree with the following statements? [TICK ONE FOR EACH ROW]

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
When I need information the first place I look is the internet	<input type="radio"/>				
I find it easy to find what I am looking for online	<input type="radio"/>				
I find it easier to read a leaflet/paper than to find information on a website	<input type="radio"/>				

Q13 I'd like you to think about different financial transactions people do in their everyday lives like banking or shopping.

How easy do you find it to use the internet for the following purposes? **[TICK ONE FOR EACH ROW]**

	Very easy	Fairly easy	Fairly hard	Very hard	Never tried / not applicable	Don't know / not sure
Buying a product online (non-food item/s)	<input type="radio"/>	<input type="radio"/>				
Making travel reservations/bookings	<input type="radio"/>	<input type="radio"/>				
Paying bills	<input type="radio"/>	<input type="radio"/>				
Using your bank's online services	<input type="radio"/>	<input type="radio"/>				
Comparing products and services	<input type="radio"/>	<input type="radio"/>				
Ordering groceries / food online	<input type="radio"/>	<input type="radio"/>				
Finding the location of a house, office, store or restaurant	<input type="radio"/>	<input type="radio"/>				

Q14 How confident would you say you feel in the following situations when using computers? **[TICK ONE BOX FOR EACH ROW]**

	Very confident	Fairly confident	Not very confident	Not at all confident	Don't know / not applicable
Connecting or changing a network e.g. Wi-Fi	<input type="radio"/>				
Being secure online	<input type="radio"/>				

By delivering the Workshops and training community members, we aim to assist people in becoming more financially capable by using online services. The next few questions focus on the awareness and use of online financial tools. I will not be asking you anything confidential relating to your finances.

Q15 Which, if any, of these providers of advice on your money have ever heard of, even if you're not very familiar with them? **[TICK ALL THAT APPLY]**

- | | |
|---|--|
| <input type="checkbox"/> Money Advice Service | <input type="checkbox"/> Directgov (gov.co.uk) |
| <input type="checkbox"/> Citizens Advice Bureau | <input type="checkbox"/> Alvin Hall |
| <input type="checkbox"/> Money Sense | <input type="checkbox"/> Consumer Credit Counselling Service (CCCS)/StepChange |
| <input type="checkbox"/> Which? | <input type="checkbox"/> National Debtline |
| <input type="checkbox"/> Money Saving Expert (Martin Lewis) | <input type="checkbox"/> None |
| <input type="checkbox"/> Other price comparison sites (e.g. Moneysupermarket, Comparethemarket) | <input type="checkbox"/> Other [Please specify] |

Q16 Which of these statements best describes your ability in accessing advice if you need help with your finances [This can range from general guidance, budgeting tools, going to speak to someone face to face or by telephone or by using digital resources] **[TICK ONE ONLY]**

- I have a clear idea about how to do this
- I have some idea about how to do this
- My knowledge is limited - I know a little bit about this but no more
- I have no idea about how to do this
- Don't know

Q17 Which of these statements best describes your ability in providing advice with finances [This can range from face to face advice, signposting to services, accessing online tools etc] **[TICK ONE ONLY]**

- I have a clear idea about how to do this
- I have some idea about how to do this
- My knowledge is limited - I know a little bit about this but no more
- I have no idea about how to do this
- Don't know

Q18 How much do you agree or disagree with each of the following statements? **[TICK ONE FOR EACH ROW]**

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know/Prefer not to say
I am very organised when it comes to managing my money day to day.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel in control of my finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q19 Which, if any, of the following describe what you do to keep track of your money? **[TICK ALL THAT APPLY]**

- | | |
|---|---|
| <input type="checkbox"/> Keep a mental note/ a note in my head | <input type="checkbox"/> Check all incomings and outgoings on your statements |
| <input type="checkbox"/> Keep a spending diary, log, spreadsheet or online budgeting tool | <input type="checkbox"/> Compare spending between one month and another |
| <input type="checkbox"/> Keep receipts | <input type="checkbox"/> File and retain statements |
| <input type="checkbox"/> Check your balance | <input type="checkbox"/> None |
| <input type="checkbox"/> Compare receipts/spending against your statements | <input type="checkbox"/> Something else, please specify: |

Social interaction

Q20 The last few questions look at measuring how helpful the project is. You can choose to answer all or none of the questions. Choosing not to answer will not affect your access to the Workshops in any way. When answering the questions please take into account that there are no right or wrong answers and when answering the questions it is best to think of your life as it generally is now. **To what extent to you agree or disagree with the following statements: [TICK ONE BOX FOR EACH ROW]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Prefer not to say
I am content with my friendships and relationships	<input type="radio"/>					
I have enough people I feel comfortable asking for help at any time	<input type="radio"/>					
My relationships are as satisfying as I would want them to be	<input type="radio"/>					

Q21 Do you have anything else you would like to add?

Thank you for your time.

16184 Groundwork West Midlands Workshop Participants [Post questionnaire FINAL]

Your details

ID [completed internally]

Your name

Address

Postcode

Email address

Telephone

Groundwork West Midlands need to gather your views regarding the #Financial Champions programme that we are delivering. Now that you have completed the Workshop we want to gain your feedback on this and how this has changed your digital attitudes. Your responses will help us better understand how digital training projects can help older residents to become more financially capable online and reduce the levels of social isolation.

To help us with our evaluation, we have asked an independent market research company called M·E·L Research to assist us. They are an accredited Market Research Society Company Partner who operate under a Code of Conduct and the Data Protection Act 1998.

The responses that you provide will be passed back to M·E·L Research for analysis and evaluation purposes. All information will be kept strictly confidential and your name and personal details will not be used in any reports. Can you please confirm that you understand this by ticking the box below.

I understand that my responses will be passed back to M·E·L Research for analysis and evaluation purposes only. All information will be kept confidential and I will not be identifiable in any reports.

If you would like any further information or would like to opt out of your responses being passed back to M·E·L Research, please contact Stephen at stephen.cook@groundwork.org.uk, or by calling 0121 5215664. Please note you will have a month from the date of this survey being completed to opt out.

Usefulness of Workshops

Q4 How useful did you find the following aspects of the Workshop, so starting with **[TICK ONE BOX FOR EACH ROW]**

	Very useful	Fairly useful	Neutral	Not very useful	Not at all useful	Didn't do this / can't comment
Using an iPad or other tablet device	<input type="checkbox"/>					
Talking about financial services that are available online	<input type="checkbox"/>					
The use of budgeting tools	<input type="checkbox"/>					
Using and navigating the internet	<input type="checkbox"/>					
Using search engines / searching online	<input type="checkbox"/>					
Being secure online	<input type="checkbox"/>					

Basic skills

Q5 Do you access the internet, if so, how do you currently do this? **[TICK ALL THAT APPLY]**

- Do not access the internet at all **-PLEASE GO TO Q8**
- At home using a desktop or laptop computer
- At home using an iPad or other tablet device
- At home using a Smartphone (e.g. iPhone or Android mobile phone)
- At home using other 'Smart' devices, such as internet connected TV's
- Use internet outside of the home using an iPad, other tablet device or Smartphone
- Use internet outside of home, e.g. library, at family or friends
- Use internet in other ways [please specify below]

Q6 On average, how often do you access the internet? **[TICK ONE ONLY]**

- Daily
- At least once a week
- At least once a month
- Less than once a month
- Varies
- Never - **PLEASE GO TO Q8**

Q7 What do you use the internet for? **[TICK ALL THAT APPLY]**

- | | |
|--|---|
| <input type="checkbox"/> Online banking | <input type="checkbox"/> Video calling e.g. Skype, Facetime |
| <input type="checkbox"/> Online budgeting tool | <input type="checkbox"/> To watch catch up TV, movies, sports events etc. |
| <input type="checkbox"/> Switching utilities e.g. energy providers | <input type="checkbox"/> Social media |
| <input type="checkbox"/> Shopping | <input type="checkbox"/> Using search engines e.g. Google |
| <input type="checkbox"/> Researching topics / general information | <input type="checkbox"/> Other [please specify in the box below] |
| <input type="checkbox"/> Emailing | |

Current computer and online abilities

Q8 To what extent do you agree or disagree with the following statements? **[TICK ONE FOR EACH OPTION]**

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know
When I need information the first place I look is the internet	<input type="checkbox"/>				
I find it easy to find what I am looking for online	<input type="checkbox"/>				
I find it easier to read a leaflet/paper than to find information on a website	<input type="checkbox"/>				

Q9 I'd like you to think about different financial transactions people do in their everyday lives like banking or shopping. How easy do you find it to use the internet for the following purposes? **[TICK ONE FOR EACH OPTION]**

	Very easy	Fairly easy	Fairly hard	Very hard	Never tried / not applicable	Don't know / not sure
Buying a product online (non-food item/s)	<input type="checkbox"/>	<input type="checkbox"/>				
Making travel reservations/bookings	<input type="checkbox"/>	<input type="checkbox"/>				
Paying bills	<input type="checkbox"/>	<input type="checkbox"/>				
Using your bank's online services	<input type="checkbox"/>	<input type="checkbox"/>				
Comparing products and services	<input type="checkbox"/>	<input type="checkbox"/>				
Ordering groceries / food online	<input type="checkbox"/>	<input type="checkbox"/>				
Finding the location of a house, office, store or restaurant	<input type="checkbox"/>	<input type="checkbox"/>				

Q10 How confident would you say you feel in the following situations when using computers? **[TICK ONE BOX FOR EACH ROW]**

	Very confident	Fairly confident	Not very confident	Not at all confident	Don't know / not applicable
Connecting or changing a network e.g. Wi-Fi	<input type="checkbox"/>				
Being secure online	<input type="checkbox"/>				

By delivering the Workshops we aim to assist people in becoming more financially capable by using online services. The next few questions focus on the awareness and use of online financial tools. We not ask you anything confidential relating to your finances.

Q11 Which, if any, of these providers of advice on your money have ever heard of, even if you're not very familiar with them? **[TICK ALL THAT APPLY]**

- Money Advice Service
- Citizens Advice Bureau
- Money Sense
- Which?
- Money Saving Expert (Martin Lewis)
- Other price comparison sites (e.g. Moneysupermarket, Comparethemarket)
- Directgov (gov.co.uk)
- Alvin Hall
- Consumer Credit Counselling Service (CCCS)/StepChange
- National Debtline
- None
- Other [Please specify]

Q12 How much do you agree or disagree with each of the following statements? **[TICK ONE FOR EACH STATEMENT]**

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know/Prefer not to say
I am very organised when it comes to managing my money day to day.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel in control of my finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q13 Which, if any, of the following describe what you do to keep track of your money? **[TICK ALL THAT APPLY]**

- Keep a mental note/ a note in my head
- Keep a spending diary, log, spreadsheet or online budgeting tool
- Keep receipts
- Check your balance
- Compare receipts/spending against your statements
- Check all incomings and outgoings on your statements
- Compare spending between one month and another
- File and retain statements
- None
- Something else, please specify:

Social interaction

Q14 The last few questions look at measuring how helpful our project is going to be. You can choose to answer all or none of the questions. Choosing not to answer will not affect your access to the Workshops in any way. When answering the questions please take into account that there are no right or wrong answers and when answering the questions it is best to think of your life as it generally is now. **To what extent to you agree or disagree with the following statements: [TICK ONE BOX FOR EACH ROW]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Prefer not to say
I am content with my friendships and relationships	<input type="checkbox"/>					
I have enough people I feel comfortable asking for help at any time	<input type="checkbox"/>					
My relationships are as satisfying as I would want them to be	<input type="checkbox"/>					

Q15 Since attending the Workshop, do you have anything else you would like to add?

Thank you

Appendix B: Data tables – Financial Champions

Financial Champions

Table B1: On a scale of 1 to 4, where 1 is 'strongly agree' and 4 is 'strongly disagree', to what extent do you agree the workshop provided you with enough training to be a #Financial Champion

	Count	%
Strongly agree	7	54%
Agree	5	38%
Disagree	1	8%
Strongly disagree	0	0%
Base	13	

Table B2: Which of these statements best describes your ability in accessing & providing advice if you need help with your finances

	Accessing advice		Providing advice	
	Count	%	Count	%
I have a clear idea about how to do this	13	93%	7	50%
I have some idea about how to do this	1	7%	7	50%
My knowledge is limited - I know a little bit about this but no more	0	0%	0	0%
I have no idea about how to do this	0	0%	0	0%
Base	14		14	

Table B3: When I need information the first place I look is the internet

	Pre		Post	
	Count	%	Count	%
Strongly agree	6	40%	6	43%
Tend to agree	6	40%	8	57%
Tend to disagree	2	13%	0	0%
Strongly disagree	1	7%	0	0%
Base	15		14	

Table B4: I find it easy to find what I am looking for online

	Pre		Post	
	Count	%	Count	%
Strongly agree	5	36%	6	43%
Tend to agree	4	29%	8	57%
Tend to disagree	4	29%	0	0%
Strongly disagree	1	7%	0	0%
Base	14		14	

Table B5: I find it easier to read a leaflet/paper than to find information on a website

	Pre		Post	
	Count	%	Count	%
Strongly agree	6	43%	0	0%
Tend to agree	4	29%	2	14%
Tend to disagree	4	29%	12	86%
Strongly disagree	0	0%	0	0%
Base	14		14	

Table B6: How easy do you find...Buying a product online (non-food item/s)

	Buying a product online (non-food item/s)			
	Pre		Post	
	Count	%	Count	%
Very easy	1	6%	4	29%
Fairly easy	7	44%	9	64%
Fairly hard	5	31%	0	0%
Very hard	3	19%	0	0%
Never tried / not applicable	0	0%	1	7%
Base	16		14	

Table B7: How easy do you find... Making travel reservations/bookings

	Making travel reservations/bookings			
	Pre		Post	
	Count	%	Count	%
Very easy	1	6%	3	21%
Fairly easy	7	44%	8	57%
Fairly hard	2	13%	2	14%
Very hard	4	25%	0	0%
Never tried / not applicable	2	13%	1	7%
Base	16		14	

Table B8: How easy do you find...Paying bills

	Paying bills			
	Pre		Post	
	Count	%	Count	%
Very easy	1	7%	3	21%
Fairly easy	8	53%	9	64%
Fairly hard	1	7%	1	7%
Very hard	2	13%	0	0%
Never tried / not applicable	3	20%	1	7%
Base	15		14	

Table B9: How easy do you find... Using your bank's online services

	Using your bank's online services			
	Pre		Post	
	Count	%	Count	%
Very easy	0	0%	4	29%
Fairly easy	7	50%	8	57%
Fairly hard	1	7%	1	7%
Very hard	3	21%	0	0%
Never tried / not applicable	3	21%	1	7%
Base	14		14	

Table B10: How easy do you find... Comparing products and services

	Pre		Post	
	Count	%	Count	%
Very easy	1	6%	3	21%
Fairly easy	7	44%	10	71%
Fairly hard	4	25%	1	7%
Very hard	2	13%	0	0%
Never tried / not applicable	2	13%	0	0%
Base	16		14	

Table B11: How easy do you find... Ordering groceries / food online

	Pre		Post	
	Count	%	Count	%
Very easy	2	13%	2	14%
Fairly easy	5	33%	10	71%
Fairly hard	2	13%	0	0%
Very hard	3	20%	0	0%
Never tried / not applicable	3	20%	2	14%
Base	15		14	

Table B12: How easy do you find... Finding the location of a house, office, store or restaurant

	Pre		Post	
	Count	%	Count	%
Very easy	4	27%	4	29%
Fairly easy	8	53%	8	57%
Fairly hard	0	0%	2	14%
Very hard	3	20%	0	0%
Never tried / not applicable	0	0%	0	0%
Base	15		14	

Table B13: How much do you agree or disagree with each of the following statements?

	I am very organised when it comes to managing my money day to day				I feel in control of my finances			
	Pre		Post		Pre		Post	
	Count	%	Count	%	Count	%	Count	%
Strongly agree	2	13%	1	7%	1	7%	1	7%
Tend to agree	8	53%	13	93%	10	67%	13	93%
Neither agree nor disagree	5	33%	0	0%	4	27%	0	0%
Tend to disagree	0	0%	0	0%	0	0%	0	0%
Strongly disagree	0	0%	0	0%	0	0%	0	0%
Base	15		14		15		14	

Table B14: To what extent do you agree or disagree with the following statement?

	I am content with my friendships and relationships			
	Pre		Post	
	Count	%	Count	%
Strongly disagree	1	6%	0	0%
Disagree	1	6%	0	0%
Neutral	4	25%	2	15%
Agree	6	38%	9	69%
Strongly agree	4	25%	2	15%
Base	16		13	

Table B15: To what extent to you agree or disagree with the following statement?

	I have enough people I feel comfortable asking for help at any time			
	Pre		Post	
	Count	%	Count	%
Strongly disagree	1	6%	0	0%
Disagree	2	13%	0	0%
Neutral	4	25%	1	8%
Agree	4	25%	10	77%
Strongly agree	5	31%	2	15%
Base	16		13	

Table B16: To what extent to you agree or disagree with the following statement?

	My relationships are as satisfying as I would want them to be			
	Pre		Post	
	Count	%	Count	%
Strongly disagree	1	6%	0	0%
Disagree	2	13%	0	0%
Neutral	4	25%	1	8%
Agree	4	25%	10	77%
Strongly agree	5	31%	2	15%
Base	16		13	

Table B17: Do you access the internet, if so, how do you currently do this?

	Pre		Post	
	Count	%	Count	%
Do not access the internet at all	3	19%	0	0%
At home using a desktop or laptop computer	9	56%	9	64%
At home using an iPad or other tablet device	7	44%	6	43%
At home using a Smartphone (e.g. iPhone or Android mobile phone)	10	63%	5	36%
At home using other 'Smart' devices, such as internet connected TV's	4	25%	0	0%
Use internet outside of the home using an iPad, other tablet device or Smartphone	4	25%	3	21%
Use internet outside of home, e.g. library, at family or friends	3	19%	4	29%
Use internet in other ways	0	0%	0	0%
Base	16		14	

Table B18: On average, how often do you access the internet?

	Pre		Post	
	Count	%	Count	%
Daily	11	85%	10	71%
At least once a week	0	0%	4	29%
At least once a month	1	8%	0	0%
Less than once a month	0	0%	0	0%
Varies	1	8%	0	0%
Never	0	0%	0	0%
Base	13		14	

Table B19: What do you use the internet for?

	Pre		Post	
	Count	%	Count	%
Emailing	12	92%	10	71%
Online banking	5	38%	6	43%
Online budgeting tool	0	0%	3	21%
Other	0	0%	1	7%
Researching topics / general information	10	77%	14	100%
Shopping	9	69%	11	79%
Social media	6	46%	6	43%
Switching utilities e.g. energy providers	2	15%	4	29%
To watch catch up TV, movies, sports events etc.	4	31%	3	21%
Using search engines e.g. Google	9	69%	14	100%
Video calling e.g. Skype, Facetime	1	8%	2	14%
Base	13		14	

Table B20: How easy do you find... How confident would you say you feel in the following situations when using computers?

	Connecting or changing a network e.g. Wi-Fi				Being secure online			
	Pre		Post		Pre		Post	
	Count	%	Count	%	Count	%	Count	%
Very confident	2	13%	3	21%	1	6%	4	29%
Fairly confident	7	44%	11	79%	8	50%	10	71%
Not very confident	6	38%	0	0%	5	31%	0	0%
Not at all confident	1	6%	0	0%	2	13%	0	0%
Base	16		14		16		14	

Table B21: Which, if any, of these providers of advice on your money have ever heard of, even if you're not very familiar with them?

	Pre		Post	
	Count	%	Count	%
Money Advice Service	9	60%	13	93%
Citizens Advice Bureau	12	80%	14	100%
Money Sense	2	13%	4	29%
Which?	8	53%	7	50%
Money Saving Expert (Martin Lewis)	9	60%	13	93%
Other price comparison sites (e.g. Moneysupermarket)	6	40%	5	36%
Directgov (gov.co.uk)	2	13%	5	36%
Alvin Hall	1	7%	2	14%
Consumer Credit Counselling Service (CCCS)/StepChange	0	0%	1	7%
National Debtline	1	7%	5	36%
None	1	7%	0	0%
Other	0	0%	1	7%
Base	15		14	

Appendix C: Data Tables - workshop participants

Table C1: When I need information the first place I look is the internet

	Pre		Post	
	Count	%	Count	%
Strongly agree	25	26%	16	23%
Tend to agree	34	35%	34	48%
Tend to disagree	20	21%	15	21%
Strongly disagree	17	18%	6	8%
Base	96		71	

Table C2: I find it easy to find what I am looking for online

	Pre		Post	
	Count	%	Count	%
Strongly agree	10	12%	17	24%
Tend to agree	41	48%	37	52%
Tend to disagree	19	22%	11	15%
Strongly disagree	16	19%	6	8%
Base	86		71	

Table C3: I find it easier to read a leaflet/paper than to find information on a website

	Pre		Post	
	Count	%	Count	%
Strongly agree	23	26%	18	25%
Tend to agree	39	45%	29	41%
Tend to disagree	17	20%	24	34%
Strongly disagree	8	9%	0	0%
Base	87		71	

Table C4: How easy do you find...Buying a product online (non-food item/s)

	Buying a product online (non-food item/s)			
	Pre		Post	
	Count	%	Count	%
Very easy	9	10%	15	22%
Fairly easy	20	23%	41	59%
Fairly hard	10	11%	6	9%
Very hard	8	9%	2	3%
Never tried / not applicable	41	47%	5	7%
Base	88		69	

Table C5: How easy do you find... Making travel reservations/bookings

	Making travel reservations/bookings			
	Pre		Post	
	Count	%	Count	%
Very easy	6	7%	15	22%
Fairly easy	13	15%	38	56%
Fairly hard	18	21%	10	15%
Very hard	11	13%	1	1%
Never tried / not applicable	39	45%	4	6%
Base	87		68	

Table C6: How easy do you find...Paying bills

	Paying bills			
	Pre		Post	
	Count	%	Count	%
Very easy	9	11%	14	20%
Fairly easy	13	15%	38	55%
Fairly hard	13	15%	12	17%
Very hard	7	8%	1	1%
Never tried / not applicable	43	51%	4	6%
Base	85		69	

Table C7: How easy do you find... Using your bank's online services

	Using your bank's online services			
	Pre		Post	
	Count	%	Count	%
Very easy	11	13%	12	17%
Fairly easy	8	9%	36	51%
Fairly hard	11	13%	16	23%
Very hard	7	8%	2	3%
Never tried / not applicable	48	56%	4	6%
Base	85		70	

Table C8: How easy do you find... Comparing products and services

	Pre		Post	
	Count	%	Count	%
Very easy	8	10%	17	25%
Fairly easy	14	17%	40	58%
Fairly hard	12	14%	6	9%
Very hard	9	11%	2	3%
Never tried / not applicable	40	48%	4	6%
Base	83		69	

Table C9: How easy do you find... Ordering groceries / food online

	Pre		Post	
	Count	%	Count	%
Very easy	7	8%	19	28%
Fairly easy	5	6%	37	54%
Fairly hard	11	13%	6	9%
Very hard	6	7%	2	3%
Never tried / not applicable	55	65%	5	7%
Base	84		69	

Table C10: How easy do you find... Finding the location of a house, office, store or restaurant

	Pre		Post	
	Count	%	Count	%
Very easy	12	14%	18	26%
Fairly easy	28	33%	37	54%
Fairly hard	11	13%	9	13%
Very hard	5	6%	2	3%
Never tried / not applicable	29	34%	3	4%
Base	85		69	

Table C11: How much do you agree or disagree with each of the following statements?

	I am very organised when it comes to managing my money day to day				I feel in control of my finances			
	Pre		Post		Pre		Post	
	Count	%	Count	%	Count	%	Count	%
Strongly agree	27	26%	13	19%	20	23%	13	19%
Tend to agree	31	30%	55	79%	31	36%	56	80%
Neither agree nor disagree	21	21%	2	3%	14	16%	1	1%
Tend to disagree	14	14%	0	0%	13	15%	0	0%
Strongly disagree	9	9%	0	0%	9	10%	0	0%
Base	102		70		87		70	

Table C12: To what extent to you agree or disagree with the following statement?

	I am content with my friendships and relationships			
	Pre		Post	
	Count	%	Count	%
Strongly disagree	9	10%	2	3%
Disagree	8	9%	1	2%
Neutral	15	16%	4	6%
Agree	44	47%	48	76%
Strongly agree	17	18%	8	13%
Base	93		63	

Table C13: To what extent to you agree or disagree with the following statement?

	I have enough people I feel comfortable asking for help at any time			
	Pre		Post	
	Count	%	Count	%
Strongly disagree	9	10%	2	3%
Disagree	10	11%	0	0%
Neutral	19	20%	5	8%
Agree	39	41%	48	76%
Strongly agree	17	18%	8	13%
Base	94		63	

Table C14: To what extent to you agree or disagree with the following statement?

	My relationships are as satisfying as I would want them to be			
	Pre		Post	
	Count	%	Count	%
Strongly disagree	10	11%	2	3%
Disagree	9	10%	1	2%
Neutral	19	21%	5	8%
Agree	37	40%	47	75%
Strongly agree	17	18%	8	13%
Base	92		63	

Table C15: Do you access the internet, if so, how do you currently do this?

	Pre		Post	
	Count	%	Count	%
Do not access the internet at all	35	32%	10	14%
At home using a desktop or laptop computer	41	37%	49	68%
At home using an iPad or other tablet device	30	27%	6	8%
At home using a Smartphone (e.g. iPhone or Android mobile phone)	19	17%	2	3%
At home using other 'Smart' devices, such as internet connected TV's	5	5%	0	0%
Use internet outside of the home using an iPad, other tablet device or Smartphone	10	9%	1	1%
Use internet outside of home, e.g. library, at family or friends	12	11%	13	18%
Use internet in other ways	3	3%	0	0%
Base	111		72	

Table C16: On average, how often do you access the internet?

	Pre		Post	
	Count	%	Count	%
Daily	47	62%	27	44%
At least once a week	17	22%	29	47%
At least once a month	1	1%	3	5%
Less than once a month	2	3%	3	5%
Varies	8	11%	0	0%
Never	1	1%	0	0%
Base	76		62	

Table C17: What do you use the internet for?

	Pre		Post	
	Count	%	Count	%
Emailing	44	61%	56	90%
Online banking	21	29%	19	31%
Online budgeting tool	2	3%	15	24%
Other	1	1%	1	2%
Researching topics / general information	35	49%	46	74%
Shopping	20	28%	41	66%
Social media	21	29%	12	19%
Switching utilities e.g. energy providers	4	6%	17	27%
To watch catch up TV, movies, sports events etc.	9	13%	2	3%
Using search engines e.g. Google	43	60%	54	87%
Video calling e.g. Skype, Facetime	13	18%	1	2%
Base	72		62	

Table C18: How easy do you find... How confident would you say you feel in the following situations when using computers?

	Connecting or changing a network e.g. Wi-Fi				Being secure online			
	Pre		Post		Pre		Post	
	Count	%	Count	%	Count	%	Count	%
Very confident	4	5%	6	9%	3	4%	10	15%
Fairly confident	21	25%	42	62%	11	14%	53	78%
Not very confident	26	31%	16	24%	26	33%	1	1%
Not at all confident	32	39%	4	6%	38	49%	4	6%
Base	83		68		78		68	

Table C19: Which, if any, of these providers of advice on your money have ever heard of, even if you're not very familiar with them?

	Pre		Post	
	Count	%	Count	%
Money Advice Service	28	25%	62	94%
Citizens Advice Bureau	75	67%	50	76%
Money Sense	5	4%	16	24%
Which?	48	43%	7	11%
Money Saving Expert (Martin Lewis)	49	44%	45	68%
Other price comparison sites	31	28%	25	38%
Directgov (gov.co.uk)	19	17%	5	8%
Alvin Hall	8	7%	1	2%
Consumer Credit Counselling Service (CCCS)/StepChange	9	8%	9	14%
National Debtline	20	18%	21	32%
None	25	22%	3	5%
Other	1	1%	1	2%
Base	112		66	

Appendix D: Financial Champions booklet

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#FinancialChampions

Course booklet

www.groundwork.org.uk



#FinancialChampions



- ◆ More people use the internet each day to communicate and complete everyday tasks
- ◆ This is often seen as a an easier way to gain greater control over our lives
- ◆ However using the internet can also be risky
- ◆ We wish to support people over 50 years of age in using the internet to take better control of their finances and stay safe



The ground rules...

- ♦ Turn off your phone
- ♦ Listen to others when they are speaking
- ♦ Take emergency calls out side of the room
- ♦ Understand everyone has different skill levels

The timetable...

10:15	Set up & Refreshments
10:30	Introductions
10:45	Module 1 – Online Basics and Tips
11:30	Break
11:40	Module 2 – Online Budgeting
12:30	Lunch (+ Surgery)
13:30	Module 3 – Online Shopping
14:45	Break
15:00	Module 4 – Online Banking
15:30	Q&A - wrap up
16:00	End



Module 1

Online Basics



How can the internet help?



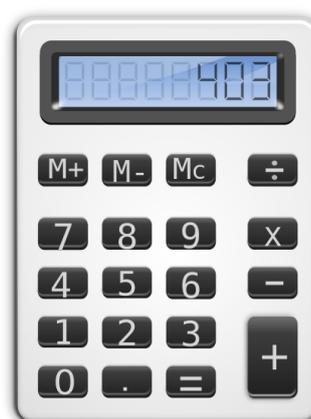
Managing Finances



Online Shopping



Staying Connected



Budgeting

What is a browser?

- ♦ It is a program used to surf the internet e.g. Google Chrome™, Internet Explorer™, Microsoft Edge™, Safari®™, Firefox ®™
- ♦ All browsers have security settings that come with them. They are called default security settings

What are the differences?

- ♦ Most popular is Google Chrome™
- ♦ Safari is used for Apple devices (Mac, iPad, iPhone)
- ♦ Others are used for Windows devices

How can I keep my data safe?

- ◆ **It is possible for hackers to access your data in a variety of ways:**
 - ◆ Browser
 - ◆ Wi-Fi
 - ◆ Emails
 - ◆ Hardware (PC)
 - ◆ Local area networks (LANs)
- ◆ **We each need to stay safe to prevent hackers accessing our private data:**
 - ◆ Address, credit card data, emails, passwords, browsing history, bookmarks etc.

1. Use currently supported software

Particularly the operating system:

- ◆ **Use Windows 10** (Windows 7 for a limited time)
- ◆ Do not use Windows XP or earlier software
- ◆ **Use Apple OS X**

2. Edit security settings

3. Use anti-virus software

- ◆ Check to see if your PC has antivirus software installed
- ◆ Check in the security settings
- ◆ Check your internet service provider (ISP) e.g. SkyTM, BTTM, Virgin MediaTM
- ◆ Ask if you already have an antivirus software installed
- ◆ If not use a brand name antivirus programme to prevent viruses and warn about unsafe web sites
- ◆ There are often special offers that constantly change

4. Block adverts and pop ups

- ♦ A good antivirus package will include advert blocking
- ♦ You can download Adblock Plus for free
- ♦ Adblock Plus is a well known browser extension that blocks adverts from interfering with your browser experience
- ♦ Adblock can interfere with some websites
- ♦ You may need to disable Adblock for that specific website (a notification will appear)

5. Check for scam emails



Cyber Breaches

Dear BT Customer,

Due to security breaches on an international scale. BT have launched preventative measures in ensuring your customer data remains safe.

BT have been busy upgrading our security to keep your personal details safe. To do this in the most secure way possible, we have temporarily limited access to profile features that contain your sensitive data. To confirm your security upgrade and reestablish full access to your BT account please follow the link below

[Confirm security upgrade](#)

Deficiency to do so will result in limited access to your profile.

Need more help?

Please don't reply to this email as we won't get your message. If you've got any questions, or for more ways to get in touch, go to bt.com/help

A handwritten signature in black ink, appearing to read 'Libby Barr'.

Thanks for choosing BT.
Libby Barr
Managing Director, Customer Care

Scam emails check list

- The senders email address does not tally with the trusted organisation's website address
- The email address that the email was sent from is different to normal
- The email does not use first name or surname, for example "dear customer"
- A sense of urgency will be used, for example the threat that unless you act immediately your account may be closed
- There is no sign of a trusted company logo
- A request for personal information such as user name, password or bank details
- The email contains spelling and grammatical errors
- You were not expecting to get an email from the company that appears to have sent it
- The entire text of the email is contained within an image rather than the usual text format
- The image contains an embedded hyperlink to a bogus site

Scam emails continued...

What should you do?

- ◆ Do not click on any links in the scam email
- ◆ Do not reply or contact the senders in any way
- ◆ If you have clicked on a link in the email do not supply any personal information on the website that may open
- ◆ Do not open any attachments that arrive with the email
- ◆ If you think you have been compromised, are worried about the safety of your bank details or have lost money due to fraudulent misuse of your cards, you should contact your bank immediately

Other security measures

6. Create passwords, especially a login password

- ◆ Create unusual passwords (including your computer and phone log-in)
- ◆ Don't use the same password for all your online accounts
- ◆ **DO NOT** save the password for a website

7. Update the computer and browser

- ◆ You will get an update message

8. Check if the website you are using is secure:

- ◆ https:// instead of http://
- ◆ Sites that use https:// add security by encrypting data

9. Ensure your Wi-Fi has a password

- ◆ Change the identification and password issued with the router
- ◆ Do not use your address as the identification

Module 1 Summary

How to keep your data safe:

- ◆ Download a secure browser e.g. Google Chrome
- ◆ Use up to date software i.e. Windows 10
- ◆ Edit security settings
- ◆ Check for antivirus software
- ◆ Block adverts and pop ups
- ◆ Check your emails for scams
- ◆ Create passwords
- ◆ Update the operating system and browser
- ◆ Check the website is secure (https://instead of http://)
- ◆ Ensure that your Wi-Fi has a password



Module 2

Online Budgeting



Why Online Budgeting?

Pros

- ♦ Can check financial health
- ♦ Keep track of any savings/save for something special
- ♦ Find problems before they become an issue

Cons

- ♦ Is the website reputable?
- ♦ Is it asking for money or personal details

Online Budgeting

The Money Advice Service (MAS) offer an online budgeting tool

<https://www.moneyadviceservice.org.uk>

With MAS you can set up an account and save your work, this means if your circumstances change you can edit and re-evaluate

Online Budgeting Continued...



the Money Advice Service | Free and impartial money advice | Cymraeg | Search

Debt & Borrowing | Homes & Mortgages | **Budgeting & Saving** | Work & Benefits | Retirement | Family | Cars & Travel | Insurance | BLOG

Free and impartial money advice, set up by appointment

Web Chat

- ✓ Advice and guides to help improve your finances
- ✓ Tools and calculators to help keep track and plan ahead
- ✓ Support over the phone and online

Check out these alternatives to payday loans.

Popular tools & calculators

- Savings calculator** > Reach your savings goal
- Budget planner** > Get in control of household spending
- Mortgage calculator** > A helping hand on the property ladder

View all...

Budget Planner

the Money Advice Service | Free and impartial money advice | Cymraeg | Sign in | Register | Search

Debt & Borrowing | Homes & Mortgages | **Budgeting & Saving** | Work & Benefits | Retirement | Family | Cars & Travel | Insurance | BLOG

Running a bank account, planning your finances, cutting costs, saving money and getting started with investing

- Budgeting and managing money**
 - Running a bank account
 - Managing money
 - Student and graduate money
 - Cutting costs
- Saving and investing**
 - How to save money
 - Types of savings
 - How to invest money
 - Types of investment

- Budget planner**
- Money health check
- Savings calculator

Our free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money. It's already helped hundreds of thousands of people.

Get Started! >

Online Budgeting Income

the Money Advice Service | Free and impartial money advice | Cymraeg | Sign in | Register | Search

Debt & Borrowing | Homes & Mortgages | Budgeting & Saving | Work & Benefits | Retirement | Family | Cars & Travel | Insurance | BLOG

Home > Budgeting and managing money > Managing money

Budget Planner: Income

How to use > **Income** > Household bills > Living costs > Finance & Insurance > Family & Friends > Travel > Leisure > Summary

Pay Hide

Pay (after tax) *i*

Income from self-employment *i*

Statutory Maternity Pay *i*

Benefits and Tax Credits Show

Pension Show

Other income Show

Your additional items Show

Income total

£0.00
per Month

Sign in to save budget plan

Household bills >

Household Expenses

[How to use](#) >
 [Income](#) >
 [Household bills](#) >
 [Living costs](#) >
 [Finance & Insurance](#) >
 [Family & Friends](#) >
 [Travel](#) >
 [Leisure](#) >
 [Summary](#)

Mortgage & rent

Hide ▲

Mortgage payment <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Rent <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Mortgage endowment <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Mortgage life insurance <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Mortgage payment protection insurance <i>i</i>	<input type="text" value="0.00"/>	per Month ▼

Other property charges

Show ▼

Home insurance

Show ▼

Utilities

Hide ▲

Council Tax or Rates <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Gas <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Electricity <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Other household fuel <i>i</i>	<input type="text" value="0.00"/>	per Month ▼
Water <i>i</i>	<input type="text" value="0.00"/>	per Month ▼

Household Expenses Continued...

Other property charges

Show

Home insurance

Show

Utilities

Show

Your additional items

Show

Household bills total

£0.00

per Month

Sign in to save budget plan

Living costs



Free and impartial money advice

Cymraeg | Sign in | Register

Search



Debt & Borrowing

Homes & Mortgages

Budgeting & Saving

Work & Benefits

Retirement

Family

Cars & Travel

Insurance

BLOG

Home > Budgeting and managing money > Managing money

Budget Planner: Summary

How to use



Income



Household bills



Living costs



Finance & Insurance



Family & Friends



Travel



Leisure



Summary



Module 3

Online Shopping



What Can You Buy Online?

- ◆ Groceries
- ◆ Takeaway food
- ◆ Clothes
- ◆ Gifts including cards (can be delivered direct to a recipient)
- ◆ Books and music
- ◆ Vouchers
- ◆ Services e.g. online library access
- ◆ Utilities - gas/electric
- ◆ Insurance

Online Shopping

Pros

- ♦ Delivery to your door
- ♦ Offers and deals online that you may not see in store, such as voucher codes
- ♦ 24 hour shopping
- ♦ Greater range of products available
- ♦ Can have delivered to local shop or a pick up point
- ♦ Easier to compare prices

Cons

- ♦ Delivery can cost extra
- ♦ Sometimes there are minimum order charges for delivery
- ♦ Items may be substituted on grocery shops
- ♦ Returns - you may need to pay return postage
- ♦ You may have to pay import duty on items from overseas
- ♦ Counterfeit goods – if it seems too good to be true it probably is
- ♦ Can't try clothes on before you buy

Utility Bills

The internet can be used to shop around for good deals or to save money on your utility bills through price comparisons

- ♦ It is recommended that you review your energy tariffs every 12 months to ensure a good deal

Two web sites that we recommend you check to see if you can get a better deal by switching are:

- ♦ Money Saving Expert (Martin Lewis)
<https://www.moneysavingexpert.com/>
- ♦ uSwitch
<https://uswitch.com/gas-electricity/>



Security

- ◆ Shop with retailers that you know and trust and have a good online reputation
- ◆ Read feedback and reviews
- ◆ While some sites that offer good deals are legitimate, others can be scams
- ◆ Even though the “s” in “https” stands for secure, it is not an absolute indicator. Hackers are getting better at using sites that look more legitimate, for example by adding closed padlock icons
- ◆ Use antivirus software that checks website security
- ◆ Sending sensitive information over public wireless networks can put you at risk for identify theft or credit card fraud by exposing your information to hackers. It is best to do your shopping from a secure location such as at home
- ◆ Use firewalls and online security

Security Continued...



Look for the company's full contact details before purchasing.

- Beware of companies that can only be contacted by email

External links on websites

- If you are not 100% sure that they are reputable don't click on them
- Remember the saying "curiosity killed the cat!"

Be mindful of your passwords, choose something secure and keep it safe

- You can always reset it if you have forgotten it
- With some websites you can also set up memorable data questions to add another security level

Security Continued...



Opt out of saving bank or card details to websites for safety.

- ♦ PayPal is great and safe (but be cautious of scam emails pretending to be from PayPal)

Think about alternative delivery options

- ♦ Are you letting people know you are not home?

Use credit cards/trusted online payment services

- ♦ PayPal has extra levels of protection, if you have purchased something that did not arrive or match the description they can reimburse you
- ♦ With credit cards, banks have responsibilities and you have more rights under the financial services act and distance selling regulations than on purchases made with a debit card





Module 4

Online Banking



The Benefits

- ◆ Up to date information on your balance and payments (in and out)
- ◆ Transferring money between your own accounts and to others e.g. relatives and friends
- ◆ Setting up direct debits
- ◆ Making queries about your account
- ◆ Searching for transactions
- ◆ Setting up new payments
- ◆ Budgeting tools
- ◆ Most banks have an app for quick access to your balance
- ◆ Convenience – you don't need to leave the house
- ◆ 24 hour access

It is a secure website/app and is password protected



The image shows the Halifax Online Banking login page. At the top left is the Halifax logo. On the right, a blue box contains a lock icon and the text "You're signing into a secure site" with a link "How can I tell that this site is secure?". The main heading is "Welcome to Online Banking" with the instruction "Enter your username and password to sign in." Below this are two input fields for "Username" and "Password". A checkbox labeled "Remember my username on this computer" is present, with a warning: "Warning: Don't tick this box if you're using a public or shared computer". A "Continue" button is to the right of the password field. On the left, there are links for "Forgotten your password?", "Forgotten your username?", and "Having problems signing in?". On the right, a box titled "Not registered for Online Banking?" explains that online banking is safe and secure, lists benefits like viewing accounts and paying bills, and provides links for "See our Online Banking demo" and "Register for Online Banking". At the bottom right, there are buttons for "Contact us", "Help & support", and "Protect your identity".

Your accounts

The image shows the Halifax Online Banking account dashboard. At the top left is the Halifax logo. On the right, it says "Securely signed in" with a lock icon, and "More info" and "Change details" links. A "Sign Out" button is next to a redacted area. The main heading is "My accounts" with "Last login: 25 May XXXX (01:26 PM)" to the right. Below this is a "Make a quick transfer" link. The dashboard lists two accounts: "Reward Current Account" with a balance of £745.82 and an overdraft limit of £0.00, and "ISA Saver Online" with a balance of £6,019.23. Each account has a "Make a transfer" button. There are also buttons for "Make a payment" and "Apply" for the current account, and an "Upgrade" link. On the right, there are buttons for "Contact us", "Help & support", and "Apply online". Below these is a "My account tools" section with links for "Mobile Alerting Service", "Start / stop paper statements", and "Rates, rewards & fees". At the bottom, there is a "Your current offers" section with a link to "Apply online" for Halifax Personal Loans.

Review Statements



Securely signed in | More info | Change details

HALIFAX

Back to: My accounts | View another account

Reward Current Account £745.82
Money available: £745.82
Overdraft limit: £0.00

Make a payment | Make a transfer | Upgrade

▶ Rename this account
▶ Apply for an overdraft limit
+ See more account details

Contact us | Help & support | Apply online

My account tools
▶ Mobile Alerting Service
▶ Start / stop paper statements
▶ Rates, rewards & fees

Statement | Payments | Direct Debits & standing orders | Summary

My account statement

Date	Description	Type [?]	In (£)	Out (£)	Balance (£)
02 Jun XX	D Saunders Rent	SO		840.00	745.82
02 Jun XX	B Johnson Savings	SO	250.00		1585.62
02 Jun XX	My Openworld	DD		25.00	1835.62
01 Jun XX	My Digital	DD		45.25	1860.82

Make payments and transfer money

Make a quick transfer | Pay an existing recipient

CURRENT ACCOUNT [redacted]
£471.27 Current balance
View statement ▶

£1,471.27 Available funds including your £1,000 overdraft
Payments & transfers ▶

Standing orders & direct debits ▶
More actions ▶

You could earn up to 3% interest. Find out how

Confirm your payment details

Check the payment details below. Ready to go ahead and make the payment? Choose the number you'd like us to call you on and click 'Confirm'.

From
Reward Current Account [redacted]

To
A Smith [redacted]

Reference Trip
Amount
£55.00

Date
01 October 2000

For payments leaving on a working day (Monday to Friday), the money will be with your recipient by the end of the next working day. For those set up on a non-working day (weekends and public holidays) the money will leave your account on the next working day and will arrive by the end of the following working day.

**This booklet was created by Groundwork
West Midlands and funded by The Money
Advice Service.**

**For more information on Groundwork West
Midlands and our projects please visit
www.groundwork.org.uk**

Appendix E: Workshop presentation slides

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Financial Champions

Groundwork West Midlands

www.groundwork.org.uk



Financial Champions



www.groundwork.org.uk

- ◆ More people are using the internet each day to communicate and complete everyday tasks.
- ◆ This is often seen as positive, more efficient way to have a greater control of our lives.
- ◆ However, using the internet can also place us at risk of exploitation.
- ◆ We wish to support people over the age of 50 in using the internet to take better control of their finances and stay safe



Ground Rules

- ❖ Turn phones off or put on silent
- ❖ Listen to others when they are speaking
- ❖ Take emergency calls out side of the room
- ❖ Understand everyone has different skill levels

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Agenda

10:15	Set up & Refreshments
10:30	Introductions
10:45	Module 1 – Online Basics and Tips
11:30	Break
11:40	Module 2 – Online Budgeting
12:30	Lunch (+ Surgery)
13:30	Module 3 – Online Shopping
14:45	Break
15:00	Module 4 – Online Banking
15:30	Q&A - wrap up
16:00	End

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Module 1 – Online Basics and Tips

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How can the internet help us?



Staying connectec



Shopping



Managing finances



Budgeting

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GROUNDWORK



➤ What is a browser?

- ◆ It is a program used to surf the internet e.g. Google Chrome™, Internet Explorer™, Microsoft Edge™, Safari®™, Firefox®™.
- ◆ All browsers have default security settings

◆ What are the differences?

- ◆ Most popular is Google Chrome™
- ◆ Safari is used for Apple devices (mac, tablet phone)
- ◆ Others are used for Windows
- ◆ What browser do you use?

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GROUNDWORK



➤ How can I keep my data safe

- ◆ It is possible for hackers to access your data in a variety of ways:
 - Browser (autofill)
 - Wi-Fi
 - Emails
 - Hardware (PC)
 - Local area networks (LANs)
- ◆ We each need to stay safe to prevent hackers accessing our personal information:
 - address, credit card data, emails, passwords, browsing history, bookmarks etc.

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GROUNDWORK



➤ 1. Use currently supported software

Most especially the operating system

- ◆ Use Windows 10 (Windows 7 for limited time)
 - Do not use Windows XP or earlier software
- ◆ Use Apple OS X

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GROUNDWORK



➤ 2. Edit Security Settings

<https://www.youtube.com/watch?v=pPip0ZjCDSk>

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GROUNDWORK



➤ 3. Use Antivirus Software

- ◆ Check to see if you PC has antivirus software installed
 - Check in the security settings
- ◆ Check with your ISP (i.e. Sky™, BT™, VirginMedia™)
 - Ask if you already have an antivirus software installed
- ◆ If not, use a brand name antivirus programme to prevent viruses and warn about unsafe web sites
 - There are often special offers that constantly change

Examples:



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GROUNDWORK



➤ 4. Block Adverts and Popups

- ◆ A good antivirus package will include Ad blocking
- ◆ You can Download Adblock Plus for Free.
 - Adblock Plus is a well-known browser extension that blocks adverts from interfering with your browser experience
 - Adblock can interfere with some websites
 - You may need to disable Adblock for that specific website (a notification will appear)

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GROUNDWORK



Dear BT Customer,

Due to security breaches on an international scale, BT have launched preventative measures in ensuring your customer data remains safe.

BT have been busy upgrading our security to keep your personal details safe. To do this in the most secure way possible, we have temporarily limited access to profile features that contain your sensitive data. To confirm your security upgrade and reestablish full access to your BT account please follow the link below

[Confirm security upgrade](#)

Deficiency to do so will result in limited access to your profile.

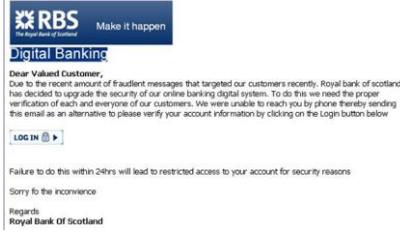
Need more help?
Please don't reply to this email as we won't get your message. If you've got any questions, or for more ways to get in touch, go to bt.com/help


Thanks for choosing BT.
Libby Farr
Managing Director, Customer Care

www.

GROUNDWORK

➤ Emails and scams cont...



RBS Make it happen
The Royal Bank of Scotland

Digital Banking

Dear Valued Customer,

Due to the recent amount of fraudulent messages that targeted our customers recently, Royal bank of scotland has decided to upgrade the security of our online banking digital system. To do this we need the proper verification of each and everyone of our customers. We were unable to reach you by phone thereby sending this email as an alternative to please verify your account information by clicking on the Login button below

[LOG IN](#)

Failure to do this within 24hrs will lead to restricted access to your account for security reasons

Sorry to the inconvenience

Regards
Royal Bank Of Scotland

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➤ Fake emails:

- ❖ The sender's email address doesn't tally with the trusted organisation's website address.
- ❖ The email is sent from a completely different address
- ❖ The email does not use your proper name, like "dear customer"
- ❖ A sense of urgency; for example the threat that unless you act immediately your account may be closed.

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➤ Fake emails:

- ❖ A request for personal information such as user name, password or bank details.
- ❖ The email contains spelling and grammatical errors.
- ❖ You weren't expecting to get an email from the company that appears to have sent it.
- ❖ The entire text of the email is contained within an image rather than the usual text format.
- ❖ The image contains an embedded hyperlink to a bogus site.

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➤ What should you do?

- ❖ Do not click on any links in the scam email.
- ❖ Do not reply to the email or contact the senders in any way.
- ❖ If you have clicked on a link in the email, do not supply any information on the website that may open.
- ❖ Do not open any attachments that arrive with the email.
- ❖ If you think you may have compromised the safety of your bank details and/or have lost money due to fraudulent misuse of your cards, you should immediately contact your bank.

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➤ Adverts

<https://www.youtube.com/watch?v=vPJ6irUDmHI>

<https://www.youtube.com/watch?v=w2tW50CD6Aw>

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Other security measures

- **6. Create passwords, especially a login password:**
 - Create unusual passwords (also for computer and phone)
 - Don't use the same password for all your online accounts
 - **DO NOT** save the password for a website.
- 7. Update the computer when offered an update**
- 8. Update your browser:**
 - You will get an update message
- 9. Check if the web site you are using is secure:**
 - https:// instead of http://.
 - Sites that use https:// add security by encrypting data.
- 10. Ensure your Wi-Fi and router has a password**
 - Change the identification and password issued with the router
 - Do not use your address as the identification.

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Module 1 Summary

- ♦ Download a browser of your choice (e.g. Google Chrome)
- ♦ Ensure that you are using the internet securely
 1. Use up to date software i.e.Windows 10
 2. Edit security settings
 3. Check for antivirus software
 4. Block adverts and Popups
 5. Check your emails for scams
 6. Create passwords (login passwords)
 7. Update the operating system / browser
 8. Check the website is secure (https:// instead of http://)
 9. Ensure that your router and Wi-Fi have passwords

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Break

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➤ Module 2 – Online Budgeting

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➤ Why Online Budgeting?

- ♦ **Pro's**
 - Can check financial health
 - Keep track of any savings/ save for something special
 - Find problems before they become an issue
- ♦ **Con's**
 - Is the website reputable?
 - Is it asking for money or personal details

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➤ Online Budgeting

The Money Advice Service offer an online budgeting tool

<https://www.moneyadviceservice.org.uk>

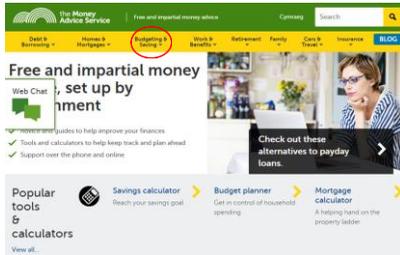
With MAS you can set up an account and save your work

This means if your circumstances change you can edit and re-evaluate.

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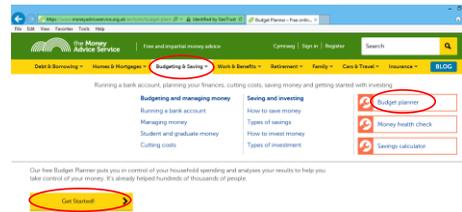
Online budgeting



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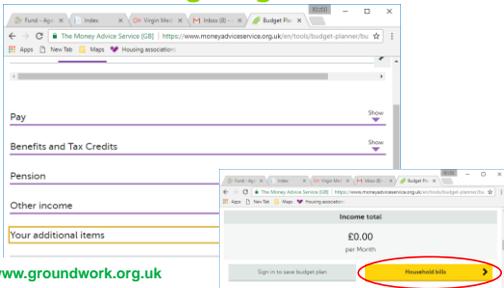
Budget Planner



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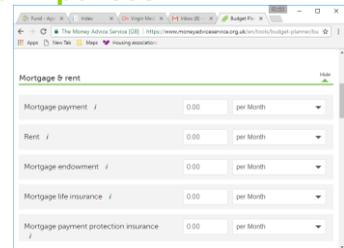
Online budgeting: Income



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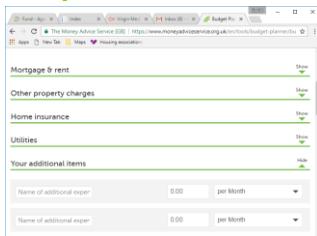
Online budgeting: Household Expenses



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Online budgeting: Household Expenses



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Lunch

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Module 3 –Online Shopping

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Online Shopping

[https://www.youtube.com/watch?v= F003p4v5js](https://www.youtube.com/watch?v=F003p4v5js)

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Online Shopping

What can you buy online?

- ◆ Groceries including food
- ◆ Takeaway food
- ◆ Clothes
- ◆ Gifts including Cards
 - Can be delivered direct to recipient
- ◆ Books
- ◆ Services such as Library
- ◆ Utilities – Gas/ Electric

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Online Shopping

Pro's

- ◆ Delivery to your door
- ◆ Offers and deals online that you may not see in store and vouchers
- ◆ 24 hour shopping
- ◆ Greater range of products available
- ◆ Can even have delivered to local shop or a pick up point

Con's

- ◆ Delivery can cost for the window you want
- ◆ Sometimes there are minimum order charges for delivery and free delivery
- ◆ Substitutions on groceries
- ◆ Returns
 - May have to pay return postage and even import duty
- ◆ Counterfeit goods
 - If it seems too good to be true it probably is

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Online Shopping

Utility Bills

- ◆ The internet can be used to shop around for good deals or to save money on your utility bills through price comparisons
 - It is recommended that you review your energy tariffs every 2 years to ensure a good deal.
- ◆ Two comparison web sites that we recommend are:
 - Money Saving Expert (Martin Lewis)
 - Uswitch <https://www.uswitch.com/gas-electricity/>

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Online Shopping – Security

- ◆ Shop with retailers that you know and trust.
- ◆ Read feedback and reviews
- ◆ While some sites that offer good deals are legitimate, others are scams
- ◆ Even though the "s" in "https" stands for secure, it is not an absolute indicator. Hackers are getting better at using sites that look more legitimate by adding closed padlocks etc.
- ◆ Use antivirus software that checks website security
- ◆ Sending sensitive information over public wireless networks can put you at risk for identity theft or credit card fraud by exposing your information to hackers. It's best to do your shopping from a secure location
- ◆ Use firewalls and online security
- ◆ Use online retailers with a good reputation

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➤ Online Shopping – Security Con

- ◆ **Look for the company's full contact details before purchasing.**
 - Beware of companies that can only be contacted by email
- ◆ **External links on websites**
 - If you're not 100% sure that they are safe don't click on them.
 - Remember the saying "curiosity killed the cat!"
- ◆ **Be mindful of your passwords, choose something secure and keep it safe**
 - You can always reset it if you've forgotten it.

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➤ Online Shopping – Security Con

- ◆ **Opt out of saving bank or card details to websites for safety.**
 - Paypal is great and very safe (but there are scam emails)
- ◆ **Think about alternative delivery**
 - Are you letting people know you aren't home?
- ◆ **Using credit cards/ trusted online payment services e.g.**
 - PayPal means that if you do end up having bought something you aren't happy with there is an extra layer of insurance
 - With a credit card banks have responsibilities and you have more rights under the Financial Services Act and Distance Selling Regulations than with a Debit Card

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➤ <https://www.tesco.com/groceries/>

Financialchamp1@yahoo.com

Financialchamp5@yahoo.com

Financialchamp10@yahoo.com

Password: F1nanc1alChamp

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Break

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➤ Module 4 – Online Banking

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➤ The benefits

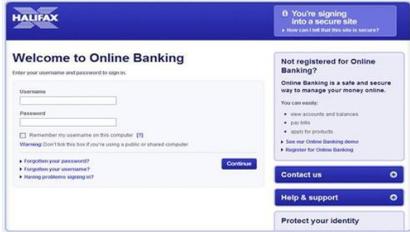
- ◆ Up to date information on your balance and payments (in and out)
- ◆ Transferring money between own accounts and to others e.g. relatives
- ◆ Setting up direct debits
- ◆ Making queries about your account
- ◆ Searching for transactions
- ◆ Setting up new payments
- ◆ Budgeting tools
- ◆ Most banks have an app for access
 - This is more secure than web access
- ◆ Convenience - don't need to leave the house
- ◆ 24 hour access

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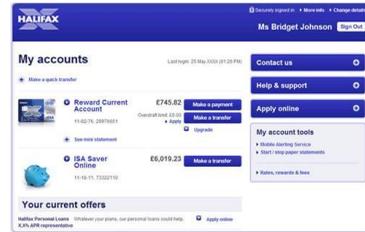
➤ It is a secure website / app and password protected



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➤ Your accounts

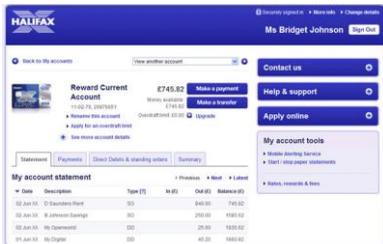


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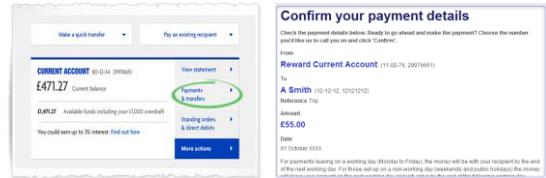
➤ Review statements



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➤ Make payments and transfer money



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➤ Any Questions?

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➤ Next steps

- ◆ We would love your feedback, and involvement in the project:
- ◆ If anyone is interested in becoming a Financial Champion
 - Please complete our checklist
- ◆ Please use post-it notes to give us some feedback on what you think we should be aware of when delivering this project, even if you can't be a Financial Champion – we'd still love your input!!

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Appendix F: Example of recruitment poster

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#FinancialChampions



Free Internet Skills Workshop for over 50s!

Birmingham Centre for Arts Therapies
The Friends Institute
220 Moseley Road
Highgate
Birmingham
B12 0DG



16th October
10am-4pm

Lunch is provided free of charge
Laptops provided



Covering:
Staying Secure Online
Online Banking
Online Shopping
Online Budgeting



To book or to find out more please contact Kirsty Hill on
07821 975 850 or kirsty.hill@groundwork.org.uk



Appendix G: Financial Champions recruitment presentation

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Financial Champions

Groundwork West Midlands

www.groundwork.org.uk



Financial Champions

We live in a digital world where more and more people are using the internet to communicate and complete everyday tasks. This is often seen as a positive and a way to become more efficient and have greater control of our lives. However, due to the nature of something like the internet, there is also risk associated with being online and potential to open yourself up to being exploited.

We are therefore looking to support people over the age of 50 in using the internet to take better control of their finances and stay safe

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How can the internet help us?



Staying connected



Managing finances



Shopping

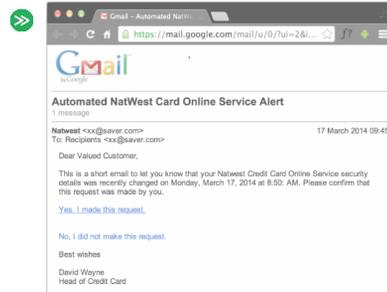


Budgeting

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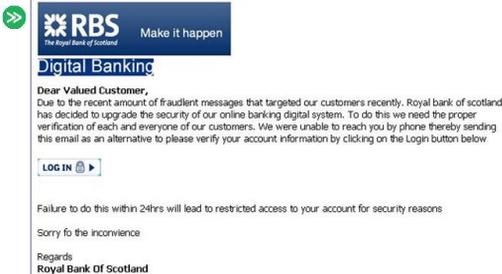
Emails



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Emails



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Next steps

We would love your feedback, and involvement in the project:

- If anyone is interested in becoming a Financial Champion – please complete our checklist
- Please use post-it notes to give us some feedback on what you think we should be aware of when delivering this project, even if you can't be a Financial Champion – we'd still love your input!!

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research

