

Consumer Education Initiatives

Provision of Resources Initiatives (consumer education initiatives that provide resources but where delivery to the consumer is left to others)

(Research conducted Oct 2005 - Jan 2006)

Subject	Location	Target audience	Initiative Name	Description	Who developed it?	When	Source of Funding	Delivery Mechanism	Contact Name
Citizenship	UK-wide	All, but try to target areas where there is a clear demand	Compensation for Poor Postal Service and Complaint Procedures	2 information provision campaigns concerning compensation for poor postal service and how to complain about the postal service.	Postwatch	2002 - survey date	Postwatch	Regionally, through leaflets at shows, exhibitions, trade associations and some targeted mail. Phonelines.	Graham Tolley at Postwatch
Citizenship	England	Schools, Young people 15-20+	Understanding Citizenship Book 1, 2, 3 (Text book)	Textbook for secondary schools broadly covering law, democracy, human rights, consumer issues and employment.	Citizenship Foundation	2001 - survey date	Commercial publication by Hodders. Royalties on sales.	Publications to schools, colleges and other learning institutions.	info@citizenshipfoundation.org.uk at Citizenship Foundation
Citizenship	England	Schools, Young people 15-20+	Citizenship Studies (mainstream text book, foundation text book and teacher resource)	Textbook for secondary schools: covers the OCR GCSE curriculum for Citizenship broadly covering law, democracy, human rights, consumer issues and employment.	Citizenship Foundation	2002 - survey date	Commercial publication by Hodders. Royalties on sales.	Publications to schools, colleges and other learning institutions.	info@citizenshipfoundation.org.uk at Citizenship Foundation
Citizenship	England	Schools, Young people 15-20+	Your Rights and Responsibilities (text book)	Textbook for secondary schools broadly covering law, democracy, human rights, consumer issues and employment.	Citizenship Foundation	2002 - survey date	Commercial publication by Evans Publishing. Royalties on sales.	Publications to schools, colleges and other learning institutions.	info@citizenshipfoundation.org.uk at Citizenship Foundation
Citizenship	UK-wide, but 3 versions: England & Wales; Scotland; NI	14-19 year olds (though also relevant to other age groups)	Young Citizen's Passport	A first reference guide to the law for young people.	Tony Thorpe at Citizenship Foundation	01/03/2006 - survey date	Since the guide's inception in 1994, funding has been received from a number of commercial sources, including BT, Guardian Insurance and the Britannia Building Society, and more recently from government departments, namely, the DfES, the DCA and the Home Office.	Schools, LAs, Police, Courts, youth services, some bookshops. Now also available online by subscription, www.ycponline.co.uk	Tony Thorpe at Citizenship Foundation
Citizenship	England and Wales	Pupils at Key Stage 3 and 4	Lifesmart Resource Pack	Resource for teaching essential consumer skills as part of citizenship curriculum. Includes sections on Civil and Criminal Law; Consumer Rights and Responsibilities; Sources of Help and Advice for Young Consumers; Personal Finance.	Hampshire County Council	2001 - survey date	Development by Hampshire County Council. Local authorities or individual schools buy it from HCC.	Schools and local authorities. Resource pack containing: quizzes, puzzles and copiable worksheets, teacher's guide and support materials.	Joy Forrow at Hampshire County Council
Financial	England, Scotland and Wales	Credit Unions to use in schools	First Savers Toolkit	Financial information resource pack for schools: contains all that a credit union needs to set up and run a First Savers Club in a school.	ABCUL	01/03/2004 - survey date	Some initial funding from Yorkshire Forward. Also ABCUL.	Credit Unions. Resource pack for credit unions to take into schools containing sample letters, CD-ROM, financial stationery.	Lucia Webster (ABCUL)

Financial	UK wide	7-16 year olds	Red Box (Tax issues)	A resource pack which a to: raise awareness about tax issues; provide information on direct and indirect tax, National Insurance and tax credits so that future taxpayers are prepared for working life; initiate good relationships with future taxpayers; demonstrate the social consequences of tax fraud and the shadow economy.		01/08/2002 - survey date	HM Treasury, Inland Revenue and HM Customs and Excise	Teachers. Contains a 48-page pack for teachers, 26 worksheets for classroom use, case studies and background info, a video and two posters in a red briefcase. It is supported by a website.	Daphne DeSouza at COI
Financial	UK wide	Everyone	Money-go-round (CD ROM)	An interactive CD ROM to improve skills in managing money. It aims to help learners be more confident when they are budgeting, planning their savings and spending, sorting out money problems and seeking financial advice.	BSA	2002 - survey date	BSA and DfES	Anywhere that teaches skills e.g. schools, Local authorities, prisons etc. Interactive CD ROM.	Claire Robinson at BSA
Financial	England-wide	16+	Financial Literacy Programme	Training and resources for adults to improve financial literacy.	Adult Financial Literacy Advisory Group led to its creation.	2001 - survey date	DfES	Adult Basic Skills Agency. Many and various - training/courses/information/CD ROMs etc.	Claire Robinson at BSA
General	Mostly England	Vulnerable young adult consumers who are often excluded from formal education programmes.	Confident Consumer (Basic consumer education)	Delivers consumer skills and knowledge through basic skills tuition. This is achieved by creating scenarios such as buying second-hand books - each scenario contains a range of learning activities presented through word definitions, spreadsheet activities, signs and symbols and sequencers.	BSA and Which? (formerly Consumers' Association)	01/09/2001 - survey date	DTI, Which? (formerly Consumers' Association), BSA	Anywhere that teaches skills to adults e.g. Local authorities, prisons etc. Folder of teacher resources and CD-rom.	Claire Robinson at BSA
Financial	England and Wales	Secondary schools	DebtCred	DebtCred is the High Sheriffs financial literacy project. Traditional teaching that fits into a school's routine, with minimum input from teachers, to equip young people with basic money management skills in preparation for university or work.	Debtcred	01/08/2004 - survey date	99% from the financial industry. Warwickshire LEA also donated £10,000	Through EBPs into secondary schools. CD-ROM, book on financial literacy, presentations in schools.	Andrew Davies at Debtcred
Food and Health	Various	Different target groups	Food Standards Agency one off partnership initiatives	A variety of initiatives that the FSA runs in partnership with member of target community groups to raise awareness within that community.	FSA	survey date	FSA and the various partnership groups	Partnership groups	Jaswinder Bangar at FSA
General	Accessible UK-wide	Businesses, schools and families	Ask CEeRIC (on-line consumer education directory)	Online Consumer Ed resource	Cambs. County Council Trading Standards	School site - 2002; Business site - 2003; Community site - 2004	DTI provided 3 years of funding. This has now run out so Cambs. County Council are currently funding it	Cambs County Council/DTI, website	Nikki Piper at Cambs. TS
Personal finance education	England	Secondary schools in England	Learning Money Matters	Delivery from pfeg consultant support in developing financial education to 4000 secondary schools in England over five years.	pfeg and FSA	Until March 2012	FSA	Schools, Consultants	Wendy Van den Hende

Personal finance education	UK	Finance sector and schools looking for help in delivering personal finance education	Database of finance sector volunteers available to support schools	Identify ways of matching financial sector volunteer expertise to individual schools. Develop a distance learning resource to support those working in the finance sector and develop a data base of finance sector volunteers on www.pfeg.org which would allow schools to access local help.	pfeg	September 2007 - survey date	GE Money, ICAEW	Schools, Website	Wendy Van den Hende
Personal finance education	UK		HSBC Primary	Scoping project for HSBC primary initiative to increase the provision of financial education in primary schools.	pfeg	September 2006 - survey date	HSBC		Wendy Van den Hende
Personal finance education	UK	Primary schools	Financial education and mobile communication	This project aims to support 10 primary schools in Tower Hamlets and Greenwich to develop and deliver a module of financial education for 9 to 11 year olds on the costs and responsible use of mobile phones.	pfeg	March 2007 - survey date	O2	Teachers, Website	Wendy Van den Hende
Personal finance education	England		Developing financial capability within mathematics	Identifying and selecting key ideas and contexts for functional mathematics from the body of financial capability. Drafting a teaching module for 14 to 16 year olds and associated assessment material.	pfeg	August 2006 - survey date	QCA		Wendy Van den Hende
Personal finance education	England	Teachers	Financial Risk and Enterprise	To support the development of financial capability within enterprise education for 14 - 16 year olds through creating a resource on financial risk in enterprise, with input from practising teachers from business and enterprise colleges across England .	pfeg	01/09/2006 - survey date	Norwich Union	Teachers, Website	Wendy Van den Hende
Personal finance education	England	Young people	Barnsley Schools	Provision of school adviser support for personal finance education in 5 secondary schools in the Barnsley area.	pfeg	July 2006 - survey date	Barnsley LEA	Consultants, Intervention	Wendy Van den Hende
Personal finance education	England	Teachers	Financial Capability and Enterprise	Supporting Financial capability within enterprise education by creating a matrix to match work related learning and enterprise education to financial capability. Assembling and reviewing new resources which cover financial capability within enterprise and mapping them on the matrix. Associated development of the pfeg website.	pfeg	March 2007 - survey date	DfES		Wendy Van den Hende
Personal finance education	Wales	Young people in Wales	Developing Financial Competence in Young People in Wales	To create and pilot a CD Rom helping 11-25 year olds in Wales develop better financial management.	pfeg	October 2006 survey date	Welsh Assembly Government, Legal Services Commission, Basic Skills Agency	Intervention, CAB, Youth Services	Wendy Van den Hende
Personal finance education	England	Vulnerable young people	Developing Financial Capability in Vulnerable Young People	3 year programme developing financial capability with pupils usually excluded from school and attending Pupil Referral Units across England.	pfeg	December 2007 - survey date	Barclays	Intervention, Consultants/teachers	Wendy Van den Hende