

## Consumer Education Initiatives

### Stand alone initiatives

(consumer education initiatives that provide resources and a means of delivering materials to the consumer)

(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	Nationwide	Secondary schools	Active Learning (Consumer education competitions)	Annual Competitions for secondary schools which often include consumer education issues: 2 mock trial competitions - one at the Crown Court and one at the Magistrates Court; A Youth Parliament competition which is linked with a political journalism competition promoting consideration of a contemporary issue.	Citizenship Foundation	1990 - survey date	Crown Court Competition: funded by Bar Council. Magistrates Court Competition funded by DCA and corporate funding. Youth Parliament/political journalism funded by DfES and corporate sponsors.	Competition. Email and direct mail to schools. Website. Use of public court rooms; cd rom and videos.	info@citizenshipfoundation.org.uk at Citizenship Foundation
Citizenship	Mainly London but plan to be available nationwide	Secondary schools - can extend to primary	The (Legal) Twinning Scheme	Introduction of young lawyers to secondary schools to inform about aspects of law including consumer issues.	Citizenship Foundation	1999 - survey date	Citizenship Foundation and law firms	Lawyers spending time in schools. Awareness by email and direct mail to schools. Printed form resource. Physical visits to schools.	info@citizenshipfoundation.org.uk at Citizenship Foundation
Financial	UK-wide	Blind people	RNIB Telephone conferencing course	Covers money issues for blind people (group of 6 or 7 at a time).	RNIB	current	Halifax Bank of Scotland	RNIB Telephone conference	Andy Barrick at RNIB
Financial	UK-wide	All consumers with questions about money, credit and debt	Myvesta.org.uk	A not-for-profit group that offers consumers access to educational materials and free assistance online. Information and advice is provided on consumer credit, debt, bankruptcy, IVAs and other personal finance topics.	Myvesta UK	01/10/2005 - survey date	Myvesta UK	Online and Myvesta Senior Advisors. Website including online chat and debt forum, a weekly online radio show, online video series, financial calculators, money personality tests and a freephone advisory line.	Jim Tehan at Myvesta UK
Financial	England, Scotland and Wales	People with debt problems that are suitable for assisted self-help	National Debtline	National telephone helpline for people with debt problems.	DTI and private sector as a result of the Money Advice Debtline Pilot	01/03/2002 - survey date	Funded by DTI (£1million p/a), DCA (£500,000 2005/6, 2006/07. £800,000 2006/7. £1million 2007/8) and finance community private sector - co-ordinated by Money Advice Trust.	Telephone service using trained advisers, self-help pack, factsheets	Emily Corsellis at DTI or Jon Elwes at Money Advice Trust
Financial	Scotland-wide	12-26 year olds	Young Scot 'Money Line'	To better inform the target audience about managing their finances in an easy to understand fashion.	Young Scot and Scottish Executive	2004 - survey date	Scottish Executive/FSA	Phoneline. Local Authorities, universities, colleges etc	Sylvia Korn at Scottish Exec
Financial	<a href="http://www.fsa.gov.uk/consumer">FSA website (www.fsa.gov.uk/consumer)</a>	People who use the internet	Consumer Information on Financial Services Authority website	Impartial information, including interactive tools such as the Financial Healthcheck and the Debt Test.	FSA	01/04/2000 - survey date	FSA	Interactive website	Kate Humphris at FSA
Financial	UK-wide	All	"One day credit reference workshops" by Experian	Introduction to credit referencing.	Experian	2000 - survey date	Funded by Experian	Face-to-face workshops. Experian	James Jones at Experian
Financial	UK-wide	Vulnerable people (mainly old-aged, but also low income etc)	Home Heat Helpline from the ERA (Energy Retail Association)	Info-line to raise awareness of social funding/special tariffs to help with fuel costs.	Energy Retail Association	31st Oct 2005 - survey date	Funded by 6 members of the ERA for first 3 years	Telephone service. Through trusted intermediaries e.g. GP, social housing etc.	Russell Hamblin-Boone at ERA

Financial	UK-wide	All with credit problems	Consumer Credit Counselling Service (CCCS)	Debt-counselling helpline to manage existing debts and provide training/skills development to prevent repeat debt problems.	Vic Ware O.B.E. and Malcolm Hurlston introduced CCCS into the UK in 1993 through a pilot scheme established in Leeds	1993 - survey date	Funded by lenders	Telephone using. Trained credit counsellors	Jan Smith
Financial	England, Scotland and Wales	Young people, adults and vulnerable groups	Natwest/RBS Face2Face with Finance	The programme enables RBS/NW to utilise its expertise to help secondary school students, further education students and the wider community to become more financially capable. The programme is aligned with the English, Welsh and Scottish curricula, meeting the criteria set for PSHE and Citizenship. Face 2 Face is complemented by a comprehensive programme to promote financial inclusion which focuses on 1. Access to banking services, 2. Access to affordable credit. 3. Support for money advice.	The Royal Bank of Scotland Group	2006 - survey date	Natwest and RBS	Since 2006 the Face2Face website has helped consumers to gain the skills, tools and advice to manage and understand money. Face2Face in schools is delivered by RBS Group employees in partnership with teachers. The 6 Face2Face With Finance modules can be used alone or in conjunction with others. Most of the modules include a number of individual activities. The modules can also be delivered by teachers. Two websites www.rbs.co.uk/Face2Face www.natwest.com/face2face contain a number of interactive tools to help you assess your current financial situation, step by step guides to understand banking and details of additional help available.	Jane McDonagh at RBS
Financial	Anyone with access to the internet	All gas and electricity users (domestic and commercial). All industry stakeholders, advice workers and suppliers.	Energywatch Knowledge Base	The knowledge base is a set of questions and answers which have been made available to the public through the website. It gives the chance to feedback, ask questions and find answers through a monitored system which identifies what people want to see based on the searches they make.	Energywatch	November 2004 - survey date	Energywatch	Website	Alex Duigan from Energywatch
Financial	180 volunteers UK-wide	Open to all in need	Credit Action Volunteer Programme	Volunteer programme to promote better money management and undertake advocacy work where appropriate.	Keith Tondeur and Richard Talbot	2002 - survey date	Volunteers but costs covered by Credit Action	Face-to-face, groups, telephone. Via volunteers (180).	Keith Tondeur and Richard Talbot at Credit Action
Financial	UK-wide	Open to all - volunteers are not charged to attend this training	Credit Action Budgeting Class	Teaching individuals how to help others develop a budget and basic money management skills.	Keith Tondeur and Richard Talbot	2005 - survey date	Credit Action	Classes run by Credit Action Reps	Keith Tondeur and Richard Talbot at Credit Action
Financial	UK-wide	Initially focused on all consumers. Developed into targeting employees wishing to improve their skills.	<a href="#">BBC@work</a>	A personal finance consumer education project linked to business programmes and covering areas such as budgeting, debt, savings, pay, pensions and benefits. Links with Skillswise ( a website offering help with numeracy and literacy), and Webwise (an online introduction to the internet which is also linked to a more formal course in basic internet skills - Becoming WebWise). BBC@work is a development of this which focuses both on learning providers to help them educate employees, and on the employees directly.	BBC (Becoming WebWise has been developed by the BBC in conjunction with the external accreditation bodies through whom a basic level qualification is offered). BBC@work is supported by the Learning and Skills Council.	2003 - survey date	BBC and some outside funding from undisclosed sources	Magazines, workshops and roadshows around the country, interactive CD-ROM, interactive website, free learning packs, regional events for employees held in the workplace, related TV programmes for BBC2 learning zone.	Wendy Jones at BBC

Food and Health	Cities with large Muslim communities in the UK	Muslim community	BHF Ramadan Campaign	A campaign aiming to reduce smoking and salt intake targeted at the Muslim community. During Ramadan many Muslims give up smoking and one of the aims is to encourage them to continue that cessation after Ramadan. The British Heart Foundation also holds training sessions with the Imams (religious leaders) to encourage them to discuss healthcare issues with their congregations during Ramadan and to try and relate these issues to the Koran.	BHF and FSA	2005 - survey date	British Heart Foundation and grant from Food Standards Agency in 2005 (to include salt intake awareness in the campaign)	TV and media campaigns - particularly targeted at Muslim TV channels and press. Via Imams (religious leaders).	Nikki Cooper at British Heart Foundation
Food and Health	UK-wide	Various tools and information for different target groups	Food Standards Agency website	A website providing information about food for consumers. It includes a number of interactive tools, games, quizzes as well as links to other related websites such as www.eatwell.gov.uk.	FSA	Food.gov December 2001, eatwell in October 2004	FSA	Food Standards Agency website with information and some interactive resources	Jaswinder Bangar at FSA
General	Anyone with access to television	Consumers	BBC Watchdog (Consumer TV programme)	It is a flagship consumer programme on BBC One aiming to increase consumer awareness about a range of products and services.	It was originally launched by the BBC as a segment of Nationwide	1980 - survey date	BBC	Television programme and website	Lisa Ausden
General	UK-wide	Blind people	Finding Your Feet	3 day course for blind people giving practical tips related to sight loss.	RNIB	2003-present	Nationwide	Course	Andy Barrick at RNIB
General	Based in London	Older and disabled consumers and carers, ethnic minorities	Ricability	An independent research charity that publishes 'practical, actionable and unbiased guides for older and disabled consumers based on professional research'. Also publishes some reports for ethnic minorities.	Founded as Research Institute for Consumer Affairs (RICA) by the social engineer Michael Young. Became a fully independent charity in 1991 and soon after began publishing under the name Ricability, but still retains links with Which? (formerly Consumers' Association).	1963: RICA and 1991: Ricability.	Core fund from Department of Health and Consumers' Association. Also funding from other charities, businesses and government departments (e.g. Age Concern England, Vodaphone and Department for Transport)	Mainly through networks for older and disabled people such as other charities and organisations. Also through the website. Written reports and consumer guides (also available in Braille, large print and on tape). Pay for postage and packaging only. Online guides also available.	Caroline Jacobs
General	UK-wide (available to Trading Standards Services)	Secondary school pupils aged 14-18.	Talkingshop (Consumer dilemmas)	Interactive web-based packages, which allows TS Officers to interact with pupils via a messaging service, re:'consumer dilemmas'. Right and Responsibilities scenario - aimed at 14-15. Financial Literacy scenario - aimed at ages 16 - 18. Pupils work on PCs in school, TS officers respond from TS Office. Currently two scenarios available to schools and colleges: 1. Pupils learn about their rights and responsibilities connected with buying goods and services: 2. Pupils learn all about financial literacy and how this could affect them, credit, debt, budgeting, opening a bank account etc.	Warwickshire Trading Standards	2005 - survey date	Trading Standards Institute	PC package	Mark Ryder at Warwickshire County Council
General	UK-wide - each local Trading Standards Service runs events	Various, depending on theme	National Consumer Week	Annual week to raise profile of Consumer issues. The 2006 theme is "Hey Big Spender - take a little advice from us'.	TSI	1988 - survey date	TSI and individual local authority Trading Standards Services	Local Trading Standards and other consumer group partners	Jenny McCrudden at Northampton Trading Standards or Desiree Abrahams at TSI
General	England, Scotland and Wales	Consumers	Consumer Direct	Telephone and online consumer advice service.	DTI	01/04/2004 - survey date	OFT	Phoneline staffed by trained advisors and web information.	Karen Chilvers
General	Northern Ireland	NI consumers and businesses	Consumerline	Northern Ireland equivalent of Consumer Direct, mainly offering next steps telephone advice to consumers and businesses. Also deals with queries received by email, fax and letter. Provides intelligence information for NI Trading Standards Service.	Department of Enterprise, Trade and Investment	01/01/2004 - survey date	Department of Enterprise, Trade and Investment	Phoneline staffed by trained advisors. Web information. Quiz with local qualifying heats and national final.	Ann Sloan at DETINI
General	UK-wide	Children with moderate learning difficulties	Consumer Challenge Quiz	A national competition organised by Birmingham Trading Standards. It features an inter-school quiz for teams of young people with moderate learning difficulties. Contestants face questions on consumer and safety issues. The competition culminates in a national final at the Trading Standards Institute's Conference.	Birmingham Trading Standards	1998/9 - survey date	Birmingham Trading Standards fund the production of competition materials and organisation of national final. Local authorities fund local heats.	A CD rom, example questions and a DVD of the 2004 final are produced by the Birmingham Trading Standards and sent to local authorities. The local authorities are then responsible for sending to schools.	Mike Gutowski at Birmingham Trading Standards
Safety	UK-wide	School children, aged 6-17 (two judging groups)	Playsafe (toy safety)	A competition inviting children to design a safe toy, to encourage greater awareness of safety features in the design of toys.	TSI and BTHA	survey date	British Toy and Hobby Association	Competition with regional heats and a national final.	Louise Utteridge at British Toy and Hobby Association