

Welcome to your Money Advice Service (MAS) Financial Inclusion Project Guide

Please keep this guide to hand throughout the duration of the project and share with any colleagues who may also be involved with its delivery.

Version	Date released	Changes made
DRAFT	22/12/2016	1st release
v1.0	31/01/2017	Project Resources and MAPTool, Guidance and Support for Centres, FAQs

NB. You will be notified if this document is updated and one of the Good Things Foundation team will send you the latest version.

Contents

<i>Introduction</i>	2
<i>Timescales and milestones</i>	3
<i>Funding and contract KPIs</i>	4
<i>Training days</i>	4
<i>Payment Schedule</i>	4
<i>Target audience</i>	5
<i>Project delivery - overview</i>	5
<i>Project delivery - the stepped-wedge design</i>	6
<i>Project delivery - course overview</i>	6
<i>Project delivery ('Test') - Undertaking the assisted online transaction in week 5 with participants</i>	7
<i>Project resources and tool</i>	8
<i>Guidance and Support for centres</i>	8
<i>Communications</i>	9
<i>Evaluation requirements</i>	9
<i>Social media</i>	10
<i>Frequently Asked Questions</i>	11

Introduction

Congratulations on successfully securing funding to deliver the Money Advice Service ('MAS') Financial Inclusion Project! This document provides an overview of the entirety of the project and aims to support your delivery.

The Financial Inclusion Project is a research project, aiming to test the following question:

The ability to transact online can reduce the poverty premium. Are individuals receiving financial capability support better able to transact online if they are also supported to undertake a live transaction online?

This will be tested by comparing the outcomes of two different financial capability interventions. Over the course of the project, these will be delivered to a total of 720 participants, by 18 Online Centres.

- **Intervention 1** will be a structured financial inclusion course for delivery in Online Centres. It will be 8 weeks long, and will focus on the benefit of transacting online. The course will use a set of structured offline resources designed by Toynbee Hall. All course materials will be provided to centres.
- **Intervention 2** is almost exactly the same as intervention 1. The only difference is that, in **week 5** of the course, you will help the participants to actually complete an online transaction in the Online Centre.

The interventions are very specific, because we need to be able to look at the additional benefit of the online transaction in Intervention 2. This is a research project which is trying to answer a specific question. As a valued partner, you will be helping us to create academic research that will inform future policy.

Because this is a research project, it is very important that all centres are consistent in their approach, and deliver according to syllabus and project management guidelines. Both the delivery of interventions with learners and the evaluation requirements on centres will be considerably more 'controlled' than in our other programmes.

To deliver the programme, Good Things Foundation is working in partnership with [Toynbee Hall](#) and the [University of Sheffield](#) (in addition to 18 Online Centres).

Why are we working with these partners?

- **Toynbee Hall** are experts in financial capability and are responsible for writing the course content and learning materials for the intervention. They also created the 'MAPTool' - an online tool to screen individuals and capture evaluation data.
- **University of Sheffield** are lending their expertise in research, supporting Good Things Foundation to design the project and undertake statistical analysis of data collected at the end of project delivery to feed into the final report.

The Financial Inclusion project is an exciting new project for Good Things Foundation and a new way of working for us. As a result the project is still being developed in some areas and will be an iterative process. We are very grateful for your support in helping deliver the project and welcome your feedback at all stages to help us ensure it meets the needs of those being supported.

Timescales and milestones

1	Communication of the results to applicants	28th November 2016 or 1st December 2016
2	Training days	13 December 2016 14 December 2016
3	Grant funding awarded	End of December / Early January following training session attendance
4	Funded delivery start date	01 February 2017
	Class 1: Delivery Period*	01 February 2017 - 31 March 2017
	Class 2: Delivery Period*	01 April 2017 - 31 May 2017
	Class 3: Delivery Period*	01 June 2017 - 31 July 2017
	Class 4: Delivery Period*	01 August 2017 - 30 September 2017
5	Funded delivery finish date*	30 September 2017

*** Please note that the four ‘Delivery Periods’ are 9 weeks in length. The intervention must be delivered over an 8 week period and must fall within the specified dates - therefore centres can build in a week off between delivery to account for staff leave etc if the time allows.**

**NB Whilst the funded delivery will finish on 30 September 2017 the final project report will not be finalised until January 2018.

[For centres starting delivery late the delivery periods run as follows: 01 March 2017 - 30 April 2017, 01 May 2017 - 30 June 2017, 01 July 2017 - 31 August 2017.]

Funding and contract KPIs

There will be one contract size available.

Contract Size	£5,000
No. of individuals supported	40

Successful organisations will also need to:

- Be willing and able to take a consistent approach in the delivery of the programme, and operate in line with the specific research design. Full guidance will be provided at your training day and through training documentation.
- Obtain **informed consent from each participant** in the programme, adhering to the guidelines and resources provided.
- Be available to work closely with Good Things Foundation to assess performance and delivery at monthly intervals during the programme, to support the consistency and closely monitored activity required for the evaluation design.
- Facilitate **regular, detailed and accurate data collection** with participants, including the use of a financial capability diagnostic tool (MAPTool). You will be required update the tool at the beginning and end of each intervention in a timely manner.
- Upon request, organise and facilitate the qualitative interviews between Good Things Foundation and learners to enable quality evaluation.
- Upon request, complete surveys produced by Good Things Foundation on your progress that will feed into the wider evaluation of the effectiveness of the programme.

Training days

Two training days are taking place in December, which are **mandatory** for all centres delivering the MAS Financial Inclusion project.

Tues 13th December - 10am-4pm, Sheffield OR Wed 14th December - 10am-4pm London

Payment Schedule

Payments will be made in 3 stages dependent on delivery of project conditions:

1	50% in December 2016	£2,500 - Initial payment
2	25% in June 2017	£1,250 - subject to performance. Centre must be at 20 outputs by end of May to receive funding in early June.
3	25% in October 2017	£1,250 - subject to performance. Centre must be at 40 outputs by the end of September to receive funding in early October.

Target audience

Online Centres delivering the programme will need to identify and work with a specific target audience. The programme targets the 'struggling' segment of the working-age population identified by the Money Advice Service in its analysis for the UK Financial Capability Strategy.

These people typically have the following financial attitudes and behaviours:

- Household income of less than £21,000
- Savings of around £50
- Likely to be in debt
- Unlikely to be able to keep up with paying bills without difficulty

Although the target group are likely to be good at budgeting, and are already doing everything they can to manage their money well, only an increase in income will really make a difference to their overall financial resilience.

Participants are not required to meet all the criteria listed above. This is guidance, and the MAPTool will help centres 'screen' individuals to ensure they are eligible for the intervention.

When recruiting for the project, please take a considered approach reinforcing that attendance over an 8 week period is required. As stated in training, **it is essential that all participants consent to being involved in this project**. Good Things Foundation will supply all centres with a template consent form to use, and all forms must be stored in a locked cupboard.

Project delivery - overview

As stated in the introduction, the project aims to test the following research question:

The ability to transact online can reduce the poverty premium. Are individuals receiving financial capability support better able to transact online if they are also supported to undertake a live transaction online?

This will be tested by comparing the outcomes of two different financial capability interventions, which over the course of the project will be delivered to 720 participants, by 18 Online Centres. The two interventions are referred to as 'Control' and 'Test'.

Control: An 8 week financial capability course, designed by Toynbee Hall (focused on digital financial capabilities)

- 2 hours of group-based support a week, for 8 weeks

Test: The same course, **but** at week 5 the learner undertakes a live transaction with the support of the centre.

- 2 hours of group-based support a week, for 8 weeks
- Two 2-hour individual support sessions during the 8 week period

Project delivery - the stepped-wedge design

To enable Good Things Foundation to collect a high quality, robust set of data required for the research requirements of this project the delivery of this project is set up using a ‘Stepped-Wedge model’.

A cluster stepped-wedge design is a kind of Randomised Control Trial (RCT). Rather than randomising participants in the intervention, like a traditional RCT, this design randomises the ‘cluster’. In the design terminology, a ‘cluster’ refers to a group of people, supported by a service. In the case of this project, the word ‘cluster’ refers to an Online Centre.

It is called a ‘stepped-wedge’ design because the centres begin delivering Intervention 2 at different points in the year. It is ‘randomised’ because the point at which each centre begins delivering Intervention 2 is randomised. (This randomisation is done before project delivery.)

By the date of training, Good Things Foundation will notify centres which group they are part of and issue you with a *Personalised Delivery Plan*. This will determine when in the project they will be delivering Intervention 1, and when they will switch to Intervention 2.

	Months 1-2	Months 3-4	Months 5-6	Months 7-8
Group 1 (6 centres)	Control	Test	Test	Test
Group 2 (6 centres)	Control	Control	Test	Test
Group 3 (6 centres)	Control	Control	Control	Test

Project delivery - course overview

Toynbee Hall are designing the 8 week courses. They are drawing on their huge knowledge and experience of running and designing financial capability interventions. The table below gives an overview of the weeks and topics covered.

Week	Topic
1	Introduction to Financial Capability <ul style="list-style-type: none"> ● Personal Budgeting ● Money Management
2	Banking <ul style="list-style-type: none"> ● Manage an online bank account ● Compare and choose an online bank account

	<ul style="list-style-type: none"> • Sign-up for/open an online bank account • Changing online bank account <p>Payments as Part of Banking Making payments:</p> <ul style="list-style-type: none"> • Using a debit/credit card (including online use) • Other payment services eg PayPal • Direct debits; faster payment, cheque, standing order
3	<p>Choosing a New Financial Product</p> <ul style="list-style-type: none"> • Insurance • Loans
4	<p>Buying Online</p> <ul style="list-style-type: none"> • Introduction to the Internet - using online tools (Search Engine) • Using price comparison websites to save money • Compare utilities suppliers • Switching utility suppliers • Compare insurance providers • Compare white goods suppliers • Make a 1 off online payment
5a	<p>Learn Cohorts (Control) Making your voice heard</p> <ul style="list-style-type: none"> • Preparation • Benefits • Communication • Complaint letter writing
5b	<p>Do Cohorts (Test) Performing an Online Transaction</p> <ul style="list-style-type: none"> • Switch utility tariff • Switch utility provider • Change bank account • Change a payment method for a provider • Purchase a white good online • Purchase online insurance • Purchase an online product or service
6	Introduction to and understanding Financial Services Providers
7	Tracking Finances
8	Long-term planning and saving

Project delivery ('Test') - Undertaking the assisted online transaction in week 5 with participants

[Guidance to be confirmed]

Project resources and MAPTool

There are two main resources for this project:

1) **Learning Materials to support intervention delivery**

Designed by Toynbee Hall, learning materials will consist of; [an online learning platform](#) with modules for each week, a set of 'Delivery Guides' that are session plans with timings to manage delivery, and a Key Background Information for Tutors document - containing additional content to support tutors/volunteers delivering the sessions. The course is intended to be an 'informal, interesting' learning experience and we hope this approach helps engage and retain your learners.

<http://moneymentors.org.uk/> (Please use the 'GTF' section.)

2) **The MAPTool, an online tool to support client screening, needs assessment and evaluation**

As demonstrated at the centre training, the MAPTool was developed by Toynbee Hall and will form a central part of the MAS Financial Inclusion project - collecting data for all participants in the project. The tool is for use by staff/volunteers involved in delivering the project, not individuals themselves.

Whilst centres can complete surveys with individuals immediately inputting data, we recommend that you integrate the tool into your existing processes and suit your clients. For example if you want to take a conversational approach and note down answers then input data following a session this is fine.

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

Centres will be supplied with materials or necessary account details for online resources before delivery begins.

'Offline registers'

Please note that the MAPTool is not built to record attendance for individuals at your 8 sessions. We therefore ask that all centres to keep 'Offline Registers' for individual attendance which could be checked during a quality and audit visit.

During the exit survey on the MAPTool, you will be asked to consult your registers to provide information about how many weeks each participant attended the course.

Guidance and Support for centres

To help you successfully deliver this project, all funded centres will receive the following guidance and support from Good Things Foundation, and our partner Toynbee Hall.

Please refer to this document for an overview of the project in its entirety, including the learning materials, evaluation and data collection. All other guidance documents are supplementary to this.

	Good Things Foundation	Toynbee Hall
Written	<ul style="list-style-type: none"> • Project guidance document (this document) • Personalised Delivery Plan • Template consent form • Training day handouts (Dec 2016 - Slides & Handouts to be circulated) 	<ul style="list-style-type: none"> • Delivery Guides (inc. session plans, timings and guidance) • Key Background Information for Tutors document
Webinar	<p>Good Things Foundation and Toynbee Hall will provide a webinar for each 'Group' to help them transition from delivering the <i>control</i> to <i>test</i> intervention:</p> <ul style="list-style-type: none"> • April 2017 (date tbc) • June 2017 (date tbc) • August 2017 (date tbc) 	<p>Toynbee Hall will provide webinars during the first delivery period (Feb - Mar 2017) for the following:</p> <ul style="list-style-type: none"> • Weekly content webinar (every Monday at 4pm for 8-weeks beginning 30 Jan 2017) • MAPTool refresher webinar (27 Jan 2017)
Digital	<p>All important documentation for the project will be housed on the Project Landing Page on the Online Centres Network site. https://www.onlinecentresnetwork.org/projects/mas-financial-inclusion-project</p> <p>Please report any issues with the digital learning platform to Good Things Foundation.</p>	<p>If you have any technical issues using the MAPTool please report them to the 'MAPTool Helpdesk' - https://mapt.freshdesk.com/support/tickets/new</p> <p>The MAPTool has an automatic password reset function if you forget your password - on the login page please click 'Forgotten your password?' - https://www.maptool.org.uk/Account/RequestPasswordReset</p>

NB. All webinars will be recorded and shared with centres. We will notify all centres if more webinars are planned.

At all times during the project Good Things Foundation (and Toynbee Hall) are available to provide ongoing support for centres for all areas of the project including: recruitment, delivery of the learning materials, evaluation and data collection. Please see information about Communications below.

Evaluation requirements

Participating centres in the Financial Inclusion Project are asked to comply with the following requirements:

1. Effective participant screening, using the MAPTool
2. Facilitate participant surveys, conducted using the MAPTool, at entry and exit
 - a. Pre-Survey (at entry): Must be completed by week 2 of the intervention
 - b. Post-Survey (at exit): Must be completed by week 8 of the intervention (data inputted by the following week)

This is a research project. As such, we are dependent on the quality of data that you can collect. Ideally, learners should fill in every survey question. We have tried to make the survey short and the questions easy to answer. We hope that learners will be able to answer them based on their experiences.

3. Facilitate face to face participant interviews with Good Things Foundation: clients selected through direct liaison with Good Things Foundation. Interviews with two clients will be required over the delivery period, these can take place via telephone or face to face.
4. Centre managers to participate in evaluation interviews with Good Things Foundation.
5. Centre managers to facilitate ad hoc observation of classes, conducted by Good Things Foundation.

As discussed in training, if centres wish to add any additional evaluation forms or data collection from individuals involved in the project they are fine to do so however we ask that you complete the Good Things Foundation evaluation requirements as a priority.

Communications

Throughout the project your main contact at Good Things Foundation will be the Funding & Performance Manager Holly Bagnall-Bell, who can be reached on holly@goodthingsfoundation.org if you're experiencing any problems or need some guidance. You'll receive regular performance calls from Holly and her team, and may also hear from Project Manager Francesca, and Researcher Laurence at different times during the project.

We'll also keep you up to date with any news or opportunities associated with the project via a regular newsletter.

Social media

Throughout the project, we encourage you to use social media (Twitter, Facebook, Instagram etc.) to demonstrate activity to funders, partners and the wider public.

For anything relating to this project we're using the hashtag **#GoodThingsMAS** across all social media channels.

Funders & Partners:

Twitter	Linkedin	Facebook	Instagram
@goodthingsfdn @ToynbeeHall @YourMoneyAdvice @sheffielduni		Good Things Foundation Toynbee Hall Money Advice Service University of Sheffield	

What should I do on social media?

- Share photos of learners or sessions that are taking place, quick status updates, or links to any web pages, videos or other content relevant to the ongoing project.
- Keep an eye on the hashtag **#GoodThingsMAS** and on [@goodthingsfdn](#) on Twitter to see how the project is progressing and retweet/reshare anything that interests you or you think would interest your followers.
- Share your thoughts about why this project is important to your organisation or what difference it's making in your community.
- Share your thoughts from meetings and training events you attend around the project.

Case studies and blog posts

Good Things Foundation will be producing a number of case studies for the MAS Financial Inclusion project, to publish online, in project reports and to share with funders. We need these to demonstrate the impact of the project and will be approaching some project participants in order to produce these.

Good Things Foundation may also approach some centres during this time to write a blog post for the Good Things Foundation website or other sites. We'll provide extra guidance if we ask you to do this, and will work closely with you on what content is required.

If you have any ideas for blog posts or case studies, please get in contact with your Project Manager Francesca Hall. Similarly if you think you would like additional information for future project guides, then please let us know so we can incorporate your ideas in future editions.

You can contact Good Things Foundation on hello@goodthingsfoundation.org or call the Good Things Foundation office on 0114 349 1666

Good luck with your project!

Frequently Asked Questions

Q. Can the course be delivered 1 to 1?

No, intervention is designed to be delivered to individuals in a group setting. You can run two groups of 5 for each cohort, or one group of 10 - but they must be in a group. Individuals can work through the digital platform individually, in pairs or in a whole group. Ideally the individuals should each have access to a device however we appreciate this is not always possible.

Q. Does the training have to be over 8 weeks or can it be condensed?

The training must be delivered over a period of 8 weeks, and can not be shortened.

Q. What if we normally deliver training on a Monday, but it falls on a Bank Holiday, what do we do?

A. Centres are advised to run two sessions in one week to ensure learners do not miss any sessions due to Bank Holidays. If this is not possible steps should be taken to cover essential content in a session preceding or following the missed week.

Q. Are there any incentives available to maintain engagement?

Good Things Foundation will not be providing any incentives for participants on the project. If a centre chooses to offer participants these must not be given on the same day as the Post-Survey, to avoid bias or influence.

Q. How will drop-outs affect payments?

A. To avoid affecting performance Good Things Foundation recommends that centres run training with more participants per cohort than required for example 12 individuals rather than 10 - to cater for any dropouts.

We do appreciate that in some circumstances it may not be possible to retain the engagement of an individual. As always we encourage centres to keep in regular contact with the Team at Good Things Foundation, in particular the Network team who manage funded centre performance who can do their best to work with you and understand your project.

Q. Can we use our own training materials?

First and foremost we ask you to use the Toynbee Hall written learning materials and content to ensure a consistent approach is taken across all delivery partners. If you have additional materials you are welcome to use them, but we ask that you share them with Good Things Foundation.

Q. What does a typical 'MAS Financial Inclusion' participant look like?

A. There is no 'typical' client, however when some centres attended project training in London we asked them to create some personas of individuals they'd expect to support during the project. The personas are below.

Q. What age is 'working-age'?

Working Age is classified by the Money Advice Service at anyone above the age of 18.

<p>Jaz</p> <ul style="list-style-type: none"> • Single male, 50 years old • Benefits paid into his account • Two benefits (one monthly, one every two weeks) • Withdraws all in cash • No computer - mobile phone only • Does not budget • Lack of communication skills • Lack of trust of authority / banks etc. 	<p>Mary</p> <ul style="list-style-type: none"> • Single parent • Two children (16 years old and 12 years old) • Job-seekers allowance claimant • Accessing centre's advice service • Participant on the English My Way project (ESOL need) • Lack of digital skills • Fear / lack of confidence/skills to use Universal Jobmatch (fears losing her benefits) • Currently volunteering • Looking for full-time/part-time employment
<p>Ste</p> <ul style="list-style-type: none"> • 40ish white male • Long-term unemployed • Separated from his partner • Six children • Always borrowing from Peter to pay Paul • Doesn't have a bank account • No savings • Needs to buy loads of Christmas presents • Needs to travel to see his children 	<p>Amra</p> <ul style="list-style-type: none"> • Young mother • 30 years old • Five children, all under 10 years old • Illiterate • In severe poverty using food banks

Q. I've missed a webinar or want to watch one again, is this possible?

Yes, please see the table below which contains links to recorded webinars.

Webinar	Link for recording
MAPTool Demonstration 27/01	https://tinderfoundation.adobeconnect.com/p2f194gvbtg/
Unit 1 Content Webinar 30/01	https://tinderfoundation.adobeconnect.com/p4orib5epbu/
Unit 2 Content Webinar 06/02	

Unit 3 Content Webinar 13/02	
Unit 4 Content Webinar 20/02	
Unit 5 Content Webinar 27/02	
Unit 6 Content Webinar 06/03	
Unit 7 Content Webinar 03/03	
Unit 8 Content Webinar 20/03	