



Setting up

Rationale

The following pages contain information about the process universities went through to establish Money Doctors at their institutions during the 2006/07 academic year. This follows on from the work undertaken by Roehampton University in 2005/06 to create the initial concept of Money Doctors.

The universities who participated as early developers of Money Doctors varied widely from small specialist institutions to very large collegiate institutions. As a result, the staffing and resources available to the early developers and the approaches they used to establish Money Doctors within their institution differed widely. The experiences included here give some indication of these different approaches.

All of the early developers of Money Doctors found it useful to form links with others in order to share resources and expertise. Therefore, this section also contains a composite listing of links, both internal and external to the institutions, which the early developers found to be useful in establishing and delivering the Money Doctors programme.

The end of this section contains information from Roehampton University about the process and activities undertaken there during the initial development of Money Doctors.



University One – Large Single Site Institution

We were quite lucky at the University as we already had an established Student Finance Centre. We saw the Money Doctors Project as an opportunity to improve the service that was already in place and extend it by developing more pro-active means of reaching students. One of the common problems for us over the years has been getting students to visit us before they were experiencing financial difficulty. Developing interactive workshop sessions and inventive ways of reaching students has always been one of the centre's goals and this project has provided us with an opportunity to make this happen.

One of the starting points when setting up the project was implementing new recording and evaluating procedures. We already had a large volume of students coming through our doors but we needed to establish ways of recording their visit and why they came to see us. The toolkit provided us with templates for Initial Consultation Forms (ICFs) which are now completed by all staff members when dealing with student enquiries on the duty desk. We also developed the idea of the Prescription Pads (also from the toolkit) to help staff to document any interviews with students but also to encourage students to set themselves achievable goals.

More importantly, these recording mechanisms provide staff with an easy way to follow up on students who drop into the centre and may need help. Previously students may have found themselves in difficulty and received a payment from ALF but then never returned to the centre. This meant that in many cases the root of their problems was not being solved and ALF was sometimes used as a "sticky plaster". The new mechanisms mean students can be followed up to ensure they are developing the skills needed to manage their money more effectively.

Once the key office procedures were established, the project team began to design the various workshops that would be run throughout the academic year. Again, the Roehampton toolkit was used as a starting point to pick out key areas we would like the workshops to cover (i.e. budgeting, final year finance etc). Once the main sessions had been designed we then publicised them throughout the University, starting with Fresher's Fayre and then ongoing through student e-mails and plasma screen adverts.

The Money Doctors project has definitely helped to focus the work the Student Finance Centre was already involved in and has provided a window of opportunity for staff to be creative and proactive. As mentioned above, whilst carrying out a lot of proactive work with schools and colleges, the centre's main focus for prospective students was assisting them when they got into financial difficulty – usually through a payment from one of the hardship funds available.

Being involved in the project has helped us to broaden our service for students and also to streamline our recording mechanisms enabling us to better evaluate the work we are doing and improve it where necessary.

The Money Doctors Project has provided us with an opportunity to develop fun and interactive ways of reaching students before they get into difficulty and more importantly, providing them with the key skills needed to improve their financial capability and literacy and preparing them for later life.



University Two- Collegiate University

The University is a collegiate university made up of 6 colleges, with around 11,000 students in total. The main University campus is situated just outside the city centre. Advice on money and other welfare issues is provided by the University's Student Support Services in the Student Support Office; this is separate from the Students' Union where a small advice service is also provided.

The main reason for deciding to take on the project was that there was increasing demand for money advice coming from both traditional and non-traditional students and we recognised that by being pro-active in our approach we could prevent some students from getting into financial difficulty.

We have in the past put on some talks about money and have produced wordy 'Money Guide' booklets to get information about money across to new students but we needed to find a fresh approach that would reach the majority of our students.

The advice service at the University is small with 2 Welfare Advisors (1.5 posts), providing this service as part of the University's Student Support Office.

The Welfare Advisors provide information about money, housing, childcare, health, consumer issues and immigration, so the service offered is more wide ranging than a money advice service. One to one appointments form the bulk of the work for the Welfare Advisers although special events/talks/workshops have also taken place throughout the year as part of our involvement with the project. The service offers advice to prospective students as well as current students and recent graduates.

We aim to provide a service to all of our diverse population of students. As part of the project we have produced web pages with the 'financial tip of the fortnight' that give information that would be helpful for all students, however much of the information we have produced as part of our online resources is most appropriate for the traditional students. These web pages are advertised on a news page on the University's intranet system.

Prospective students this year seem to have been very much more concerned about money and student loan debt than in previous years so much of the workshops/talks we have done have been to that particular client group. In putting on talks/workshops for these students and producing 'The Online Money Guide' we have collaborated with other offices within Student Support Services. In promoting the service we offer and getting information out to new students we have also worked with the University's Admissions and School Liaison department. Current students have been offered 'financial tip of the fortnight' via the university's intranet system and a talk on housing rights (including deposits). Postgraduate students have been offered a workshop about money and budgeting.

Although still in its early stages the project does seem to be working well at our institution. The profile of the service we offer has been raised across the University because of our involvement in the project. We are now finding that departments are seeing finance as an important aspect of student life and therefore we are being invited to give many more talks to students and staff on the subject and have plans to build financial capability. We remain enthusiastic about the project and have plans to build on the work we have been doing for the coming academic year.



University Three – Large City Centre University

The University's Counselling and Advice Service (canda) made a successful bid for a new post early in 2006 for someone to develop a Financial Literacy project within the university. It was recognised that more needed to be done to improve students' understanding of money management and personal finance and there was also an undertaking within the universities Access Agreement to improve the provision of financial advice and information. It was within this context that the university applied to become one of the Early Developers in the Money Doctors project.

The main responsibility for devising and delivering the MD project was undertaken by the Financial Capability Adviser within the Counselling and Advice Service. This post was created at the University in November 2006. It was agreed that the FC Adviser would deliver one to one advice on topics that related specifically to the project, as well as funding and immigration advice. The other Student Advisers referred students who needed this kind of financial advice to the FC Adviser. The system of appointments and drop ins for students who came to the service seeking financial advice remained the same.

It was decided that we needed to give a branding to the project to distinguish it from the work already being done by the Student Advisers. Emphasis was to be given to the proactive nature of the work and we agreed on the title Smart Money. A logo was created that could be used alongside the department's existing publicity.

The project was publicised to Senior Tutors and Heads of School by email and through networks such as the Senior Tutors' Group. Tutors were invited to contact the FC Adviser with any enquiries or requests for workshops.

We met with the Student Union to explain the project, what we were doing and to discuss possibilities for working together.

A separate Smart Money section of the university website was established. These pages are within the Counselling and Advice area but have a dedicated address and can also be accessed via the university's main fees and funding pages.



University Four – Small Specialist Institution with Multi-sites

We had for some time been thinking about some of the ideas of the Money Doctors project within our institution, but hadn't found a way to move forward with these ideas until joining the project. We had for some time been working with students on a one-to-one basis but had not really developed further than this. Because of this, and because we had only recently gone through a merger, we decided to pilot the project at just one of our colleges.

Probably for us the key element was in being more pro-active with students. We wanted to help students manage their money better, understand the products they were using e.g. credit cards, mobile phones, and to offer ideas and suggestions of some of the things they could do to either increase their income or make their money go further. The key thing really was to help them to avoid getting into some of the financial difficulties we were increasingly seeing.

The project was run from the Student Advice Centre. However information was also held at the Student Union Office.

For most of the year I was the only member of staff working on the project although we did employ a temporary member of staff for approximately 2 months 1-2 days a week during the first term. I did however have to increase my hours slightly during the summer prior to implementing the project and during the first term.

The service offered was a combination of awareness raising (e.g. freshers week, swap shops, one-to-one surgeries and workshop/seminars).

Some events were more successful than others, getting students to attend workshops was probably the most difficult. I think that liaison with other departments is very important and that Student Union involvement is also very useful- unfortunately this was not something that worked for us. When students did attend workshops/seminar the overall feedback was positive which was encouraging. Overall I think that the project has made a successful start and we will continue developing the service.



University Five- Small Institution

At this point we have still only held one-to-one money advice sessions. We have started to write materials for our first workshop, so that we can deliver classes in 07/08. We have reached out further to students, and started liaising with banks and other financial institutions on behalf of students in difficulty.

Unfortunately, we have suffered a major setback to our progress with the Money Doctor project as a member of staff had left the College, after an absence of several months due to ill health. This has meant that we have been unable to extend the service as we had hoped, as the member of staff working in Student Services, should have been the principle Money Doctor. Although I have completed the majority of the work to this point, we had agreed that ideally Student Services should be primarily responsible for Money Doctor services (I work in Finance, and at present can only dedicate a small amount of time to Student Money advice matters).

However, I expect a replacement for the member of staff will be employed within a few weeks to pick up where X left off, although this will mean more training and more time will be required for this new person to familiarise themselves with the project.

Our biggest obstacle is the small amount of time we can commit to Money Doctor work. We are aware that most HEIs had a team, or at least one staff member employed for the purpose of advising students on financial matters. At the College we had no such service at the time, and without any new employees, and with existing responsibilities remaining the same, we had to fit this project into our schedules.

We kept our ambitions and goals realistic, and have chosen to concentrate on specific areas rather than to aim widely. We have had to keep it small-scale. I feel with this plan we have been successful.

The feedback provided by students appears to confirm that they feel more confident dealing with financial institutions, and discussing problems they are encountering. Successes have provided them with further encouragement. We have also seen evidence that students that we have seen are taking positive steps to improve money management and budget skills. Students we have seen don't seem to despair as quickly as they had been.

Although we are operating on a smaller scale than most other HEIs, we feel we have successfully added to the service offered by the College, and in our own way (dictated by size of institution, staff numbers, staff departures etc) have made many positive steps since the inception of Money Doctors.



Internal Links

The following are departments, offices and teams within institutions with which the early developers formed links in order to support and develop the Money Doctors project:

Accommodation
Admissions
Careers
Catering outlets
Course Leaders
Disability Office
Enquiry Centre
Faculty Advice Centres
Faculty Staff
Finance
Further Education Department
Lecturers
Marketing
Mental Health Team
Personnel
Registry
Residence Hall Wardens
School Liaison department
Student Services
Student Support
Students' Advisors
Students' Union or Students' Association
Transitions Teams
Widening Participation

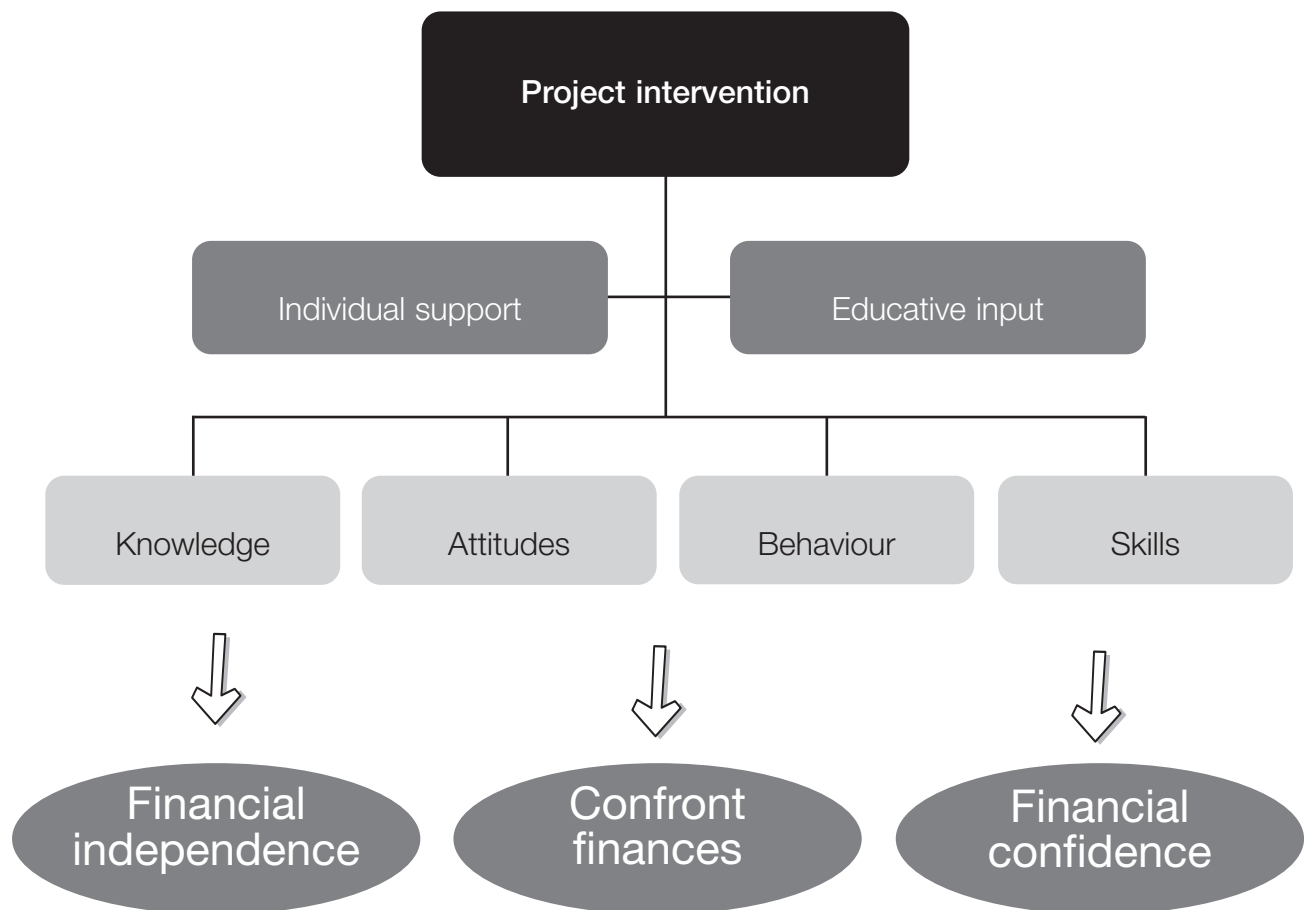


External Links

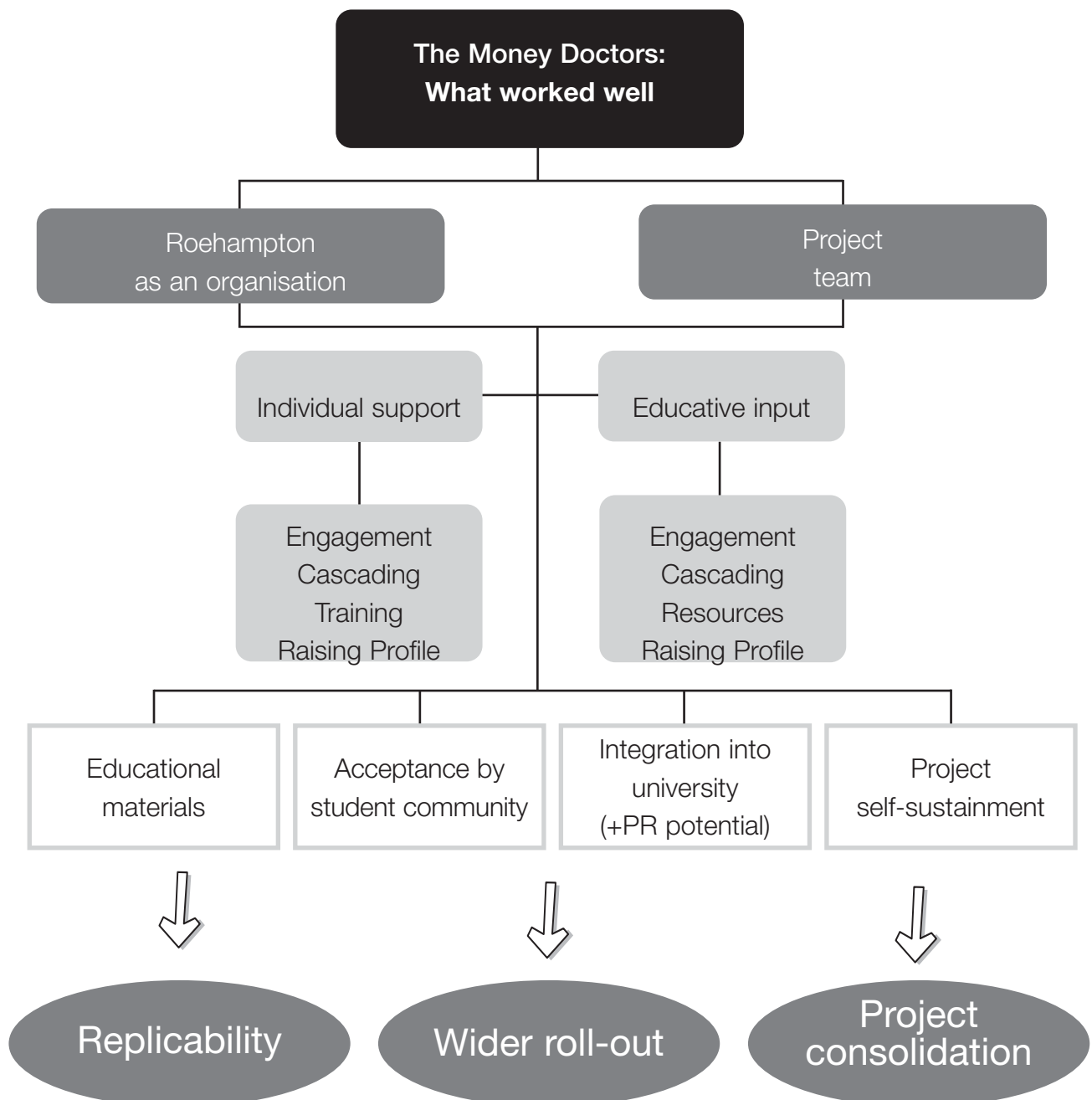
The following are external links that the early developers used to develop the Money Doctors project:

6th form Colleges
Citizens Advice Bureau
Banks
Benefits Agency
British Telecom
FE Colleges
Foyers
Local Council
Local Businesses
NHS Health Promotion Service
Police
Social Services
Trading Standards

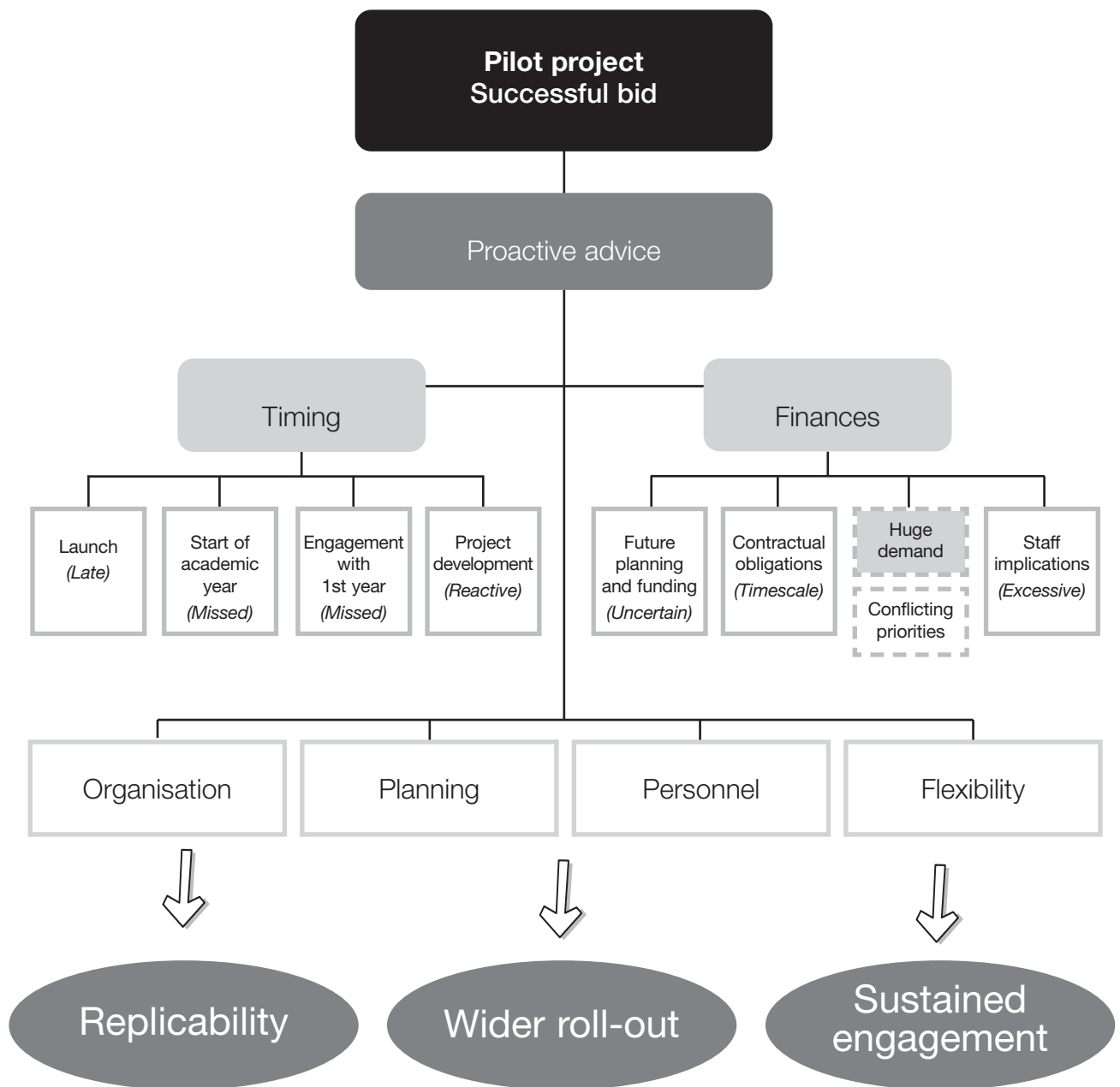
Overview: Benefits to participants



Overview: Best practice



Overview: Best practice, lessons learned



Timeline of activities

Roehampton University Pilot (The Money Doctors)

January 2005

- Formal acceptance of Roehampton bid by FSA.
- Pre-launch preparation and integration within RSU.

February

- RSU (Roehampton Students' Union) publicity (FRESH student newspaper article), flyers, web pages, posters.
- Launch at Refreshers' Fair – student questionnaires (version 1) distributed – ongoing.
- The Money Doctors' surgeries open – budgeting advice, crisis management, one-to-one educative input (appointment system for active cases and DP referrals).
- Start of drop-in sessions – enquiries, queries, identifying active caseload.
- ROAD sessions (budgeting advice).
- Start – programme of accommodation talks – first years moving out of halls.

March

- Ongoing – accommodation education talks – (eight repeated large group sessions at all four colleges).
- Focus group 1 – evaluation of keyhole findings from first draft questionnaire.
- CAB training (MDs, SU, MD student reps and student ambassadors).
- Start of cascading student training programme through MD reps and student ambassadors
- Roehampton student volunteer service contacted.
- Mobile MD surgeries – home visits started and mobile surgeries at the four Roehampton colleges.

April

- NASMA training (MD and RSU).
- Cascading of training through MD reps and student ambassadors.
- Version 2 questionnaire distributed and put on-line with inducements for completion.
- Start of questionnaire analysis.
- Focus group 2 – evaluation of questionnaire findings.
- Start of student interviews – evaluation of questionnaire findings.
- Restart full scale MD surgeries and drop-ins (skeleton service over Easter break).

May

- Presentation at mature students' meeting with mature student rep, VP, director of student services.
- Graduate educative sessions for final year students (two large group sessions on post-student banking, travelling, tax, best deals, accommodation).

June

- Enquiries following graduate sessions.
- Emergency surgeries and drop-ins for crisis management students at end of academic year.
- High volume active surgery caseload pending money management during summer vacation.

July

- Managing fall out from June overload on face-to-face service.

August

- Teaching materials:
 - Freshers
 - Post-induction – (subject to funding by Roehampton recruitment and retention fund)
- FSA:
 - Preparing bridging document
 - Working on resources – case studies and lesson plans

September

- Teaching:
 - 19-23 September: Freshers' week – drop-ins
 - Programme of Freshers' sessions – five x one hour small group session on budget, income and expenditure
 - Stall on Freshers' Friday
 - Finance talk at Freshers' fair
- FSA:
 - Complete bridging document

October

- Evaluation of teaching sessions and materials.
- Drop-ins / workshops.
- Planning launch:
 - FSA
 - Preparing resources

November

- FSA – final delivery of resources ready for replication and wider roll-out:
 - FSA final payment
 - FSA launch
- Post-induction drop-ins / workshops (linked student retention sessions).
- Planning / preparation / funding budget – for 06/07 university.

December

- University sustained programme of study: funding discussions currently ongoing to include: Visionary plan for:
 - Educational development leading to accreditation
 - Student service provision
 - Roehampton as HE centre for interactive IT resources

- Income generation and funding

Urgent short term issues: December 2005–July 2006

1. Sustained funding from December 2005–July 2006.
2. Dependant upon funding – proposal of two types of service level:
 - (i) face-to-face and drop-in minus education sessions 25 hours per week
 - (ii) maintain current staffing levels 37 hours per week, mixture of education and face-to-face work

Long term costings of university integrated service: August 2006 onwards – funded for student fee income

1. Agreeing type of service for 2006/07, hours, staffing levels, status of staff (contract of employment).
2. Development and training (linked to above) including CAB training package on generic financial advice, exploring accreditation by NASMA (National Association of Student Money Advisers).

Replicable HE model

July/August

- Funding and staffing organised – steering group formed including representatives from external and internal funders and stakeholders (liaison with RSU, finance department / registry staff, pro vice-chancellor level, director of student services).
- Strategic development plan – visionary plans for nature of service provision and future funding, discussion of research plan – information gathering – engaging key student groups (questionnaires and focus groups), income generation opportunities and consultancy potential.
- Project team meeting with stakeholders contact to discuss above and specifics of and agree arrangements, criteria for sustained funding.
- Networking / research / maintaining partnership relationships:
 - Internal – discussions with key university partners – finance dept, student retention and marketing
 - Internal – establish partnerships and potential sources of student referrals (ALF funding sources, university pastoral support network, counselling service, accommodation office)
 - Internal – out reach work with academic staff to promote benefits of service to teaching and learning outcomes (cross curricula links, impact of debt on student academic achievements)
 - Internal – ‘piggy back’ established university services (eg. publicity material sent through admissions or SU mail shots, SU student workshops, accommodation office)
 - Internal – identify staff / SU / PG students who can offer consultancy specialisms such as data analysis, CAB training, finance teaching, etc
 - External – as above, if unavailable internally
 - External – models of good practice, replication, information pooling, supportive relationships (eg. CAB as well as within HE)
- Training programme – plan, book and organise phase 1 (outside agencies – CAB, SITRA, NASMA etc) and phase 2 (personally developed training plan specifically designed to meets the needs of university as an institution):
 - Staff training as accredited debt advisors
 - Awareness of solely generic advisory role during interim period
 - Development plan for cascading training to students and support system for peer mentors
 - Development plan for shared training needs of existing university student service providers
- Educative preparation – programme of study, teaching materials, learning outcomes, lesson planning.
- Publicity – create clear collective and personal identity (logo, slogans etc) flyers, posters, cards, internet (University home page and SU web page), SU student magazine.
- Office support system – including administration and finance.
- Systems design for service provision – nature of service provision and evaluation process, code of practice, ethical and statutory responsibilities (eg. data protection, freedom of information):
 - Location – student friendly and accessible (SU integration)
 - Resources (Pfeg, face-to-face, etc), mapping and networking (existing HE provision)
- Design of pro-forma paperwork for student caseload.

September

- Freshers' preparation – organisation – location / handouts / timetable of events.
- Freshers' preparation – consolidate teaching materials and content.
- High profile launch (internal/ external) of service during freshers' week.
- Follow-up publicity (inform and consolidate service identity) – external (local newspapers), internal (raise staff awareness).
- Presence promoted through freshers' social events (student-friendly ethos of project).
- Student Inducements (especially linked to filling in information gathering strategies such as questionnaires) – lollies and sweets.
- Delivery and teaching of freshers' week sessions (five x one hour small group work) including generic advice sessions (introduction to finances, basic skills, attitudes to finance, banking, credit cards, APR, budgeting and personal planners) – ongoing available handouts and information sheets (with MD logo).

October

- Post freshers' week – evaluation of teaching sessions and materials.
- Post Induction educative sessions – timetable distributed to students via established publicity outputs and with new high profile publicity drive.
- Start delivery of post-induction educative sessions – essential and non essential spending, personal choices, cash flow, jargon busting, intimidating letters, making informed decisions, consumer rights, credit agreements, credit, APR, etc.
- Start analysis of information gathering strategies (questionnaires, informal feedback, surgery work).
- Start research plan write up – consider ways of engaging non-academic audience (diagramatic, tables, bullet points), formulate background, context and methodology (interim report due March).
- Planning for spring semester educative programme.
- Post-induction drop ins/workshops.
- Ongoing surgery caseload, workshops, drop-ins for post-induction students.
- Start identifying potential student interest in focus groups and interviews (pre-Christmas, post-Christmas, pre-Easter, post-Easter – link student retention and drop-out periods) and potential case studies.
- Gauge interest in active surgery caseload for inclusion in post-induction workshops / small group work.

November

- Contact training agencies about spring semester training programme (phase 1).
- Contact university partners to identify training needs (phase 1).
- Contact stakeholders to arrange date for pre-Christmas feedback and discussions.
- Organise focus group 1 for early December (fledgling students) and interviews – promote inducements.
- Consider implementing training and support system for peer mentors and student volunteers (mentors from caseload, through SU and university contacts, such as volunteer service).
- Post-induction weekly educative sessions – ongoing (link to student retention strategies) – debt, budgeting, comparing products and services, making informed decisions, telephone skills and letter writing.
- Post-induction drop-ins / workshops – ongoing.

- Plan audience, purpose and timetable for focus groups and Interviews (link with keyhole questionnaire findings and research plan).
- Ongoing surgery active caseload – generic advice (pending accreditation through phase 2 training programme).
- Reinforcement of publicity drive and project identity (personal and collective).
- Ensure accessibility resources (internal/external) further develop/implement interactive web system.

December

- Identify date and arrangements for steering group meeting early January.
- Organise and timetable post-Christmas focus group 2 and interviews (target groups).
- Ongoing service provision as November (post-induction strategies, active caseload, drop ins/workshops).
- Planning/preparation for focus group 1 and Interviews (link to research plan and keyhole findings from information gathering).
- Focus group 1 – student setting (fledglings) and interviews (all groups from active caseload).
- Analyse and evaluate findings from above and feed into development of research plan.
- Publicity for pre- and post-Christmas service.
- Preparation and delivery of handouts on general debt advice and budgeting.
- Small workshop sessions in preparation for Christmas vacation (link student retention and high risk drop out period) – budgeting student loan, tax forms for part time working and vacation work, employment contracts, phone deals, recap APR, interest rates, basic skills.
- Evaluation of service provision since launch (discuss planning and development in light of feedback and information gathering strategies).
- Training appraisal – application of knowledge and skills acquired, future training needs.
- Peer mentoring appraisal – effectiveness of cascading and support system, individual evaluation sessions, future training needs.
- Planning of peer mentoring training sessions for spring semester.
- Consolidation of partnerships and networking (internal/external).
- Resources – upload of interactive material onto web – pro forma letters, budget sheets, FAQs section.
- Planning and final preparation of service provision for spring semester – dates and room bookings for educative sessions for:
 - February/March – first years leaving halls (accommodation and independent living) – varied times (including evening sessions)
 - May – follow-up workshops on independent living
 - May – all students (student loans)
 - Late May (post exams) to July (as per demand) – graduate sessions for third years (post-student banking and best deals, welfare benefits, travelling, loans)
- Research plan – finalise background, context and methodology write up.
- Meeting with stakeholders – update and dates for attending information gathering team meeting in late February.

January

- Steering group meeting – discussion of points arising from project team's findings and evaluations in December, financial overview, future funding possibilities.
- Gather all networking information (internal/ external) and design/ activate funding bids as appropriate:
 - Review training needs and book courses according to feedback
 - Initiate preparation and developmental overview of educative sessions for:
 - First years moving out of halls – accommodation and independent living educative talks (large groups)
 - Independent living follow up (linked with accommodation office university provision) – workshops (contracts, terminology, roles and responsibilities, viewings, utility bills, deposits)
 - Student Loans – all student groups (overview, terms and conditions, payments, repayments, dealing with SLC) – educative workshops tailored to audience
 - Graduate sessions – tax, post student banking and best deals, welfare benefits, travelling, loans (large/ small groups / workshops according to demand)
- Accommodation and independent living talks – lesson plans finalised for delivery.
- Maintain and develop record keeping system for surgery caseload.
- Maintain and further develop interactive database of resources.
- Publicity ready for spring semester, SU newspaper, web pages (university, SU) flyers, to all student text messages ('piggy back' existing SU messaging system or mail shots?), SU entertainment and BOP.

February

- Publicity drive plans for refreshers' week (spring semester students or those who missed freshers) with concurrent articles in SU newspaper – post-Christmas workshops highlighted plus spring semester timetable of all project activities (first years moving out of halls, graduate students and students loans, service provision, student retention issues, debt, budgeting – ready for print at start of spring semester).
- Planning/preparation for focus group 2 and interviews (link to research plan and keyhole findings from ongoing information gathering and analysis).
- Surgeries and drop ins reopen following publicity drive and high profile presence during refreshers' week.
- Restart training and support programme for peer mentors and student ambassadors.
- Staff training and development planning and implementation – pooling with internal partners (phase 1 training).
- Focus group 2 and interviews – SU setting (extend and consolidate December findings).
- Analyse/evaluate findings from above – link to research plan and ongoing write up of interim report.
- Organise focus group 3 and interviews (pre-Easter) – link to specific target group, such as single parents.
- Draft plans for case study write up and start case outline.
- Finalise preparation (Powerpoint – replicability and resources database) and handouts/information with logo for accommodation and independent living educative talks plus materials for follow up workshops – link internally with accommodation office.
- Final publicity for above – posters, web pages (SU).
- Start delivery of above.
- Implement drop-in facilities to coincide with demand from above and identify active cases for surgery work.
- Update resources database with housing and independent living materials.

- Focus group 3 and interviews – SU setting (experiences of key student group, such as single parents, and links to previous findings).
- Analyse/evaluate findings from above and incorporate within interim report write up.
- Send first draft interim report to stakeholders, contact in advance of.
- Information gathering team meeting with FSA attendance – discussion of findings to be presented in interim report (March) and implications to research plan as it stands, necessary adjustments in line with stakeholder requirements, expected outcomes, final report and resources, finances and funding. arrange date for stakeholders (1) attendance at project activity such as accommodation talks or graduate sessions; (2) interim report feedback meeting.
- Arrange steering group meeting date shortly after interim report meeting.

March

- Phase 2 training to be explored (CAB/NASMA consultant trainer) leading to accreditation as debt advisers – research and potential appointment of university centred consultancy.
- Accommodation and independent living educative talks – ongoing (target all first years looking for off-site accommodation – including mature students and single parents).
- Organise focus group 4 and interviews (key FSA target group, such as moving out of halls).
- Submit interim report with any amendments following stakeholder feedback.
- Start information gathering for final report – feedback (service provision) and evaluation forms (training) distributed to students and university staff as necessary.
- Develop write up of case studies for final report.
- Review paper based systems – record keeping, resources, finances, administration.
- Maintain/adjust and upload as necessary to resources database.
- Ongoing surgery work and drop ins with skeleton service over Easter.
- Ongoing training and support for peer mentors and student ambassadors.
- Stakeholder meeting interim report feedback and discussion of observed project activity and development of project.
- Steering group meeting re above feedback and project development – organise date for July pre-final report meeting.

April

- Staff training day – project workers, SU and university staff – discussion of training needs as an institution, training and accreditation possibilities, training action plan (short and long term).
- Student training day – project workers, SU, peer mentors, student ambassadors, volunteers, follow on from above, training needs, cascading system, accreditation, training action plan (individual and group).
- Evaluate feasibility of mobile student service (on campus and off campus) with assistance of students at appropriate stage of training (feedback from above). Consider home visiting policy (health and safety, risk assessment) and appropriate training (Suzy Lamplugh Trust).
- Focus group 4 and interviews (experiences of key student group, eg. moving out of halls, and links to previous findings).
- Analyse/evaluate findings and write up in final report.
- Preparation and publicity for post-Easter independent living workshops and student loans and graduate educative sessions.
- Update all surgery files and office systems.
- Update resources database.
- Consolidate networking systems – potential sources of future funding – external sources.
- Communicate with FSA with lobbying possibilities.

May

- Independent living workshops.
- Delivery of educative talks on student loans.
- Ongoing surgery and drop in work.
- Preparation of material (photocopying) for end of year rush with expectation of high volume demand for crisis management support (arrange flexible time window for final two weeks of academic year).
- Publicity for graduate sessions (post exams into vacation and including evening sessions).
- Revisit budgeting (money diaries, ATM receipts, personal planners) and priority and non-priority debt in post-induction workshops.
- Start delivery of graduate sessions.
- Timetable and plan graduate workshops according to demand – identify active cases for ongoing summer vacation support.
- Project team meeting – final report evaluation (case studies, resources, findings, format).

June

- End of year emergency surgeries.
- Ongoing surgery caseload and drop-ins.
- Graduate workshops as necessary.
- Team meeting – bids and funding situation.
- Project team evaluation day – project (including finances and long term funding), teaching materials, resources, final report write up.
- Steering group meeting – findings as above and future action plan for continuing project.
- Contact with networking partners.

July

- Ongoing surgery caseload (long term active cases plus fall out from end of academic year).
- Final write up of first draft final report.
- First draft of final report (including data analysis of Information gathering strategies, such as questionnaires and project costings document) circulated to steering group and stakeholders.
- Contact with stakeholders re feedback from first draft final report.
- Implement feedback and finish final write up.
- Submit final report to stakeholders with resources for replicability/sustainability and wider roll out/development.

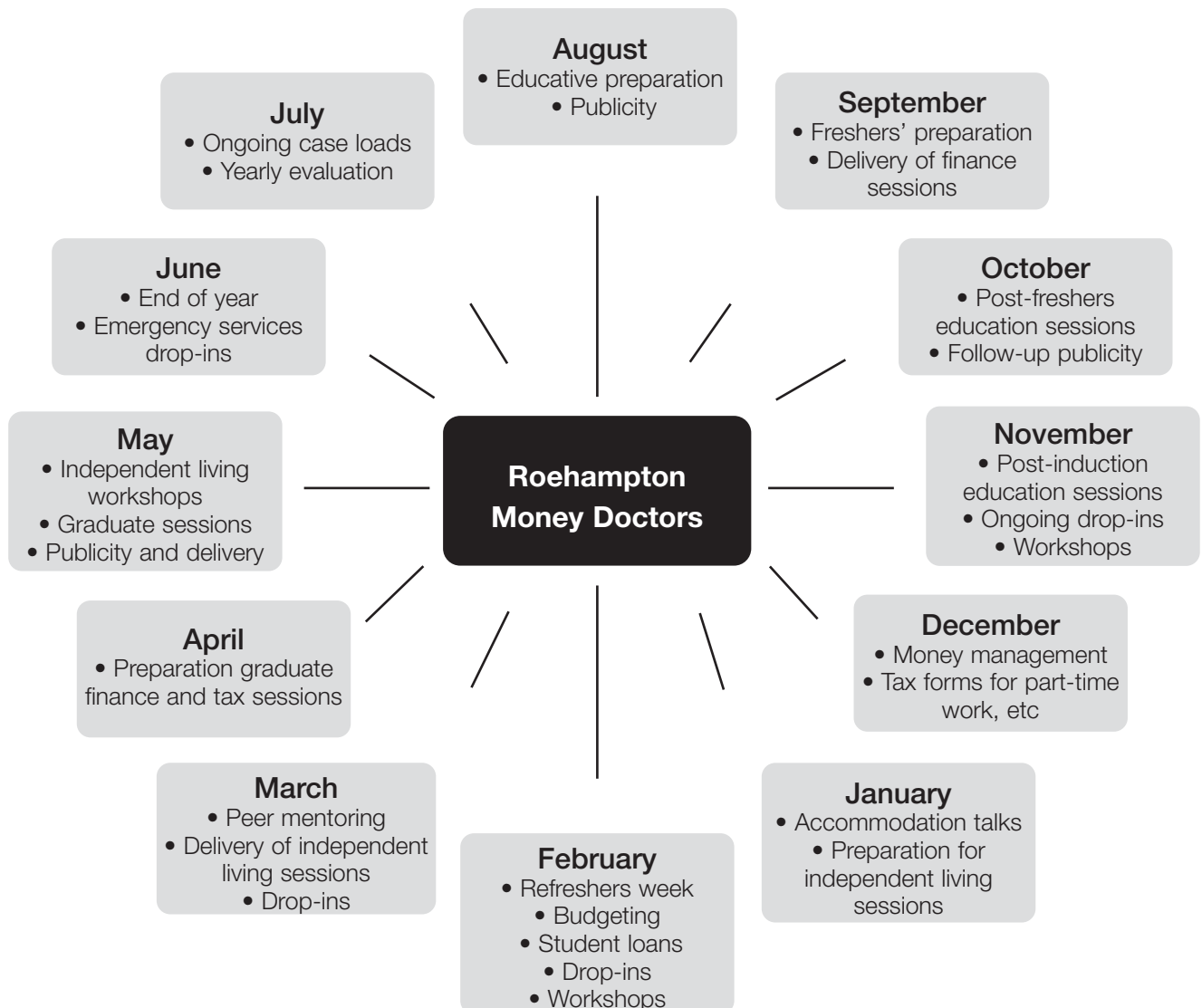
Key points/issues arising

There is a need for:

- Budget to link with staffing costs.
- Long- as well as short-term service delivery plan with funding attached.
- Yearly educational development plan to include comprehensive list of finance topics and modules plus resources and teaching materials.
- Accreditation of staff and student learning achievements.
- Development of internet bases interactive teaching and learning interface.
- Building internal and external partnerships through outreach work, networking, pooling information and joint training initiatives.

And a need to explore opportunities for consultancy and income generation.

Yearly diagram



Training

Training is the bedrock of our project's educational potential and its competency to cascade knowledge, skills and information. Training is information gathering at the most fundamental level and feeds into objectives relating to the project developing into a long term intervention strategy impelled by on-going self-sustainability and characterised by its effectiveness in replicating and disseminating models of good practice. With this in mind, and despite the short time available to us, we have vigorously pursued appropriate training opportunities for project staff; Money Doctor student representatives, volunteers and university student ambassadors; Roehampton Students' Union staff and appropriate university staff.

The first of these sessions was a tailor made CAB training sessions on 14 March 2005 which was delivered by Anne Harding from Bracknell CAB, and who works with a similar project with the University of Reading. This was an integral session that reinforced and further validated our ongoing surgery work. It was attended by two of the Money Doctors, members of the RSU and MD student volunteers. Most importantly (especially in light of the closure of our local CAB office), Anne (a former Roehampton student) has been a useful referral contact.

It has been difficult to organise appropriate training courses, as many falling within the first months of the project were fully booked already. However, an appropriate training course (Money Advice with Students) was attended by Nicky Reid and Lois Leader on 5 April with NASMA (National Association of Student Money Advisors). The one on welfare benefits with SITRA (Policy, Training and Consultancy for Supported Housing) failed to materialise because we were concerned as to its full relevance to students. Courses with other organisations, such as: Shelter, Child Poverty Action Group, Money Advice Association and the Money Advice Trust, were not viable because of our time scale and the timing of courses. An additional complication was our vision of shared training with other university staff working with students and finance. The tight window that we had, plus our ever increasing commitments, made organisation problematic with staff that we had already contacted in the grants and loans office, the student counselling service, the accommodation office, IRC (information resource centre) and deputy principals' offices (including halls staff).

Funding situation after the end of the 2005/6 academic year when our FSA funding ended compounded the above problems. Negotiations are ongoing with the university to extend our funding and agreement has been reached that funding will be made available for the 2006/7 academic year. This uncertainty about post pilot funding made it difficult to plan an integrated training programme for a wide number of staff with a variety of other commitments. As the cascading system was such a fundamental part of our sustainability and wider application, as a team we agreed that it would be within the spirit of this to arrange a training session for the start of the 2005/6 academic year. We have arranged a programme of CAB training sessions starting in October, but with a consultant CAB trainer who has agreed to provide a direct support service and ongoing training, as necessary, which is tailored to the needs of Roehampton University students and staff (including staff inset days).

Student representatives

It was decided to make the definition of training much wider by cascading our own acquired skills downward to the students we were working with and the RSU. This linked in with some of the decisions about changing our direction following the interim report, in particular, with our reliance on MD representatives who would need effective training with immediate effect. We maximised our own training by extending the skills and knowledge that we had acquired through individual research and then consolidated findings through a team-training day. The team training allowed us to share individual information, knowledge and skills for the benefit of the team. This skills base then allowed us to train MD representatives according to our specialisms but with knowledge and understanding of other areas. For example, housing often impacted on the finances of student clients and once we all had acquired the basics of housing law in terms of the financial implications on student finances, we were able to highlight some of the key areas of concern to our MD representatives. Thus, the MD representatives were initially being trained in basic financial literacy and then progressively supplementing their training through active applied learning processes. This educative process worked for students as follows:

- a) Gained knowledge by being trained by us through the cascading of team resources (theoretical knowledge and skills in service provision);
- b) Conveyed this information accurately to their peers (recall and practical application of learning);
- c) Relayed queries back to us (reinforcement of learning with additional problem solving and application of knowledge component plus introduction of new skills related to dealing with the recording and support network at MD base);
- d) Obtained the knowledge and information necessary to provide accurate and informed answers to peers (research, extension and consolidation of training skills);
- e) Conveyed information back to peers (promoted further understanding, knowledge and skills with related feelings of self empowerment, satisfaction and confidence);
- f) Peers empowered and returned to the student community with additional knowledge and understanding of financial literacy (taking control, raising the profile of MD, demystifying finances and helping students to confront their financial situation).

In order for this system to work effectively, it was important that the newly trained MD representatives had adequate support and were monitored fully. Initially, the Money Doctors themselves were wholly responsible for maintaining service provision standards and for providing support and training at the mobile surgeries. In line with the emphasis on active learning, both modelling and observing behaviour teaching and learning strategies were used. However, as the system gained impetus, some of the more experienced MD representatives were assessed as being suitable to take more of a support worker role. This allowed us to, firstly, adhere to the independence, confront and confidence ethos of the project and secondly, concentrate on other pressing aspects of project management. Naturally, the in-built monitoring and support system was kept in place for all of our MD representatives, but to a lesser degree when appropriate. The MD representatives were paid a training allowance that fed into their feelings of empowerment and taking responsibility as well as providing them with the practical tools to deal with their indebtedness through cash and, more importantly, the acquisition of new skills to increase their employment prospects.

Key points

- When paying for external trainers, include as many university staff as possible (including those from other student services). Not only does it give you value for money, but it is good for morale, empowers a great number of people and lets them know what they can or cannot do (in terms of gaps in their knowledge).
- Include students in your training – as we found, coaching and mentoring counts as training too.
- Make sure that you maximise the training of both staff and students by facilitating a system to cascade training to as many people as possible.
- Explore options to extend and personalise staff training by tailoring it to the needs of your own HEI – we found that a consultant CAB trainer actually worked out better in terms of both cost effectiveness and the relevance of training received.
- Supplement this with formal training courses to broaden the scope of training and explore a variety of different types of training (maybe from different perspectives that are outside the student experience). This allows a more comprehensive range of training, skills and knowledge to feed into the student body and to meet the differing needs of individual students.

Contact details

NASMA

www.nasma.org.uk

CAB

www.citizensadvice.org.uk/index/aboutus/advisertraining.htm

CAB trainer used by The Money Doctors and linked to the University of Reading is Ann Bartlett from Bracknell CAB (www.bracknellcab.org.uk)

SITRA

www.sitra.org.uk

Supported housing training but good range of courses some on welfare benefits, mental health issues, debt counselling and immigrants and refugees

Shelter

<http://england.shelter.org.uk/home/home-651.cfm>

Child Poverty Action Group

www.cpag.org.uk

Money Advice Association

www.themaa.org.uk/training-programme-2006.pdf

Money Advice Trust

www.moneyadvicetrust.org