



Quids In Case Study: Financial Education Project in Dumfries

Commission for
Rural Communities
Tackling rural disadvantage

What is it?

Funded by the Scottish Executive, six pilot areas throughout Scotland (Airdrie, Angus, Dumfries and Galloway, East Lothian, East Renfrewshire and East Dunbartonshire) have received £500,000 over a two year spending period which commenced in January 2005.

Clients are provided with free, impartial education about financial matters in order to pre-empt the need for more advanced advice for those in financial distress. Each area has its own methods of delivery according to local needs, targeting clients from a range of different ages and backgrounds. The project aims to build on the Citizen Advice Bureau's trusted reputation by creating partnerships with relevant support organisations to identify potential beneficiaries.

How does it work?

Dumfries is the largest Scottish Citizens Advice Bureau (CAB) of the six included in the pilot, it also covers the largest rural area. One full time worker has been assigned with the support of one administrative worker. Each of six pilot areas has its own identified target groups. It was agreed that the following would be specifically targeted in Dumfries and Galloway: Low income/lone parent families; young people; students; homeless people; elderly people and people with mental health problems.

Financial education covers a wide remit; topics are flexible depending on need. Financial education has been delivered at Dumfries and Galloway College, where workshops typically cover how to budget, methods of saving, available grants and loans and the types of credit which should be avoided at all costs. Budgeting scenarios are discussed to encourage participation and is useful to put financial information into context.

What are the key features?

- Visits to homes, Dumfries and Galloway College and other partner organisations are offered without restriction despite the time and cost involved, which immediately reduces transport barriers and isolation.
- Finding potential beneficiaries of financial education heavily relies on networking with other support organisations including Job Centre Plus, Dumfries and Galloway College and local charities.
- Emphasis is placed on preventative support, identifying potential financial problems before they occur. This facilitates a greater level of independence with beneficiaries, enabling them to take control of their financial situation before difficulties arise.