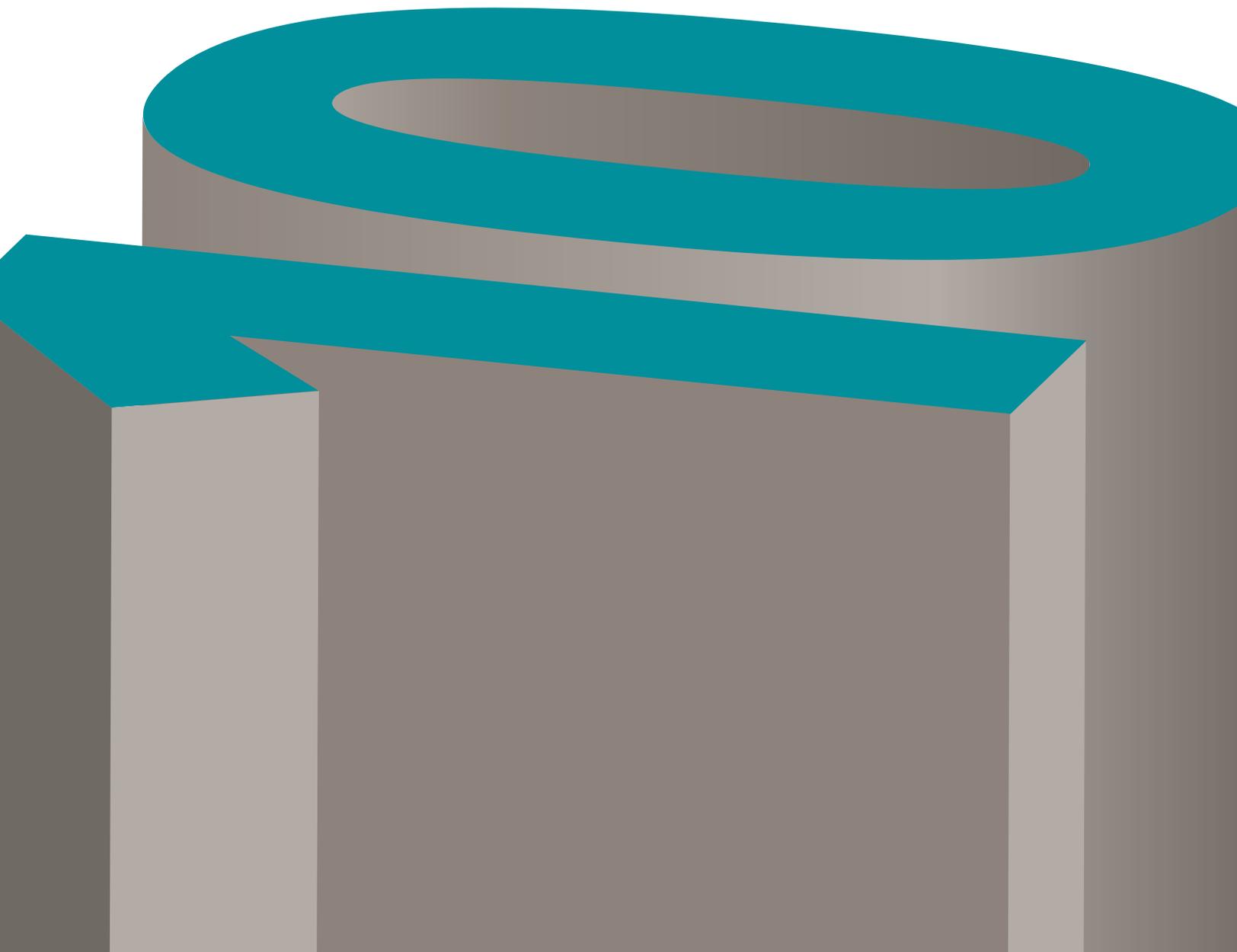


# From small change to lasting change

Financial Skills for Life **2002-12**



This report has been produced as part of the Citizens Advice Financial Skills for Life programme.

Key partner



Visit our website for the financial education community

[www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk)

The website includes:

- further information about our programmes and partnerships
- details of local forum meetings
- a ready to use financial capability starter pack
- other free downloadable guides, tools and reports
- more real life case studies and good practice examples
- details of our training courses.

## Key contacts at Citizens Advice

To discuss partnerships in financial capability:

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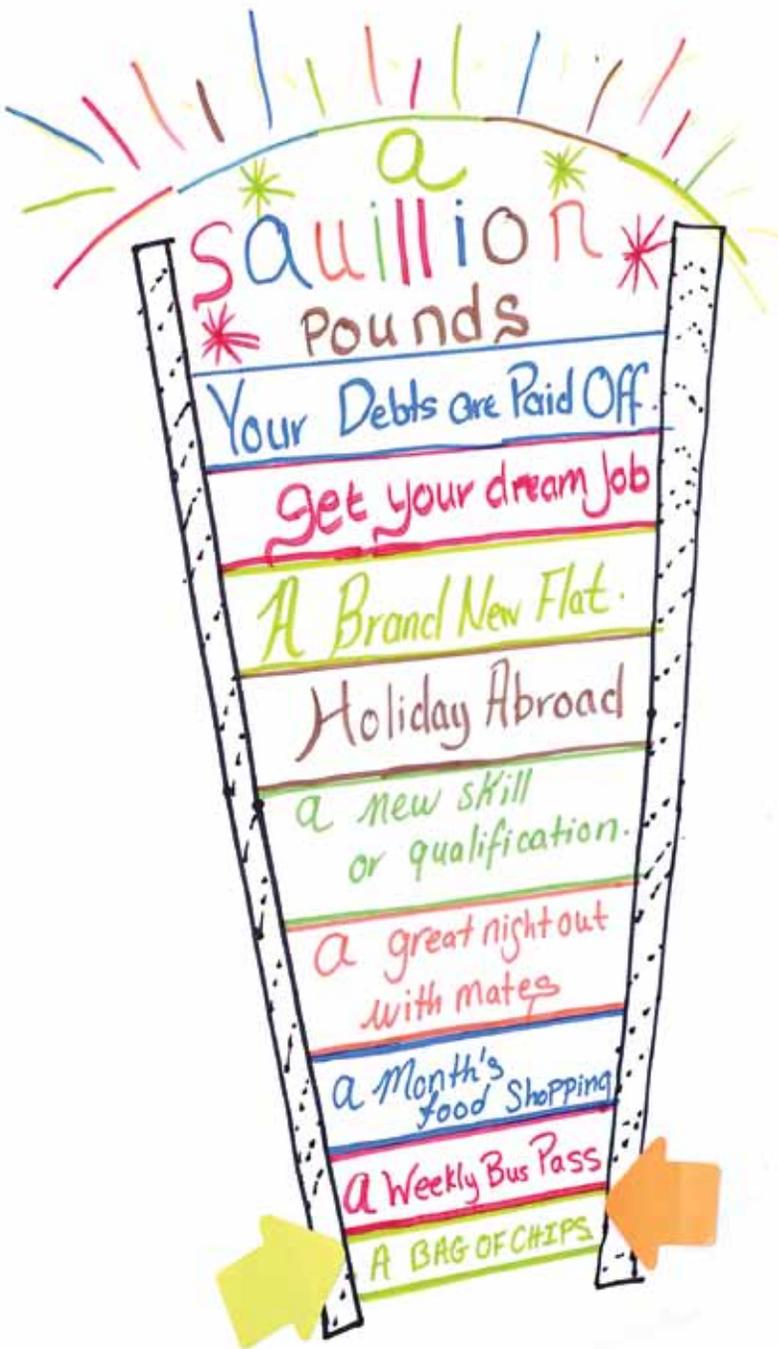


Northampton & District CAB © Citizens Advice



MoneyActive & Horizons © Citizens Advice

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This image was produced by bureaux trainers to appeal to learners in financial capability sessions.



MoneyActive © Citizens Advice

**“Check what bills are most important, watch my spending, not ignore bills when they are getting too much to handle, budget weekly not ad hoc, look at our household finances and check we have real monthly totals, spend money wisely and try to earn money somehow.”**

Participants (Hale Children’s Centre), Citizens Advice Waverley. Response to “What action will you take?”



Energy Best Deal © Citizens Advice/A. Edwards

# Introduction



Photo by Ian Emros



Ten years ago, Prudential and Citizens Advice formed the Financial Skills for Life partnership to create lasting change in people's skills, knowledge and confidence when managing their money. At that time, 15 per cent of Citizens Advice Bureaux were involved in some kind of financial education work. This year, 75 per cent of local bureaux reached over quarter of a million people with financial awareness and training sessions.

Together, we have shown how a long-term committed partnership can create major change: increasing the capacity of the Citizens Advice service to deliver this work across the country, leveraging other investment, and improving outcomes for people who benefit from our training.

Seventeen independent evaluations have shown how work by Citizens Advice Bureaux and their partners has a significant impact on the confidence, skills and behaviour of participants who attend financial capability sessions.

The impact of financial capability on individual lives goes much further than simply managing money better. Financial skills can be directly correlated to improved health, well-being, employment and life choices – supporting people to become more informed and powerful consumers.

Financial Skills for Life has given Citizens Advice the geographical reach and the flexibility to provide tailored high quality training to the community, and to work closely with partners in public, private and not-for-profit sectors. We hope that this guide will demonstrate the scale of that work and inspire you to engage with us to help thousands more people take control of their money.



**Gillian Guy**  
Chief Executive,  
Citizens Advice



**Rob Devey**  
Chief Executive,  
Prudential UK & Europe

# The big picture

## A decade of growth

The Financial Skills for Life programme was established by Citizens Advice and Prudential in April 2002. It was designed as a response to the Citizens Advice evidence report *Summing up*, which showed how bureaux clients were often ill-equipped to make crucial financial decisions across a range of personal finance matters.

Across the Citizens Advice service over 1,000 volunteers and paid staff are involved in delivering financial capability training. They collaborate with other agencies through a network of 14 regional financial capability forums with over 1,200 member organisations. Working together, bureaux and forum members deliver initiatives that benefit around a quarter of a million people a year.

The overall aim of the programme remains preventative – helping people develop the skills, knowledge and confidence they need to handle their personal finances throughout their lifetime.

Prudential actively welcomes the involvement of a wide range of funders and partners, and this flexibility has enabled Citizens Advice and its bureaux to expand their work substantially.

### Citizens Advice Bureaux carrying out financial capability work:



2002  
60 bureaux



2007  
85 bureaux



2012  
280 bureaux

In 2011 over  
**60,000** people  
benefited from  
face-to-face training

The partnership with Prudential has given Citizens Advice the solid foundation to create a wide range of training materials and resources. We have built a support infrastructure to help and encourage bureaux and their partner organisations across England and Wales to deliver financial education to the community.

## Reaching communities

The Citizens Advice service is uniquely placed to reach people in their local communities through our network of 360 member bureaux delivering services in over 3,000 locations.

We want to ensure people who need help get the right help at the right time. Our financial capability work achieves this by:

- Delivering to small groups or one-to-one in trusted settings where people can develop skills to resolve their own problems.
- Developing the skills, knowledge and confidence of frontline workers (volunteers and paid) so that they are better able to support clients.



**“I didn’t understand about loan sharks and now know to stay away from them.”**

Client, Roshni Sheffield Asian Women’s Resource Centre

**“Since the session, I have saved at least £20 a week and have opened a Christmas savings account with the post office.”**

Mum, SureStart centre, Northampton

## CASE STUDY:

### Richmond CAB and the Family Support Team

The Family Learning Coordinator, Tina, helps long-term unemployed clients regain skills to get back into employment. Tina works with mentors to help clients and has more than 70 parents on her books. She attended training on welfare benefits and debt advice along with the mentors and colleagues from partner organisations and they have all passed on techniques to their clients on how to manage their money better.

**“It is fantastic for parents facing a tough time to know that the key support workers, who they interact with on a regular basis, have the information at their disposal to help.”**

Gemma, Family Support Team Leader, Richmond Upon Thames

# Skills for life

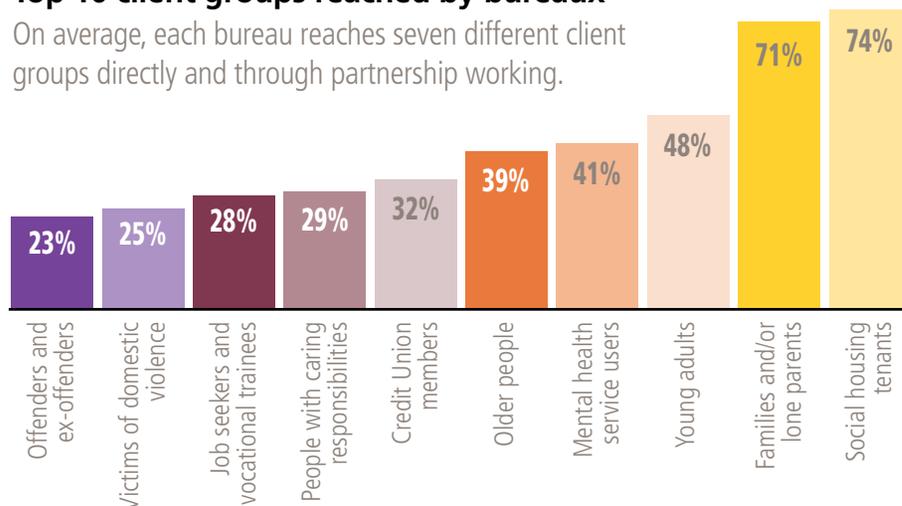
The Financial Skills for Life programme has always been a flexible and innovative programme – developing solutions and approaches which are closely attuned to the needs of local people in their local settings.

## Learners

Anyone can have money problems. The programme reaches a wide range of people, prioritising those who are more likely to face disadvantage – particularly those on low incomes, households where no one has paid work and those where access to mainstream financial services is restricted.

### Top 10 client groups reached by bureaux

On average, each bureau reaches seven different client groups directly and through partnership working.



Other significant groups we reach include people living with a disability or long-term health condition, people with substance dependency problems and migrant workers.

## CASE STUDY:

### Life savings

Carla\*, a recently separated lone parent suffering from depression, had debts of over £25,000. She attended a money saving session with Sheffield CAB Debt Support Unit. Carla learnt how to make over £800 savings per year by:

- changing energy suppliers (saving £196 per year)
- getting a new phone contract (saving £15 per month)
- changing to a cheaper TV package (saving £36 per month)
- cutting down call rates using cost reducing online tools.

Carla was also signposted to other money saving guides (online and at the local library) and was given a free TV Powerdown energy saving device.

\*name has been changed

Last year an estimated **180,000** people were reached by frontline workers who received our training

## Problems people face

Many of the people who attend financial capability courses are experiencing the following problems:

- Money worries, especially unsustainable debt, affecting their health and well-being.
- Difficulty in managing within their income and keeping track of their money.
- Paying more for basic services due to their lack of financial knowledge.
- Financial difficulty because they are unable to plan for the future or cope with unexpected change.
- Abuse and exploitation because they are unaware of their rights and sources of help.

## Focus on solutions

Bureaux deliver training that is designed to be informal, interesting and interactive. The sessions we offer provide practical solutions to the current problems that people face. Our aim within a short session is for the learner to identify key actions which they can undertake and which will have immediate and lasting benefits for them and their families.



**“All the outreach workers that attended Alison’s session felt increased confidence in dealing with issues of debt, asking the right questions and referring to the correct agencies for support.**

**These families are now able to budget correctly and are able to manage their money. One in particular was able to buy a new uniform for their child to start school and now provides regular and healthy meals, largely due to simple budgeting, such as restricting take away meals from twice weekly to once a month.”**

Frontline worker (Studley Green Children’s Centre), Wiltshire CAB

## **Trainers**

Over the last 10 years the Financial Skills for Life programme has helped bureaux develop the skills needed to deliver financial capability across England and Wales. There are now over 1,000 trainers (paid staff and volunteers) delivering financial capability work within the Citizens Advice service, sometimes combined with other roles.

## **Volunteers making a difference**

Volunteers have always been integral to the Citizens Advice service and are increasingly involved in delivering financial capability training. Volunteers bring a wealth of experience and skills to the programme.

The MoneyActive project funded by Nationwide Building Society has substantially increased bureaux capacity by training and supporting volunteers to deliver financial education. Over 120 local projects involving volunteers in 140 bureaux have been funded.

This project not only benefits the learners who attend training sessions but also the volunteer trainers themselves who gain better employment prospects, an opportunity for personal development, increased confidence and self esteem.

Over 60,000 people have attended volunteer-led training sessions as part of MoneyActive.

The project has trained many frontline workers who have gone on to share the knowledge and information they have learnt with their clients and colleagues. A MoneyActive evaluation has demonstrated that each frontline worker cascades the learning to at least 15 of their clients.



## A quality training programme

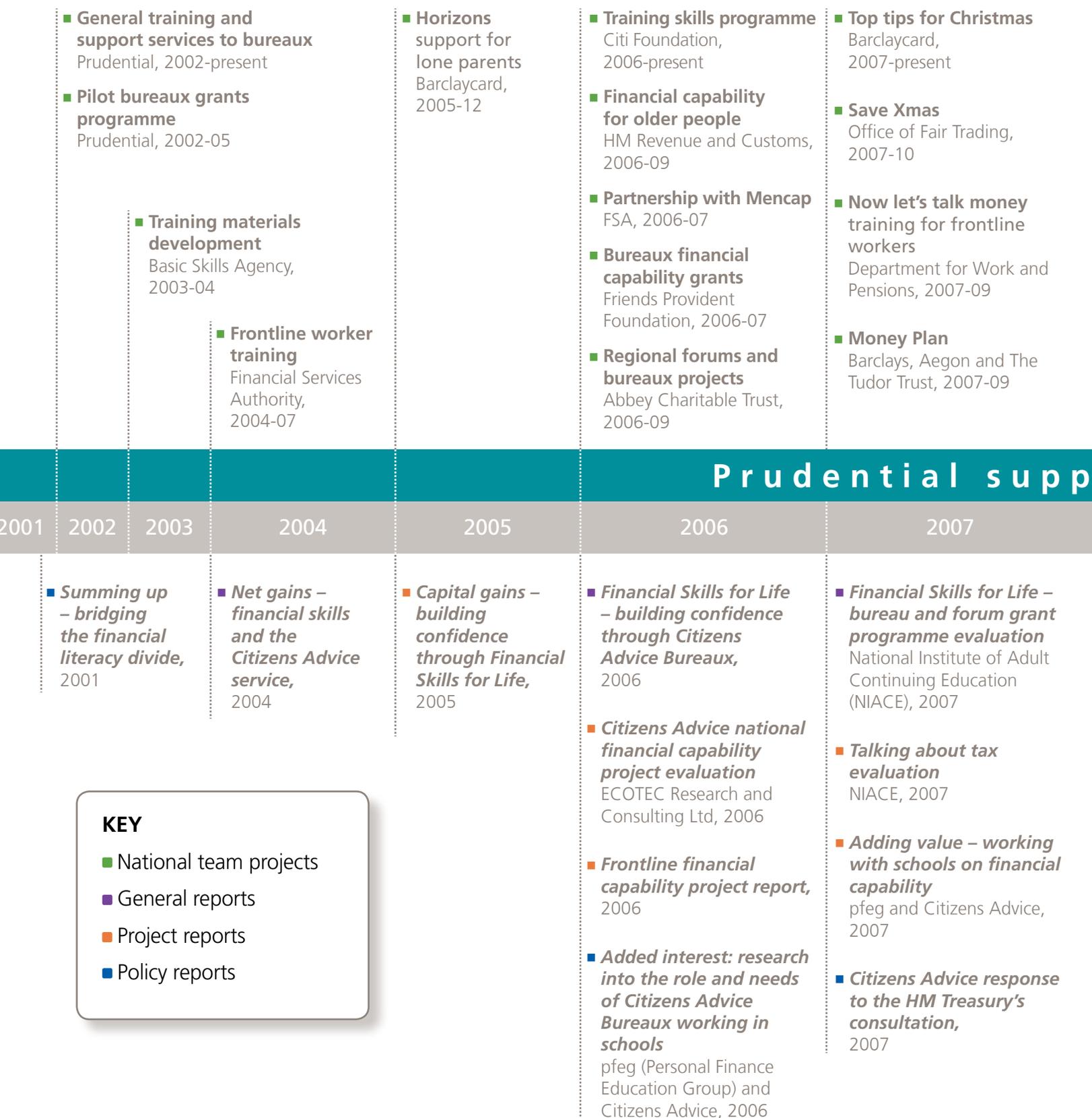
We have developed a high quality 'train the trainers' programme that equips staff and volunteers with the skills and training methods needed to deliver financial capability sessions.

The starting point is an understanding of the bureaux core advice services and how these link to financial capability. Trainers then go on to complete a comprehensive learning programme.



# Timeline for Financial Skills for Life

## 2002-12



Prudential support

**KEY**

- National team projects
- General reports
- Project reports
- Policy reports

- **Regional financial capability forums**  
Bank of America, 2008-09
- **Financial Inclusion Fund pilot**  
Department for Business, Innovation and Skills, 2008-09
- **Energy Best Deal**  
Six largest energy suppliers and Ofgem, 2008-present
- **Young people and money**  
FSA, 2008-11
- **Family learning project**  
J.P. Morgan, 2008-09
- **MoneyActive** volunteers delivering financial capability sessions  
Nationwide Building Society, 2009-12
- **Financial Capability and Inclusion** training for people out of work  
East of England Development Agency (European Social Fund), 2009-11
- **Financial capability training** for financially excluded households  
Anglian Water Trust fund, 2009-11
- **Regional financial capability forums**  
Santander Foundation and Money Advice Service, 2010-12
- **Financial capability and social housing tenants** delivery and research project  
Santander, 2010-12
- **Barclays Money Skills Champions** peer education with young people, 2011-14
- **Money Management Training** for contractors delivering the Work Programme  
Department of Work and Pensions, 2011-present
- **Grants for bureaux to bureaux support**  
Santander Foundation, 2011-12

**ort 2002 - present**

2008	2009	2010	2011	2012
<ul style="list-style-type: none"> <li>■ <b>Local public sector funding for financial capability</b>, 2008</li> <li>■ <b>An introduction to financial capability</b>, 2008</li> <li>■ <b>Energy Best Deal evaluation</b> Centre for Sustainable Energy, 2008, 2009, 2010 and 2011</li> <li>■ <b>Save Xmas evaluation</b> Ispos Mori, 2008 and 2010</li> <li>■ <b>Forums evaluation</b> NIACE, 2008</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Financial Skills for Life – building financially capable communities</b>, 2009</li> <li>■ <b>Managing money, helping people with debt</b> Local Government Association and Citizens Advice, 2009</li> <li>■ <b>Financial Inclusion Fund financial capability pilot evaluation</b> B. Widdowson Research and Consultancy, 2009</li> <li>■ <b>Now let's talk money evaluation</b>, 2009</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Financial capability – what every Citizens Advice Bureau manager needs to know</b>, 2010</li> <li>■ <b>Improving the financial capability of offenders</b> Consumer Financial Education Body, National Offender Management Service and Citizens Advice, 2010</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Financial capability survey: a profile of bureau financial skills work</b>, 2007, 2008, 2009, 2010 and 2011</li> <li>■ <b>Help for helping your constituents. Working with the Citizens Advice service. A guide for MPs</b>, 2011</li> <li>■ <b>East of England Financial Capability and Inclusion project evaluation</b> Rocket Science UK Ltd, 2011</li> </ul>	

# The delivery network



Energy Best Deal © Citizens Advice/AL Edwards



MoneyActive & Horizons © Citizens Advice

Throughout the decade of Financial Skills for Life activity we have collaborated with a wide range of partners to maximise the reach of our work. One key element of our partnership is our network of regional financial capability forums.

## Regional forums

Over 1,200 local, regional and national organisations actively participate in the 14 regional forums that meet across England and Wales. Forums provide a way for bureaux and other local partners to share best practice and form new partnerships.

**“I don’t think there’s any other single meeting in our area where all of the agencies that are involved come together to share experience, give feedback on what they’re working on and form new partnerships. The forum has created a new working environment where we can work together to actually achieve the things that we’re all trying to achieve.”**

Member (Money Advice Service), North West Forum

Since 2007 Citizens Advice has channelled over £1 million of funding through forums so that members can work together to improve financial skills. Members have provided training to at least 150,000 people. Forums have worked together to deliver training in their communities and to influence policy. For example:

- Forum members provide energy awareness sessions for people on low incomes so they can reduce their energy bills and get further help if they need it. Since 2008, members have delivered Energy Best Deal training to over 6,600 consumers and almost 5,500 frontline workers who support them.
- Welsh forums made a joint response to the Welsh Assembly Government’s Financial Inclusion Strategy covering issues like access to bank accounts through Post Offices.

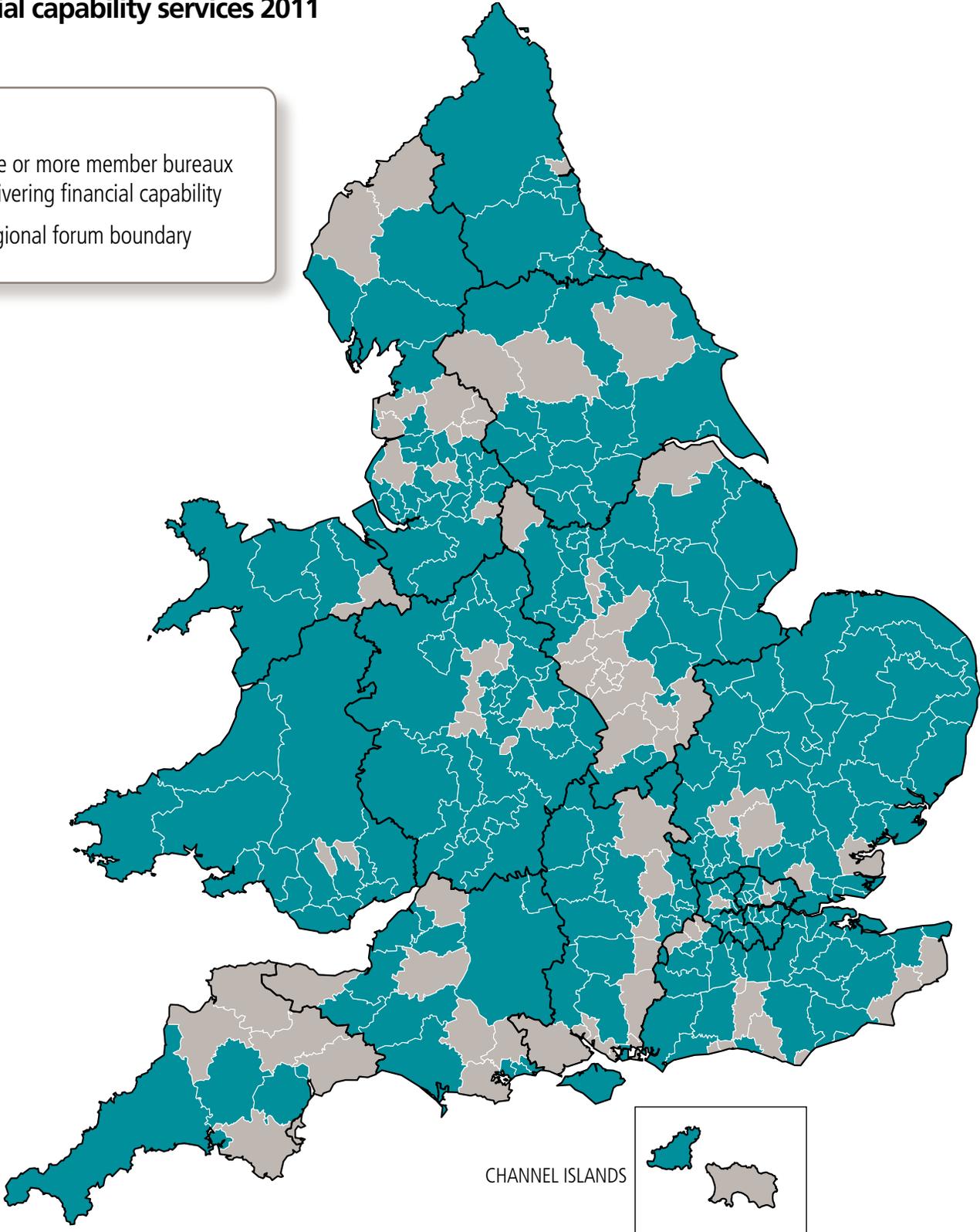
**“Since the forum has developed, many more organisations are not only delivering financial capability sessions to service users, but also including financial capability education in their business plans and strategies. For example, housing associations used to chase rent arrears without addressing the financial difficulties that their tenants face. They are now more likely to have support workers in place to help tenants resolve their money problems, so they can repay the rent owed.”**

Jayne Wynn, Forum Lead, Mid, South & West Wales Forum

# Citizens Advice Bureaux delivering financial capability services 2011

**KEY**

- One or more member bureaux delivering financial capability
- Regional forum boundary



# Evaluating impact



Energy Best Deal © Citizens Advice/A. Edwards

**“60% of consumers who were interviewed a couple of months after attending an Energy Best Deal session had taken at least one action as a result of participating, either looking for a better deal or improving energy efficiency.”**

Centre for Sustainable Energy: *Energy Best Deal Evaluation Report 2011*

Monitoring and evaluating impact is an essential part of all activities delivered through the Financial Skills for Life programme. Over the last decade we have commissioned 17 independent evaluations of financial education initiatives by bureaux and financial capability forum members.

Impact surveys carried out by independent evaluators consistently show that learners have taken action to change the way they manage money. A range of wider ‘social benefits’ were also identified such as lower levels of stress, ability to plan for employment, ability to maintain a tenancy or mortgage, increased confidence as a consumer and the ability to support friends and family.

## Influencing actions and choices

Learners report changes in behaviour after participating in training.

“The feedback we gather shows that learners:

- change their shopping habits
- are less likely to make spur of the moment purchases
- feel more confident about handling their financial affairs and making financial decisions
- confront their financial situation head on
- share experiences and tips for money saving
- continue to support each other.”

David Gooding, District Manager, Bedworth, Rugby & Nuneaton CAB

## More informed consumers

Energy Best Deal is a consumer campaign developed by Ofgem, run by Citizens Advice and funded by the six biggest energy suppliers. Participants report that they have reduced energy costs (by switching tariff or supplier), saved money through energy efficiency and accessed help with paying energy bills.

Over 1,200 local, regional and national agencies are supported by our forums

## Planning for the future

The Horizons programme, supported by Barclaycard, has enabled bureaux to deliver integrated programmes of support to lone parents which include financial capability training and information, alongside basic debt and benefits advice. In the seven years since the programme started, bureaux and the frontline workers they have trained have reached over 570,000 lone parents and their children.

**“I’m now able to budget and put money aside for us to catch the train to go and see Oliver’s dad. This is helping re-build our relationship as well as Oliver and his dad spending time together and we’re working through our differences. The centre has helped me in so many ways.”**

Young parent participant, Horizons project

**“It gave me some new direction and an end to bills getting on top of me. The problems are now in my hands and I can deal with them.”**

Participants comments,  
*Independent Evaluation of the East of England Financial Capability and Inclusion Project*, April 2011

## Taking control and reducing stress

Managing money better is not just about financial health; it can also contribute to improved mental health and well-being and better employment prospects. The East of England project, funded by the European Social Fund, provided training through a network of bureaux and community based organisations. The project reached 930 people out of paid work, of which over 80 per cent had been out of work for at least 12 months.

The majority of participants (71 per cent) identified one or more changes that they had made to managing their money as a result of the training. Of those interviewed, 76 per cent reported reduced stress as an outcome of the training.

## Developing community networks

By delivering our training in small groups, often with people who share similar problems and issues, we encourage mutual support so that the benefits of the training long outlast the session.

**“Beyond learning about budgeting, understanding credit and APRs, learning how to prioritise our expenses and knowing our statutory rights as customers, a valuable part was getting to know other mums in the community and creating friendships and a support network.”**

Winner, Moneywise Mums, Adult Learners’ Week awards

# Impact for the community

**“It has been great working with Suffolk West CAB and gaining an insight into their work. They are able to deliver programmes, making maths relevant to topics, rather than just doing sums.”**

Community tutor,  
February 2012

## **New learning partnerships**

We provide training for frontline workers to increase their financial awareness and skills. This results in our partner organisations being better equipped to help their clients with money problems, as part of the specialised services they provide.

With funding from the National Institute of Adult Continuing Education, Suffolk West CAB formed a partnership with the local authority’s Community Learning and Skills Development Team. The project linked up numeracy and literacy tutors with CAB trainers to share best practice and develop a new ‘MoneySmart’ programme to support more vulnerable learners.

## **CASE STUDY:**

Portsmouth CAB works in partnership with Cranstoun, a charity which provides specialist services for people affected by drug and alcohol misuse, to deliver sessions on budgeting and managing money.

**“Many of our service users have experienced a chaotic lifestyle for a number of years, often failing to develop important life skills such as budgeting and debt management.**

For those trying to move on with their lives, establishing a well ordered, healthy lifestyle and reducing unnecessary stress can be crucial in enabling them to remain substance free. Many are lacking in confidence and self esteem.

Meeting the CAB volunteers in an informal setting and one where they feel comfortable can often be the first step in talking to someone about their money concerns. The volunteers are well trained and able to offer practical support.”

Ruth Walker, Aftercare Coordinator, Cranstoun CDA Portsmouth



## Delivering sustainable benefits

Organisations involved in delivering financial capability, both bureaux and external partners, identify a wide range of lasting benefits:

- Connecting with new community networks and enhancing relationships with existing ones.
- Deepening knowledge of local communities and their needs.
- Extending the breadth and relevance of their services.
- Increasing skills and knowledge in financial capability.
- Gaining more influence with local authorities and other key stakeholders.

## The bottom line

In addition to these personal, social and organisational benefits, investing in financial capability programmes brings real financial returns.

In one example, the East of England Financial Capability and Inclusion Project (2009-11), researchers estimated that the project created a return of £4.50 for every £1 spent on training. This included benefits for individual households and the local economy with the multiplier effect of increased demand for goods and services.

**“The efficiency and effectiveness with which individuals manage their money is likely to improve if their financial capability skills are raised and they act upon financial advice. This means prioritising and paying off debts, starting to save and/or making the most of their savings by placing them in higher interest investments, and maximising income through accessing benefits. It also means seeking cheaper ways of paying bills and borrowing money. These benefits are cumulative and long-term, in theory lasting the rest of a person’s life, as opposed to being one-off and immediate. It is this distinction that differentiates financial capability from financial debt advice and most other crisis-orientated support.”**

Rocket Science, Independent Evaluator, *East of England Financial Capability and Inclusion Project Evaluation*, April 2011



Train the Trainers © Citizens Advice

**“I now know more about the work of the CAB and the importance of financial capability, so I am able to advise about budgeting and shopping around for better deals and if clients have debts I am now more knowledgeable about the support available to them through the CAB.”**

Frontline worker (Home Start), North Lancashire CAB

75% of bureaux  
are delivering  
financial education

# 10 years of making a difference

**“All of it was brilliant and I now feel I will cope better. The budgeting sheet was really good and I am going to try the spending diary.”**

Participant (The Ambleside Centre), Bracknell CAB

## **How one bureau developed the Financial Skills for Life programme within their local community**

Bracknell CAB had not undertaken any financial capability work before it got involved in the Financial Skills for Life pilot project in 2002. The bureau had £1 million worth of debt cases coming through its doors every year and wanted to take a more preventative approach to the problem, as well as ‘fire-fighting’ for clients with immediate problems.

The bureau was aware of the lack of financial awareness among many of its debt clients. They wanted to increase clients’ knowledge of areas such as the right to cancel; which debts were priority debts; saving; and financial planning. The target audience included financially excluded people, school-leavers and students.

Then in 2006, Anne Harding, the part-time financial capability worker at Bracknell CAB, began to offer Money Surgeries that combined debt advice with financial education and has so far held 144 surgeries reaching 385 clients.

## **Local partners**

Bracknell CAB has worked with 51 partner agencies in the community including children’s centres, schools, the local council, the probation service, hostels for vulnerable young people, organisations working with people with learning disabilities, organisations helping people into work and housing associations.

## **Bespoke training**

Anne delivers bespoke sessions to diverse client groups. ‘Money Survival Plan’ is a workshop for university and school students, and their parents. Working in partnership with Bracknell Forest Council led to a series of sessions for 400 council employees about pensions, savings and managing borrowing.

## **Future plans**

Bracknell CAB is now preparing to run ‘MoneyTalks Regenerate’, a project to help financially excluded people. The project is part of a wider plan to regenerate the area by helping people develop their money management skills, move towards employment and become more involved in their local community.

# The future

Over the last 10 years, Citizens Advice has evolved its approach to respond to new challenges and opportunities. Our commitment to financial education and preventative work will continue. But the context is new – we are entering a period of unprecedented change with the most significant welfare reform for over 60 years.

## To meet these challenges we will:

- Continue to support all bureaux in delivering financial capability.
- Embed financial capability in our wider money advice and information offering so that we help many more of our clients take control of their own finances.
- Keep developing the skills and capacity of financial capability trainers, supporting the continued growth of a dynamic and informed workforce.
- Maintain volunteer involvement in financial capability, seeking new ways of involving and empowering local people to help others in their community.
- Create networks of expertise, sharing our skills and knowledge with national partners, but also encouraging bureaux and partners to work more closely to share resources at a time when funding is scarce.
- Strengthen our tools and approaches for evaluating the impact of financial capability work, working with the leading educational and third sector organisations in this field.
- Ensure equality and diversity is at the heart of all we do.

We will consistently assess and develop our financial capability services to tackle barriers and work towards the ideal outcomes for our clients and their communities.

**“I haven’t worked for 12 months due to ill health. I do try to budget but I had never thought of using a budgeting tool and I had not heard of Credit Unions. Now I am thinking of joining a Credit Union. I am so pleased to have met you – you have changed my life!”**

Participant (Working Links),  
Bedworth, Rugby and  
Nuneaton CAB



Money-Action © Citizens Advice O. Elliott

# Our partners

Key partner



With the support of Prudential, over the last 10 years we have encouraged and supported all Citizens Advice Bureaux in England and Wales to get involved in providing financial education in their communities. Following the success of the programme in England and Wales, Prudential is extending support to fund Financial Skills for Life in Scotland. Citizens Advice Scotland will coordinate the work through 74 bureaux operating in over 200 locations.

As the key partner in the programme, Prudential has underpinned our work through substantial long-standing investment and helped us to engage with a wide range of industry and government investors.

We are grateful for the significant support we receive from our other funders:



- Money Advice Service
- Citi Foundation
- Santander Foundation
- British Gas
- EDF Energy
- E.ON
- npower
- ScottishPower
- Scottish and Southern Energy

For a list of all previous funders of the Financial Skills for Life programme over the last 10 years, visit the website: [www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk)



## The Citizens Advice service

Citizens Advice Bureaux deliver advice services from over 3,000 community locations in England and Wales, run by 360 individual charities. Each individual bureau is a vital part of the local community it serves, helping people resolve their money, legal and other problems by providing information and advice and by influencing policymakers: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

The advice we provide is free, independent, confidential, and impartial, and is available to everyone. Information and advice can also be accessed on our website: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## Financial Skills for Life

Visit the website for more details, information, and resources aimed at the financial skills community across England and Wales:

[www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk)

### Citizens Advice Scotland

Due to the success of the programme in England and Wales, Prudential is supporting Citizens Advice Scotland (CAS) to develop its existing financial education work. For further details visit the CAS website: [www.cas.org.uk](http://www.cas.org.uk)



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