

CYCLES

CHILD AND YOUTH CARETAKERS FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS



IO1 – Gap analysis

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1. FINANCIAL LITERACY AND ENTREPRENEURSHIP IN BASIC AND FURTHER EDUCATION OF CYCPs:

Regarding the CYCPs interview, Katie was the only one who was initiated to entrepreneurship skills when she went through her basic education organised by the national job center « Pôle emploi » and it gave her some skills and knowledge of the different processes that need to be known. Financial literacy was mentioned in the basic education of all the CYCPs, especially to prepare them to know how to deal with the young care leaver projects management. Indeed, it was introduced to them as a tool to prepare them to know how to deal with logistic issues, the organisation of some activities or the creation of a budget for instance. Moreover, for some of the CYCPs their basic education included knowledge on the public finance organisation which dealt with the different standards to know when they would need to do some requests or applications; and the different types of educational finance managed by the state. Regarding the social managers, their basic education included financial literacy and entrepreneurship skills, especially to prepare them to know how to create an institutional budget when they become managers. Florence Gavirey's basic education included more knowledge of financial literacy during her studies which included courses on public finance management, accounting in associations and management audit. She was also trained to understand the public policies coordination and she was sensitised to the social and solidarity economy through an entrepreneurship skill approach. In the case of Assad Mohamed's basic education, he had knowledge of financial literacy which was aimed to make him understand the daily cost of a young in care leaver when he or she is supported in a social establishment and how the process is organised. They also knew about some further education which dealt with these topics such as the CAFDES (certificat d'aptitude aux fonctions de directeur d'établissement ou de service d'intervention sociale // Young care leavers institution manager certification), the COPES (Centre d'Ouverture Psychologique et Sociale // a psychological and social opening center) which is a training organisation which deals with very specific and different topics. However, we need to mention the fact that these above-mentioned trainings are only available for team managers and they had no idea of training dedicated to CYCPs that could exist in these organisations. As far as this is concerned the CYCPs further education, both of the managers let us know about the ENPJJ (Ecole Nationale de la Protection Judiciaire de la Jeunesse // National school for judiciary protection of youths CYCPs). They also mentioned the DGEFP website (Délégation générale à l'emploi et à la formation professionnelle // the general delegation for employment and vocational training which is an organisation dedicated to the execution of the political orientation of the states in terms of vocational trainings and employment) where all of the public officers can apply and enter for SAFIRE trainings¹. Indeed, SAFIRE trainings are available for all the public officers and specialised in public management.

2. TRAININGS ON FINANCIAL LITERACY AND ENTREPRENEURSHIP FOR CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:

All of the participants came to the same report that financial literacy is an omnipresent topic in their daily work even though both of the social managers pointed out to the fact that culturally, French people are not comfortable when it comes to deal with the topic of money because they usually are not used to that. According to the CYCPs, the best practice examples that should be taken into consideration for the training content is the learning by doing method such as the "teame.." project approach. All of the participants concluded that the CYCPs would need to know how to create interactive and collective workshop to introduce those topics. The idea of putting the youths in realistic situations where they would have to manage

¹ We checked with both of the social managers to have more details of SAFIRE trainings.

some internal projects linked to their personal interest such as the organisation of their birthday parties came up several times as an interesting teaching method to take into consideration for the training contents. Concerning the methods that can be used to give the children and youth in care leaver entrepreneurship skills, Katie uses a collective approach, professional testimonies and interview to introduce this topic to them. The learning by doing method is one of her favourite teaching method because the youth are put in practical situations while managing their temporary business. Moreover, Assad shared his personal experience and recalled how he developed an (local) economy when he was in second year of primary school thanks to an imaginary devise. As a young bike repairer, he was given two coins once he repaired a bike and it allowed him to get his cap back at the lost property place or to buy some candies. This playful method helped him to develop skills and this type of methods should be introduced to the youths since they're 7 in his opinion. Moreover, the participants also suggested the use of social networks as an interesting method to teach them how to list their personal contacts and identify their functions and skills (who do what kind of activities?).

3. FINANCIAL LITERACY AND ENTREPRENEURSHIP IN THE DAILY WORK WITH CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:

In their daily work, the CYCPs have to face with the youth's questions about salaries and jobs for instance or the preconceived ideas about the society, the origins of money and free healthcare delivery system. They also suggested the necessity to take into consideration their need to have access to some practical tools such as simplified budget or the access to outsider speaker from the professional fields could be some good methods to support the young in care leaver. They also warned us on the question of the need to organise regular collective workshop with the youths and how difficult it is to do it because of their complicated schedule. Moreover, in their daily work with children and youth in care the CYCPs also mentioned their need to rethink the preconceived ideas about the economic situation of France (national debt despite the free healthcare delivery system...), the drug dealing activity or the worth and use of money in society...And the necessity to have simplified tools as support to introduced these topics to the youths and to be able to invite outside speaker as well. All those elements need to be prepared and it would be interesting to take it into consideration for the training to learn how to organise this type of workshop for instance. Moreover, in their daily work they also mentioned different examples of methods they used to deal with this topic. One of them is based on a collective workshop by answering general knowledge including financial literacy questions. The young in care leaver are the one who ask the questions so it gives a dynamic interaction with the CYCPs. Another teaching method consists of dealing with it individually in order to prevent any comparison between the young in care leaver. Indeed, as far as this is concerned Hugo, the collective workshop didn't get the results expected because it was complicated for him to have a regular schedule. So he decided to use a collective method only during the stay by doing workshop debate based on voluntary. Finally, Katie uses another method which includes a collective workshop linked to the entrepreneurship project and the necessary skills to progress through it (how to read an estimate, how to write a cheque...). This way, the young in care leaver have to create a budget for their own business and can deal with the question of salaries and the social charges present in their pay slip. All of the CYCPs warned us on their preference to have an outside speaker to introduce these topics because CYCPs wouldn't have the same credit as an expert in the youth's eyes. Indeed, during their daily work they create close relationship; therefore, the children and youths in care leaver see them as relatives and not as experts in these topics. The participants also gave use others methods that can be used according to their age-bracket. For instance, up to 14 years old, the youths should be supported by a grown adult in their activities which are associated to their personal pleasures. This way, the

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CYCPs could introduce the questions of the use of money. Another suggestion was to use playful and interactive methods for instance through games that requires the purchase of products and the management of a bank or the management of internal project such as their own birthday party. For the 15 to 19 years old, they could be given a budget for instance to organise a meal. Another learning method could be to make them participate in collective projects that would need to be done step by step and regularly. Therefore, it would help them to become more self-reliant and to learn how to work together for the choice of products prices and the creation of collective budget.

4. SUMMARY OF KNOWLEDGE, SKILLS AND COMPETENCES NEEDS OF (FUTURE) YOUNG CARE LEAVER IDENTIFIED

Summary of the Results from the Focus Group Interview about knowledge, skills and competences needs of (future) young care leaver and methods how to work with them on this topic that should be taken into consideration for the training.

About their entrepreneurship skills needs, the participants also suggested some methods according to this age bracket. Indeed, up to 14 years old, they should undertake a project. This way, they would have to deal with the management of the fear, taking risks or failure feeling and the start up again one. It could also be interesting to let them plan and organise things to do like play and games to make them actors of their projects. About the 15 to 19 years old, they need to have or at least plan an educative project, to be able to visualise their path to cover and organise their priorities (do I prefer to gain money or to do social actions?). Concerning the financial literacy skills needs in their daily life, the social managers and the CYCPs identified some specific needs according to their age-bracket. Indeed, up to 14 years old, they need to know basic skills in maths like counting or having shared analysis with a grown adult, especially for the well using of money. When they are between 15 to 19 years old, they would need more knowledge of the environment they involve in like product prices, basics skills in economy. They also need to be able to project themselves in the future or to deal with bad feeling like frustration. Moreover, they need to know the origins of public budget, and to be able to select good information on the internet and understand them. From 20 to 24, they need to know how to save money and the charges linked to it like paying a rent or food. We didn't have more details for the 25 and older age bracket group. The social managers also stressed out on the need to mix the 15 to 19 years old and the 20 to 24 years old groups because it gives them moral support and motivation. Indeed, they've noticed that when they're gathering together, the younger are motivated by the idea of not looking like the older when they grow up, and on the contrary, the older tend to feel like they need to struggle and go out of their current situations. They also pointed out the need to organise meetings with personal fields, professionals to avoid theoretical courses because the presence of an outsider speaker in some activities could be a good method to introduce these topics. They also mentioned the necessity to know how to appeal to good persons. Finally, for the 20 to 24 years old, the CYCPs identified the same types of needs as for the 15 to 19 years old age bracket but they added the need to have or plan to have a professional « network » and basic education in terms of judiciary and management knowledge and skills. According to Assad, there is a need to give the more information as possible to the young in care leaver about these topics in order to answer to their daily questions (salaries, jobs, products prices...). As far as this is concerned the entrepreneurship skills needs, the participants noticed that they need more information about the self-employed statute and the salary aspects. Concerning Sophia, she noticed that they considered

entrepreneurship as a way to become a « boss » and live with a lot of money without troubles so it's necessary to rethink these preconceived ideas.

- ✚ If we had to sum up the (future) children and youths in care leaver needs in terms of financial literacy and entrepreneurship skills, we would say that they need to:
 - Have basics knowledge of products prices (money worth, origins of money...)
 - Have basic knowledge of salaries and jobs (social charges, net salary, contribution system...)
 - Have basic knowledge of the different entrepreneurship statutes that could exist
 - Be able to manage their pocket money and think ahead future purchases, especially the big ones like computers...
 - Be able to fit onto the different environment they may face in their daily life. One of the CYCPs gave us the example of a group of youths who went to a banker with unappropriated clothes like reversed cap and jogging. A learning method to enhance their entrepreneurship skills could be to teach them how to identify the key persons who are able to help them by understanding their codes and organisation. Therefore, they will have to learn how to fit onto different environments according to their target. This exercise could be done through the use of social network where they would have to identify the functions and skills of the people who are part of their Facebook list for example.

5. SUMMARY OF KNOWLEDGE, SKILLS AND COMPETENCES NEEDS OF CYCPS IDENTIFIED:

As far as it's concerned the financial literacy skills needed by the CYCPs, they let us know about the necessity to include it through their personal life in order to have some basics skills such as the budget management like how to optimise one's budget. They also have questions linked to the national insurance contribution and would like to know how a social company works. Moreover, they have specific questions about this topic like how the money is spread, where does it come from and where does it go to, how do this type of company organise their fundraising strategy. Concerning the entrepreneurship skills, the social managers added the need to have knowledge of the different risks that could exist, the ability to anticipate the youth needs, especially for the CYCPs. They also mentioned the need to introduce the question of sane or insane relationship with money and the process of projection in life. As far as this is concerned financial literacy skills, we can see that the CYCPs need two types of approaches in terms of financial literacy and entrepreneurship skills and knowledge. One based on the daily activities in their personal life, another one allowing them to have information on the social companies and the national insurance contribution system for instance. But also skills and knowledge of how to create one's own association, the different statutes that exist, the judiciary and economic model aspects or the development strategy and fundraising. All the information that they would need if they had to manage personal entrepreneurship projects for instance. They also mentioned their need to have skills and knowledge of these topics based on their daily work with the young in care leaver including tools, access to information and outside speaker. The social managers added the need to know the capitalist codes in the contemporary society and how to interact with different actors like the administrative ones.

- ✚ Therefore, if we had to sum up the mains needs of the CYCPs, we would say that there are theoretical skills needs and practical skills needs. In terms of theoretical skills, they would need to:

- Have basic knowledges of financial literacy like: simplified budget, notions of the national debt, the main devices they may have to deal with when they support the youths in their daily work, and how to manage their saving account in their personal life for example.
- Have basic knowledge of entrepreneurship skills such as: the different statutes that can exist, the basic skills to have if they had to manage an organisation and how to help the youths to project themselves in future projects (how to save money ...).

All those theoretical skills would be helpful to help them to have more credit in the youth's eyes who have access to much information on the internet.

- ✚ In terms of practical skills linked to both of these topics, all of the CYCPs insisted on their need to:
 - have access to tools that allow them to work with the children and youths in care leaver, and experiment new learning method which could include collective workshop where the youths would have participate to inner projects based on their personal interest (birthday party, football tournament...).

We have to remind the fact that the CYCPs who already had basic skills either on financial literacy or entrepreneurship were the one who had atypical career path thanks to their occupational retraining. Therefore, we need to take onto consideration the question of the global representation of the CYCPs' career path, especially we should keep in mind the fact that both of the social managers let us know about their difficulties to recruit qualified CYCPs who can be uncomfortable with their personal budget management.

6. GAP ANALYSIS: CONTENT AND METHODS OF TRAINING FOR CYCPs:

The CYCPs insisted on the lack of tools and practical support in their basic education that could prepare them to work with the young in care leaver such as simplified versions of budget, detailed countries sheet giving specific information per country. They also mentioned the need to know how and where to get pieces of information about these topics because they miss it. Regarding the daily work with the youths, they let us know about the need to introduce some methods to learn how to create interactive workshop in order to deal with this topic and help them to manage their purchasing drive as well. Even though some training introduced financial literacy and entrepreneurship topics, they didn't all have access through it during their basic education and didn't have much information about the content of any further education that could offer them those skills. Moreover, none of them were able to give us more details on the cost of those existing training because they all went through training that were paid by their companies. As far as this is concerned the content of the possible modules, the CYCPs imagined the perfect training as one which would include practical methods where they would have to create a project during the training for instance. They would also appreciate a collective learning method to facilitate interactions between the participants because it would be the opportunity to listen to the workmate's ideas and sharpen it in a collectively intelligence way. Moreover, the CYCPs and the social managers let us know about their preferences for a face to face learning method followed by an e-learning one which would gave them access to the content of the training. However, Katie, from the "teame." project, is the only one who showed her preference for an e-learning method followed by the face to face one where her questions could be answered. The social managers pointed out



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the need to have awareness contents in terms of social and solidarity economy or entrepreneurship. Finally, as far as this concerned the contents and organisation of the training, all the CYCPs let us know that they could only spend one or two days maximum for it and the social managers agreed with this frequency of training because they know how difficult it is to mobilise the CYCPs because of their schedule.