

CYCLES

CHILD AND YOUTH CARETAKERS FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS



IO1 – Needs Analysis

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GUIDE FOR THE NEEDS ANALYSIS REPORT

Please compile the most important results/findings of the focus group interview in the Needs Analysis Report. Please follow the structure of the Interview guide questions. Please make sure to differentiate the point of view of the different stakeholders (if different). Language: English. Length: approx. 4-5 pages.

1. INTRODUCTION: DESCRIPTION OF FOCUS GROUP INTERVIEW

Please describe shortly the interview situation, participants, your observations, etc.

The focus group interview took place via Skype at the 12th January 2018 with the following participants except for the latter, supplementary telephone call at the 17th January 2018.

Participants:

- a. Current: Privatier, Chairman L. U. C. Y. Foundation, Honorary Managing Director L. U. C. Y. -Hilfeswerk -Bildung für Kinder e. V., 1st Chairman ECU -European Charity University e. V., 1st Chairman HEE European House of Encounters e. V, Honorary Managing Director EFFSE European Forum for Social Education eG, President of the Badische St. Jakobusgesellschaft e. V.; formerly General Manager of Christophorus Jugendwerk, Member of the Board of the Federal Association of Catholic Institutions and Services of Educational Assistance e. V. (BVkE); apprenticeship as banker, studies in social management and social work.
- b. Managing director of a youth welfare centre; 38 years of experience in the field of youth welfare; participation in various committees.
- c. Child and Youth Caretaker Professional (CYCP) in the child and youth welfare, residential group with a focus on the preparation for autonomous living; Master thesis on the topic of Careleaver.
- d. Young Careleaver (YCL), geriatric caretaker; raised in a foster family, from the age of 18 in a residential group for young men of the deaconry.
- e. Moderator/interviewer, Project management of the Institute for Child and Youth Welfare; apprenticeship as educator, studies in social work and educational science.
- f. 2nd Moderator, assistant scientist of the Institute for Child and Youth Welfare; student for educational science.
- g. Research associate at the Institute for Social and Organizational Education in research and teaching; focus on "Care Leaver", child and youth welfare, transitional research, participation, family education; studies in social pedagogy and social management.

All participants were in a good and open mood. At the beginning with one participant it was difficult to establish the technical connection via Skype. Because of the patience of the other participants and the large timeframe, it was nevertheless possible to carry out the interview as planned. All questions of the guide were discussed and answered by the participants within one and a half hours (supplementary telephone conversation with a participant of over one hour).

Introductory general words of the participants:

Everyone finds the topic of financial education and the project important, but the most participants rather ignore entrepreneurship for the pedagogical work with the young people.

(participant): In job advertisements financial education is demanded.

(participant): Whether or not the YCL learns something about finance literacy, it is often linked to the luck of having an appropriate reference person. The problem is that no viable concepts are available.

(participant): It is a structural problem that YCL have to stand alone with 18. But often they need further support. The transition from the institutional point of view needs to be further improved and legal provisions must be adapted to ensure the successful transition from youth welfare to independent living. However, many YCLs are better prepared for everyday life than the experts sometimes think (e. g. brand affinity, knowing where to get something, etc.).

(participant): Higher Education is often not the first priority in youth welfare institutions, or it is often the first priority that young people receive at least a low-threshold school leaving certificate and a training place. The focus is more on the psychosocial content. However, young people also develop in the like-minded group as pupils/students, which also can help them to cope with difficult life events. Young people are often not picked up in the youth welfare service at their own educational wishes (e. g. a junior high school student who wants to become a doctor is recommended for a lower level education). Educators (even those who have not studied) often lack the attitude to take higher educational desires seriously and to point out paths. Institutions often lack the necessary framework conditions, such as a quiet learning location, a PC, suitable literature, support in individual care, as it would possibly be the case in a middle class family.

2. FINANCIAL LITERACY AND ENTREPRENEURSHIP IN BASIC AND FURTHER EDUCATION OF CYCPS

Description of the main results of the focus group interview regarding financial literacy and entrepreneurship skills in the BASIC education and FURTHER education/training of CYCPS.

The participants agree that the basic training, which is necessary for working with children and young people in youth welfare/careleavers, does not include subjects related to financial literacy and/or entrepreneurship. Overall, entrepreneurship is seen as having a rather unimportant role in relation to YCL (one participant literally: "I've never seen a young person, who wanted to become self-employed."). Another participant adds that the educator training is generally more prepared for childcare in day-care centers, but the access to (residential) youth welfare services is also given. This means in turn, that everyday topics in residential care, such as financial and household skills, are not given much attention during the apprenticeship and later on in the workplace.

Further training/continuing education for CYCPS dealing with or encompassing financial competence/entrepreneurship are more likely to be master's degree courses, e. g. in social management, business administration or social economy (often done with a view to a management position, not for the daily work with children/young people/YCL). As one participant points out, even in the Master's degree programmes on social work, there is a lack of the important content on financial literacy (e. g. saving money,

debt avoidance) to cope with private life, but also in professional life. The training and further education of legal guardians of the courts may be more likely to prepare for this special content. However, these alternatives are not designed for the pedagogical work with YCL, but for the management offices and the handling of the institution's finances; Contents are administration, bank purchasing, accounting or debt reduction; No relation to the life situation of young people; No relation to the work with/preparation of YCL regarding the autonomy of further life. One participant adds, that the training itself does not lay the foundation for a good handling of money later on, specialists often have problems with money themselves. In the further training/continuing education for CYPCs dealing with or encompassing financial competence/entrepreneurship, like master's degree courses, there are no topics on how to apply the knowledge of financial literacy/entrepreneurship in the daily work with children and young people in youth welfare/careleavers. There are either educational or economic training courses. An entanglement is missing. It is regarded negatively, that the instructions for the pedagogical/methodological transfer are missing. There is a lack of pedagogical/therapeutic dimensions/methods (education in economics alone is usually not sufficient), the bridge between pedagogy and business administration/economic knowledge; reflection on one's own handling of money; reflection on one's own attitude/ethics, knowledge of financial planning (concepts, business plan). Currently the continuing education courses for the Social Management Master (financed by the establishment of a participant part-time), the business administration studies for social pedagogues at the University of Applied Sciences Mainz (approach by other participants) and internal further training courses on financial skills (e. g. within the framework of the training in the institution) are still the best viewed.

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

Description of the main results of the focus group interview regarding Financial Literacy and Entrepreneurship in the daily work with children and youth in care/young Care Leaver.

According to the estimation of all participants, financial literacy is a topic in the daily work with children and adolescents in youth welfare/with careleavers, e. g. regarding pocket money, shopping for food/clothing etc., leisure activities with the group, group equipment, etc. The topic deals with the following aspects: in the daily work with the children/adolescents/YCL through individual one-on-one talks or group discussions depending on the subject matter of the decision; debtor counselling during new admissions up to the point of independence; pocket money allocation monthly/weekly; situation-oriented, using the example of cooking/money for purchasing; raising awareness of how much and what I can afford; "financial driver's license" is offered in the institution of a participant (with 2 out of 8 groups of the institution in use); clarification of contracts to be concluded, insurances, etc. CYPCs work on these topics mostly with age groups between 15-16 years, partly with 14-year-olds.

Different methods are used, such as the "financial driver's license", the creation of collective folders with forms as "luggage" (according to one participant, it can be assumed that a participant is inhibited from returning to the youth welfare institution as a young person in case of problems/questions. The institution of another participant generally offers this.); institutionalised forms of participation and procedures, such as

e. g. like the SoLiG concept (social learning in the group), according to which, for example, feedback is given to the role of the "financial manager" in the group. The financial manager talks also with the financial coach 1-2 times a week; debtor counselling; learning how to handle money in the group, developing an understanding of group finances (e. g., the ability to manage a group's finances, not going to the cinema five times a week, sometimes paying extra for pocket money); group and one-on-one discussions. The CYCPs have acquired the knowledge about financial literacy/methods for dealing with these issues with children and adolescents in youth welfare/with careleavers at work/in the residential group.

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

Description of the main results of the focus group interview regarding Trainings on Financial Literacy and Entrepreneurship accessible for children and youth in care/young Care Leaver.

Training courses on financial education, which are accessible to children and young people in the youth welfare or Careleaver, are only available internally to the participants (one participant knows them at the diaconia), externally, e. g. at the consumer centre and abroad, for example in Poland, where role plays with a financial budget and tasks are offered to the participants within the framework of holiday camps. There may be chamber training courses on entrepreneurship, but they are rather unknown.

The contents include, for example, rental agreements, various budgets, debt counselling (cooperation partners from the institution of a participant with the aim of having clarified the organization of debt reduction until they move out), joint shopping (observe offers/prices), self-assignment of the weekly budget in regular individual discussions (money allocation was observed and, if necessary, intervened by social workers. For example, the YCL had up to the age of 18 years pocket money (300, -€), which he spent on "nonsense", e. g.: casino, alcohol).

The trainings are for age groups between 18 and 33 years. Target groups of the trainings are e. g. young men - special group of careleavers.

A participant/YCL describes the experience with these trainings in such a way, that financial problems are usually only visible after the help/removal from the youth welfare. YCLs are then often in a downward spiral and are unable to escape without help, or have inhibitions to turn to former caretakers.

The participants agree, that all trainings can become examples of best practice, if they are integrated into everyday processes from the first day of admission. Thus, one participant disagrees with targeted training courses for YCL respectively agrees with integrated everyday processes in the sense of participation, which can be deepened individually in pedagogical cooperation. As another participant adds, this requires a conceptual anchoring.

5. KNOWLEDGE, SKILLS AND COMPETENCES NEEDS ANALYSIS – CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER

Compilation of the main findings on the knowledge/skills and competences needs of children and youth in care/young care leaver on the topics financial literacy and entrepreneurship and methods that could be used. Please use/follow the template structure of the interview guide/note-taking form for the compilation of the results.

FINANCIAL LITERACY		
Age groups	Up to 14 years old	15 – 19 years
Knowledge/Skills /Competences	<p>Must be considered individually. Clarify first: What is the meaning of money?</p> <p>Thematize attitudes.</p> <p>Early access to their own funds, knowing what is available to them, giving them an overview, what might be subsidised.</p>	<p>Respond to deficiencies of the YCL and create an individual plan to help.</p> <p>Clarify: What are my rights and duties? Hedges/Insurance/Applications etc.</p>
Methods	<p>Basis: Participation.</p> <p>Examples: Separate account, divide budget for different areas.</p> <p>Start from approx. 3 years old/kindergarten age, for example, you can buy snacks and pretzels by yourself.</p>	<p>Financial driver's license (not standardized);</p> <p>SoLiG (developed by youths). Every young person takes on various managerial jobs over the course of the year, including financial manager with a mentor as coach, which in turn is supported by the administration (1-2 times a week: conversations between young person and mentor);</p> <p>Life-related everyday handling for a better comprehensibility;</p> <p>clarify claims (Which standard of living do I want to achieve and how?);</p> <p>a collective file with forms, filled in forms will be created (samples of applications for offices, insurances);</p>

		<p>documenting budget expenditure for the planning of life financing, practical content, developing self-interest, using different media like a book or an app;</p> <p>a participant pleads for more group educational offers (e. g. in the form of holiday camps) with playful aspects, which also have a high learning effect. Not only take up individual real-life situations, but also create informal learning places in which the group's potential is exploited, peer-to-peer.</p>
ENTREPRENEURSHIP		
Age groups	Up to 14 years old	15 – 19 years
Knowledge/Skills /Competences	Rather no concrete trainings from the perspective of the participants.	A participant adds: development of business ideas (e. g. against symbolic value for sale); manufacture of products (e. g. soap); find sponsors; marketing; delivery service.
Methods	CYCPs as role models.	A participant adds this: "Pupil companies" (even going to market with products); group work (social learning through joint activities and various tasks/offices); Collaborate with universities in practical projects (effect for students/future professionals and children/youths/YCL). → Possibly also from the age of 10 years.

6. KNOWLEDGE, SKILLS, COMPETENCES AND TRAINING NEEDS ANALYSIS – CHILD AND YOUTH CARE PRACTITIONERS

Compilation of the main findings on knowledge/skills/competences on the topics financial literacy and entrepreneurship of CYCPs for their own professional life and to work with children and youth in care/young care leaver.

Compilation of training needs.

Please use/follow the template structure of the interview guide/note-taking form for the compilation of the results.

Knowledge/Skills/Competences	For their own professional and personal life	To work with children and youth in care/(future) care leaver on this topic
Financial Literacy	Dealing with money ; insurance; application system; budgets; leisure activities; financial planning.	Individual approach via interests, as well for group(s); participation; concepts with target formulations (e. g. every young person has saved a starting capital of x€ when leaving the company); budget for large purchases.
Entrepreneurship	Like above. A participant added: Accounting own salary, comparing income and expenditure.	First the participants said: none. Later a participant added: Transparent presentation of various examples, e. g. comparing income with expenditure, testing savings strategies.

Training for CYCPs	
Content/Possible Modules	A participant added: Transparent attitude and mode of working; budget planning and administration; contract management, insurance applications (also to be filled in by CYCPs themselves at least once); Institution-/group-equipment; debt management; savings concepts; support by government agencies; capital; basic attitudes and basic information on financial and entrepreneurial skills; legal foundations on rights and obligations (e. g. cost-consciousness in the case of the own care ore care for parents etc.); Methodology/didactics for budget planning, e. g. with the help of a budget book, an app etc., corresponding concepts.
Learning Methods	Personal responsibility for budgets in the group (Learning by doing); circle of introduction with different themes; master's degree in social management/business social work; long-term advanced training with certification according to the content covered, depending on focus/interest.
Online/Onsite	Onsite
Timeframe for the training	Various statements: Continuous process; once a month instruct trainee based on guidelines and checklists of the institution; long-term advanced training.



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Costs	Working hours
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