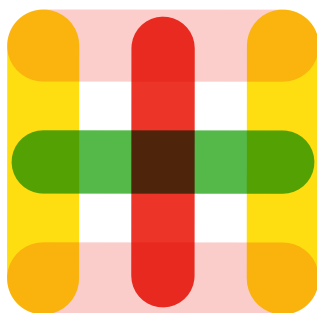
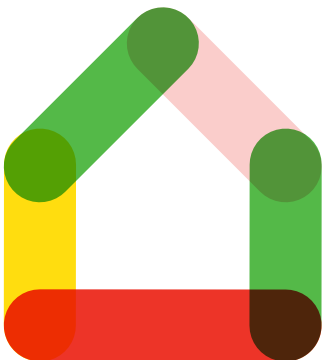
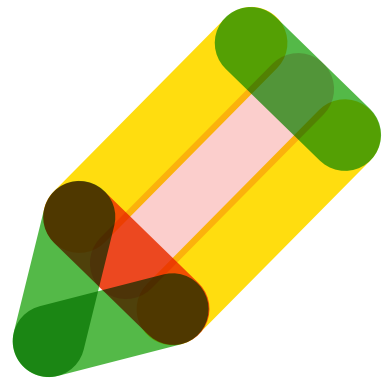
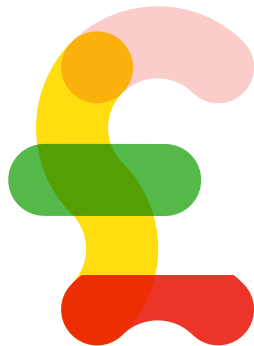


Working Sensitively with Young People About Money



Welcome to 'Working Sensitive With Young People About Money'



Supporting children and young people to learn about money is an important part of equipping them to live happier lives as adults by getting established, achieving their goals, and having choices. Money learning also plays a significant role in keeping young people safe in the present and the future.

In the UK Government's 'Ready or Not' report¹ from January 2022, one in 10 care leavers said they never felt safe when they first left care.

The main reason for that was being worried about money. And for those young adults who reported that they were 'not aware of what bills they needed to pay or how to budget' the consequences were sometimes severe.

This isn't inevitable though, and even small amounts of positive learning can make a big difference. The aim of this resource is to name some of the challenges when working with young people about money and explore ways around them that feel positive for you and for them.

Understanding the context of our conversations with young people



There are lots of things that can be barriers to helping young people learn about money. They can include really practical things, like the fear that we don't know enough about money ourselves, and not wanting to worry young people or spark conflict. You can probably think of others.

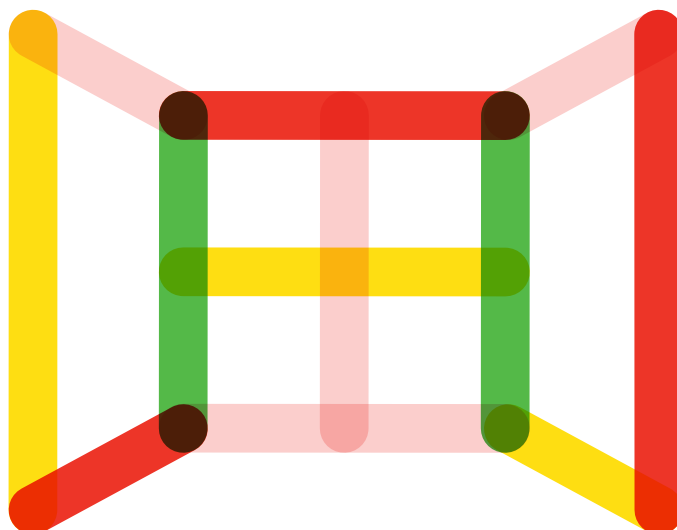
One of the biggest barriers is that young people can have traumatic early memories of money that are still affecting them now.



We know that money can play a powerful role in issues like abuse, neglect and addiction. When we stop to think that many of the hard reasons young people come into care can involve money, it is understandable that the young people we work with can sometimes have strong negative feelings about money. These feelings can come out in different ways and can make conversations about money feel difficult or painful. This resource will give you a tool to help you manage many of these difficult conversations.

¹ 'Ready or Not: Care leavers' views of preparing to leave care.', Ofsted, January 2022.

The 'Window of Tolerance' theory – a tool for supporting young people to gain money skills



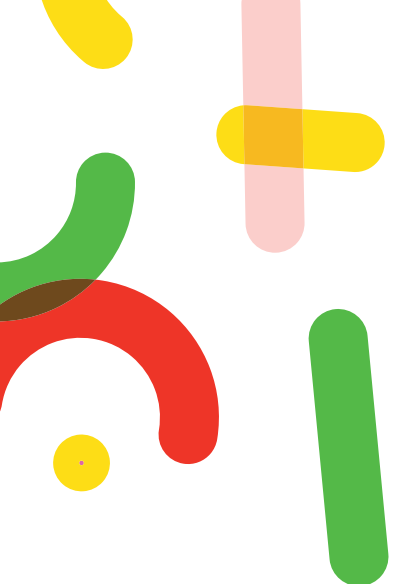
This theory is a tool for understanding how vulnerable a young person is at any particular moment and therefore how able they are to handle a conversation they may find challenging. Using this tool can help you have money conversations which feel less stressful and more positive for young people and for you.

Introducing Dan Siegel's Window of Tolerance theory²

This theory describes a state where people feel emotionally and psychologically calm and are able to talk about difficult or painful things. In this "window of tolerance," individuals can think clearly, manage their emotions, and solve problems. Most people can feel some stress or pressure when they are within their window and still be able to respond quite well.

People who have experienced trauma often have a smaller window of tolerance. When people are triggered, fear, anger or panic can stop them thinking clearly and make them shut down emotionally, taking them out of their window of tolerance. Many of the young people you work with have experienced traumatic events, and some will still be experiencing trauma for much of the time you work with them.

² Siegel, Daniel J., 1957-. (1999). The developing mind: toward a neurobiology of interpersonal experience. New York: Guilford Press.



When a young person's window of tolerance is small, even discussing money itself could be a trigger that pushes them beyond their tolerance window. This means that although there will be moments when young people are able to engage with money-related learning, these moments may be quite short. On some days their window of tolerance may be wider than others.

How can you tell if someone is within their 'Window of Tolerance'?

Practitioners can have more successful conversations with young people by picking those moments when young people are in their window of tolerance. You may be able to tell this by physical, verbal and emotional signs:

- **Does this young person seem calm? Able to share a joke? Have a chat? These are indicators of being in the window of tolerance.**
- **Does the child or young person seem frightened, angry or anxious? Unable to sit still or hardly moving at all? If so, they are probably not in their window of tolerance.**

Just as you can use the signs to know if a young person is in their window of tolerance, you can use the same signs to know when the window is closing. We will need to draw a conversation to an end if we sense that this is happening. It is unhelpful to everyone to go beyond the window. We might know this by:

- more fidgeting or disruptive movements
- fewer and shorter answers, less engagement in the conversation
- the young person being more engaged with their phone
- the child or young person becoming angry

How can we use this tool? Red, Amber, Green.

You can use a traffic light system to help decide whether now is the right moment to share some money learning. The questions to ask yourself are:

- **Am I in my window of tolerance? You often will be when you're at work, but we are all human and that won't always be the case.**
- **Is the young person in their window of tolerance?**
- **Do I have a positive enough relationship with this young person for them to feel safe having this conversation with me? Developing strong relationships allows you to discuss things, and you may not want to address more sensitive things until your relationship is ready for that.**
- **Does someone else in your team who is available have a stronger relationship with the young person? Are they better placed to have the conversation?**

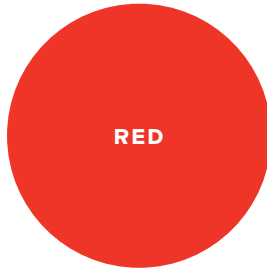
Your answers will tell you if the conversation has a red, amber or green light.

TIP: A relevant sentence or two about money learning at a good moment is likely to have more impact than a detailed explanation lasting 20 minutes.

Traffic light system

A traffic light system tells you whether to go forwards. In this case it's helping you decide whether to go ahead with a conversation.

SIGNAL



RED

WHAT DO YOU NOTICE?

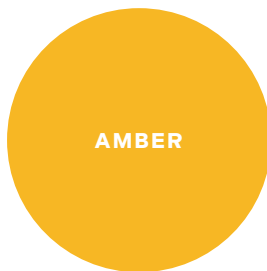
I'm not the person to have this conversation

AND

This is not a good moment and the young person is not in their window of tolerance.

DO WE HAVE THE CONVERSATION?

Don't have the conversation.



AMBER

EITHER

I have a strong relationship with this young person and they are not in their window of tolerance at the moment.

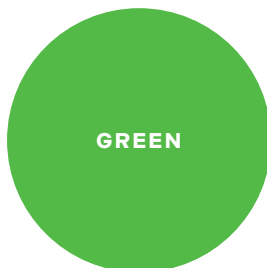
OR

The young person is in their window of tolerance, but I do not have a strong enough relationship with this young person.

Can the conversation wait?

For general money learning, it won't usually be so urgent that it can't wait until a better moment.

If it feels important to have the conversation now, keep it light, quick and non-judgemental.



GREEN

The child or young person is in their window of tolerance.

AND

We have a relationship that I think is strong enough for this conversation.

Go ahead!

TIP: Respecting a child or young person's window of tolerance is a way to build trust, even if that means you don't have the conversation now.



Sources of help and support

Two things to remember that make talking about money a more positive experience:

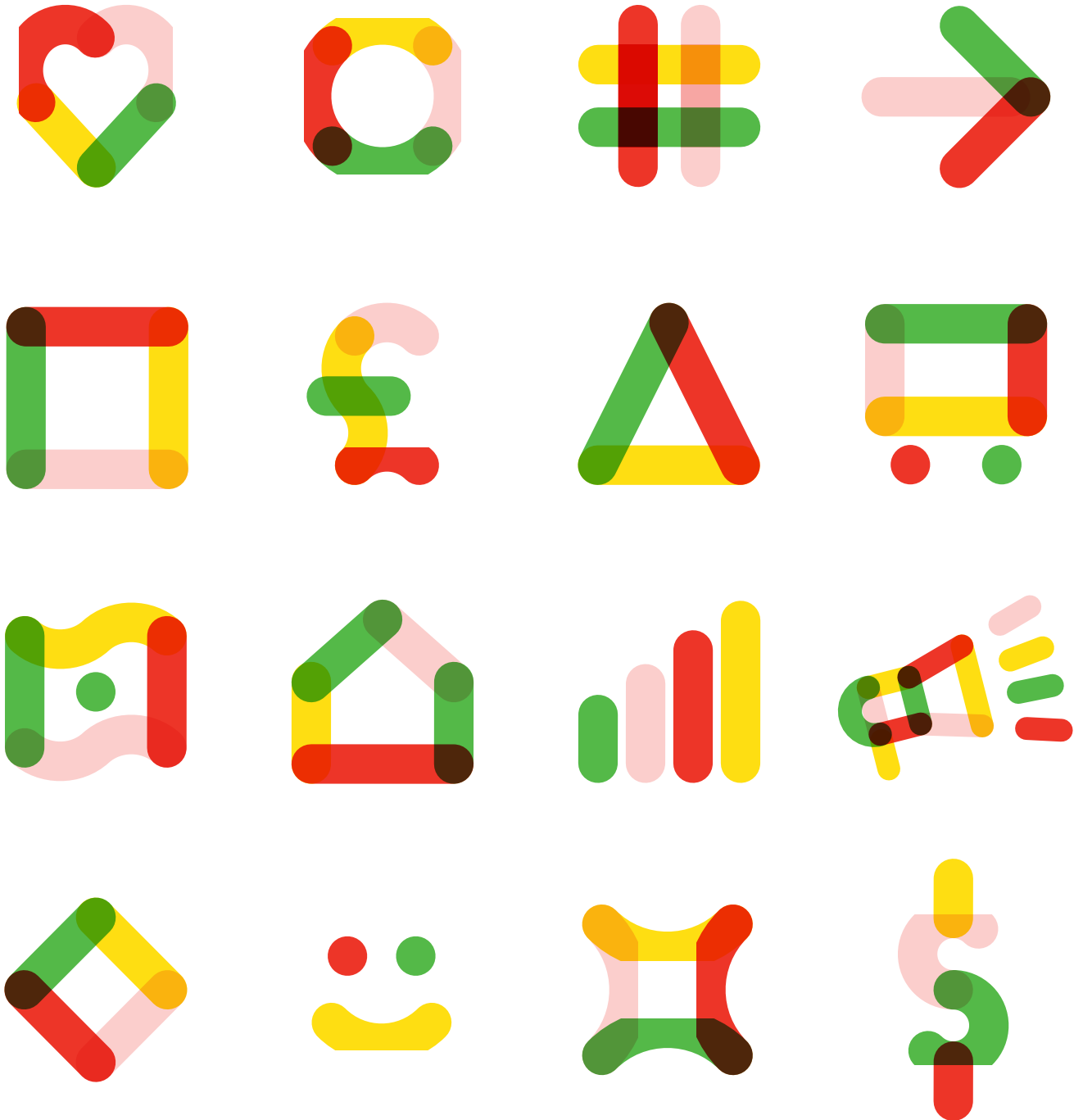
- The ages we suggest are only rough guidelines. Use your judgement about whether to use activities from 'older' or 'younger' resources, or whether to adapt them, so you can match the support to what the young person needs.
- You may not see immediate signs that talking about money is having an effect, but that doesn't mean children and young people aren't listening. This is one of the many areas where preparing young people for life involves planting a seed.

Support for you as a practitioner

Many adults find it hard to talk about money because they are not sure they have anything helpful to share, or they may have had their own difficult experiences, or because it is taboo. There are other reasons too. Remember support is available in your organisation for people working with looked-after children, both for you and for talking about how to handle tricky conversations. Do use it!

If you are worried that someone you are working with is prevented from controlling their own money and may be experiencing financial abuse, do use the safeguarding structures within your organisation to seek guidance. The [NSPCC Helpline](https://www.nspcc.org.uk/what-we-do/our-services/helpline/) can advise practitioners with queries on this issue, on 0808 800 5000 or by emailing help@nspcc.org.uk. [Childline](https://www.childline.gov.uk/) can provide support for young people on: 0800 1111.

If you feel that you are only encountering Amber/Red signals, this is something you can raise in your professional support to explore ways to help young people spend longer in their windows of tolerance.



THIS RESOURCE IS PRODUCED AS PART OF A PROJECT

Building the Money Springboard: How to provide money learning at the moments young people need it

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