

Learning to manage one's own personal finances

Spain – ONCE Foundation, Inclusive Finances

SUMMARY OF PROJECT

The goal of Inclusive Finances is to promote the capacity of people with intellectual and learning disabilities to manage their personal finances in an autonomous way, with the specific goals of: (1) learning basic financial concepts; (2) improving one's capacity to manage and use money responsibly; and (3) applying the acquired financial knowledge to the labour market.

QUOTE:

"Financial education for people with disabilities is a lever for their social inclusion."

—Mr. Manuel Poza Caparrós, Head of Project

FACTS & FIGURES

- There are 58 teaching entities currently registered with the project.
- To date, there are 741 users/students registered, and 445 have completed the course.
- Teaching entities and students are from 26 provinces in 14 regions of Spain.

PROBLEMS TARGETED

In Spain, there are governmental policies for the financial education of the general population, but they do not take into account people with autism or intellectual/learning disabilities, which thus contributes to their exclusion. This is why disability organizations, working with target disability groups, were involved from the project's design stage (contents and detection of specific needs) to the pilot project. Improvements were implemented along the way taking into consideration feedback, proposals, and evaluations from users and registered entities.

SOLUTION & METHODOLOGY

The first version of this project, launched in 2012, was developed with an e-learning format. Following evaluation of the project, later versions were developed for blended-learning, combining distance learning with in-person sessions, given the need of some target students for in-person support. Improvements were also made to the contents of the project following evaluation and feedback from users and registered entities. The methodology was specifically designed for people with intellectual and learning disabilities, increasing their level of autonomy and promoting their self-determination by teaching them to organize their own finances.

OUTLOOK & TRANSFERABILITY

The project team has analysed the evaluations and has implemented improvements accordingly. Going forward, the intention is to increase of the number of users by: making the project open and free for all; inviting all participating disability organizations to extend the project to their members; presenting the project at forums for banking professionals and to the media; and adapting the project to Spanish-speaking countries of Latin America.

Photo: Yes

Life story: Yes

CONTACT

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