

A LESSON IN LIFE

Getting a class of teenagers interested in a talk on budgeting is just one challenge facing BEP's presenters. **Robin Mathison** sat in on a lesson.

THREE HANDS GO up to the question "Who here has a job?"

"Paper round."

"Delivering milk."

"Shop work."

As the exchange moves on to what the respondents do with their money – "spend or save?" – it's clear their attention is already captured. No mean feat when the audience is 30 fourth-years, the venue is Johnstone High School in Renfrewshire on a drizzly October Monday morning, and the topic is Budgeting. George McGinn is the man asking the questions.

George has won over the class by describing the subject matter immediately in terms of the pupils' own lives – and communicating in language they can relate to. He is not a professional teacher, however – the day job is Supervisor, Customer Administration, at The Royal Bank of Scotland's Greenock Mortgage Centre. He goes back to school on a regular basis as part of the CIOBS Banking Education Partnership (BEP), through which banking professionals can present such talks around the country.

"Build a rapport early" is George's

Typical questions asked by the schoolchildren:

"Do banks send the 'heavies' round if you get into debt?"

"How do you get a loan?"

"Do banks lose money through giving out loans?"

"Pensions – why should we worry about them now?"

stated priority when entering a classroom where the atmosphere, he recognises, is unlikely to be charged at the prospect of a talk on Budgeting. This snooze factor is not the only challenge facing him and

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others like him. Tackling awkward questions and keeping the class attention-seeker on your side always make for an interesting hour.

This particular class is a success as, judging by the number of questions and answers, their interest is retained throughout a presentation which takes in the principles of effective budgeting, good financial practices including keeping out of debt and opening bank accounts, and a sample budget. It's not always easy, and he admits that even if just one person says something, then that class can be seen as having gone well.

George stresses the importance of making the subject matter live and relevant to the pupils, allowing them to contribute as much as possible. In the Budgeting talk he constantly reminds the pupils that good budgeting is not just about juggling numbers but about living your life the way you want to.

The content of the talks is set by CIOBS following discussions with the schools, and information packs are produced for the presenters to ensure

consistency of content.

Other topics include SME Finance, Time Management, Communication Skills and Interview Techniques, the latter being George's particular favourite as there is scope for a great deal of class participation.

From a personal development point of view, George gains much from participating in the scheme. "I enjoy doing this," he says, "and I think that comes across in the classes, making the presentations easier. You also need an ability to make the subject matter interesting for the class.

"It also helps when I go back to work and have to present internally. If you can present in a school to a class of schoolkids, you can do it anywhere."

At the end of this particular class, George's satisfaction is tangible, and he relates a story which illustrates how worthwhile being involved in BEP can be – not just to the presenter but, importantly, to the pupils.

"I went back to a school I'd visited a year before," he says, "and a pupil remembered me from that class and mentioned it during my talk. I asked him what I had been talking about when I was there before. He said 'the hole in the wall machine', referring to a graphic I'd done of a hole in a wall, to illustrate an item on ATM machines.

"He'd remembered after a year, and I left that day thinking to myself, 'my work here is done' – a great feeling!"

If you would like to get involved with BEP, contact Rhona Kelly at CIOBS on 0131 473 7773.