

Schoollets Handbook

A guide to setting up a school-based community currency

Jodie Reed



ippr

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About the author

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Introducing SchoolLets

It's not only money that makes the world go round. Local non-monetary community 'currencies' have been in use throughout the world for hundreds of years, complementing mainstream money systems. In the last 20 years these currencies have been 'designed' to make them more robust and sustainable. The currencies are used to measure the value of transactions between a group of people who agree to exchange goods and/or services, not as one-to-one bartering, but with this

pooled system of credits and debits. Thus, they create a local currency that can only be spent within the group.

Perhaps surprisingly, community currencies remain, as yet, largely untried in the school setting. Now is an ideal time to trial such schemes in schools, with an emerging citizenship-education agenda impacting on curricula around the world, strong evidence-based research showing the importance of parental involvement in



school life and the rethinking of schools as community hubs through extended schools.

The institute for public policy research (ippr), the UK's leading progressive think tank, has led a practice development project in nine schools across England using two currency systems: Time Banks and LETS.

This booklet sets out the lessons from the SchoolLets pilots and aims to provide the knowledge and resources necessary to enable schools to start up their own community currencies.

How do community currencies work?

On providing a service, traders earn local currency units, which are issued by other traders. These are

LETS	Time Banks
1 Complementary currency where participants determine the fee for an exchange	Local community currency where participants are rewarded using a time-based currency for exchanges
2 Based on individual bartering according to what each participant feels their skills or goods are worth, and primarily a tool for local economic development	Based on equality, one hour is equal for everyone, so primarily a tool for developing social capital
3 Wide variety of often complex skills available, for example electrical maintenance, qualified alternative therapies	Wide variety of simple, undervalued skills available, for example gardening
4 Regular exchange of goods for local currency (part or full payment)	Some exchange of goods for local currency, or goods given as awards for community participation through the time bank, for example refurbished computers
5 Participation in LETS can affect entitlement to state benefits	Participation in a Time Bank will not affect entitlement to state benefits, if goods are not exchanged for time credits
6 Participants make contact individually using a directory (web or paper-based) and social events	Time broker facilitates exchanges between participants, can also have directories
7 Varied sizes, often larger scale over a wider area, for example Brixton LETS has 238 participants	Usually small in size (60-100 participants) and networked together across a wider area
8 Involves people who are confident enough to facilitate their own exchanges, but who might not often have conventional spending power	Attracts people who would not normally get involved in volunteering, such as hard-to-reach groups and people with low confidence

then registered as credits in a locally managed central account. Traders then spend from their account with any other members of the network. All credit and debit balances are interest-free and cannot be transferred to use outside the community. Such currencies can build social capital and enable marginalised and wealthier communities to identify and pool local resources to meet local needs.

The two most commonly used systems are Local Exchange Trading Systems (LETS) and Time Banks. Time Banks participants are rewarded using a time-based currency for exchanges where one hour equals one hour of any person's time, no matter what the service they provide. In contrast, LETS operates as a barter currency, which is fixed by participants and tends to be determined by the value of the exchange to each individual. Due to the lower valuing of complex skills under the Time Banks system it is more common for complex skills (such as electrical maintenance and alternative therapies) to be exchanged through LETS, and simple, undervalued tasks (such as gardening and community work) to be exchanged through Time Banks. This, in practice, means that Time Banks are predominantly seen as a tool for developing social capital, reaching and appreciating untapped skills in the community. LETS tends, instead, to be seen as an instrument for local economic development, setting up a fairer alternative economy, which can be used alongside mainstream currency. However, the similarities between the two currencies outweigh their differences, and hybrids of the two systems are emerging.

It is estimated that there are over 400 LETS in the UK, containing between 30 and 300 members. In the USA, some LETS schemes have thousands of members. Time Banks originated in the USA in the 1980s. At the last count there were 25 Time Banks in the UK, and 88,000 hours had been traded.

According to Edgar S. Cahn, the creator of Time Money, both Time Banks and LETS systems potentially 'offset or remedy some of the more toxic ramifications of the global economy'. He is referring both to the capacity to rejuvenate local social connectivity and the capacity to keep resources within the community, thereby helping individuals gain access to resources they wouldn't otherwise have had. These broader benefits must be given due weighting if we are genuinely going to start seeing schools as part of a wider social context.

There is a strong body of thought that community currencies can be instrumental in local economic regeneration. Evidence of skills and qualities such as initiative and punctuality may go a long way to boosting the CV of somebody who has been out of work for a long time (or a school pupil without any experience of paid employment).

Community currencies also have the potential to tap into, and reignite, local volunteering resources. Research in the US has shown that Time Banks not only increase local trust but also involve people who would never normally volunteer, and keep them active longer.

What's in it for schools?

Both types of school-based currencies can engage parents, teachers, pupils and any organisation within the community, and utilise a wide range of skills and resources. Examples could include:

- A pupil receives Time Credits for the hours he spends as a learning mentor for a younger pupil. He uses the Credits to pay for some sports coaching from another pupil.
- A parent receives Time Credits for assisting with the school garden one weekend. Their child uses Credits to pay for an after-school activity.
- Another parent earns LETS credits through supporting children's ICT learning. The parent spends the credits on buying books from a local shop that is participating in the LETS scheme. The shop may spend the LETS credits on an advertisement in the school newsletter (designed by the pupils).
- A teacher needs his bicycle fixed and pays a parent with LETS credits, which he has earned from running an after-school activity.

But there are also a number of potential wider benefits.

Greater parental involvement in school life and children's learning

The crucial role of parents as partners in their children's learning is universally recognised. Positive engagement with parents has also emerged as a key factor in school quality, especially in schools in disadvantaged areas, where such participation can act as a protective barrier

against the multiple factors that cause underachievement. The benefit of the 'parent effect' can impact on individual families, as well as the wider community. If more parents are using their energy positively within the school setting, and children see their parents as achievers, this should also lead to greater parental involvement in the learning journey of their own children. Yet parental involvement is at a low ebb and the ippr has been arguing for a long time that, to overcome this, policies need to be constructed to make schools more welcoming and 'family-like'.¹

Community currencies could encourage parents (especially the 'not yet reached') to engage with schools in new ways, harnessing a full spectrum of untapped skills and passions. Parents would not only be volunteers, but would shape school culture through such involvement. The increased engagement with a wider variety of parents is the key objective of primary schools participating in the project. Yet such currencies could benefit all schools, in enabling families and schools to become mutually supportive.

School as hub of the community

SchoolLets could also provide schools with a mechanism to reach out beyond parents and become a hub of local exchange networks. Schools could use a currency to become social-capital banks, where families and the wider community can invest, deposit and withdraw various forms of support. Organisations and individuals from both private and voluntary sectors could also be co-opted into such currencies. There may also be opportunities for currencies to be organised across

neighbouring schools, thus fostering co-operation and interdependence. As transactions demand personal interfaces, increased contact within the community could help build solidarity and trust. This is especially important for older pupils, who can counteract the negative image of teenagers perpetuated by elements of the media.

Teaching active citizenship

Citizenship is now part of the English and Welsh national curriculum, and compulsory in secondary schools. Community currencies can engender the kind of atmosphere of collectivism, rather than individualism, which is crucial to creating a 'citizenship school'. They could provide a practical

way of teaching social and moral responsibility, and an alternative form of 'financial literacy'. This would be enhanced further by the fact that, in secondary schools, the involvement of pupils is central. As well as participating in trading their own skills and resources, the currencies should, as far as possible, be co-ordinated by pupils.

In the long term, community currencies should impact on learning outcomes and achievement in the broadest possible sense. While they will not interest schools looking for immediate returns in the form of exam results, community currencies can contribute to a positive environment for learning, the key foundation for raising achievement.



The SchoolLets pilot

The ippr project has experimented with both types of community currencies. Initially, we worked with five primary and four secondary schools in the 2002/03 academic year. Four of the schools were in Liverpool and Leeds, and were asked to use the LETS model, while five schools in the South used the Time Banks model.

After an initial project-development phase, where collaborative structures and resources were worked on, all schools were given support and funding for a broker until June 2004. The accomplishment of the schemes depended on the active participation of this broker, who was funded one day a week in every school. Schools appointed different people to the role, including teachers, teaching assistants, parent-liaison workers, parents and administrative staff. A key task of the broker was to help determine the boundaries of acceptable transactions and membership, to reflect the best 'fit' for the school. Day-to-day, brokers were responsible for developing and managing the currency by recruiting members, linking them up and keeping the accounts, identifying and promoting trading opportunities, and organising events and activities to stimulate trading.

The schools were asked to submit termly progress reports, and the Citizenship Foundation was appointed to carry out an evaluation. The progress reports and evaluation were aimed to help us glean

an accurate picture of the strengths of the project in each school, as well as any difficulties and challenges involved in the process and ways in which they had been overcome. The vibrancy of each currency, and the number and diversity of transactions and participants were monitored. And, although each school was free to determine its own objectives for the currency, success was measured according to the extent to which each currency contributed to:

- Parental involvement
- Citizenship education, in its broadest sense
- The role of the school in the community

Action: Phase 1

At the end of the 2002/03 school year, the schemes had a combined membership of around 154, with something in the region of 2,000 hours of time clocked up. From conversations with brokers we estimated that another 50 people were also giving time and skills informally as a result of SchoolLets activity, but this had not been logged.

Yet, while the amount of activity was encouraging in some schools, work still needed to be done to develop the diversity of transactions, and especially inter-parent and inter-pupil transactions. The vast majority of SchoolLets credits (or 'pounds') earned had either been donated back to the school or had not yet been traded in for other goods circulating in

the currency. On this basis it was decided that the project should be extended.

Certain schemes were steaming ahead of others. In some cases, schools were held back by problems related to issues outside the control of the project, such as staff changes or schools going into Special Measures. But, overall, a clear trend emerged between participating primary and secondary schools. Though secondary pupils tended to be extremely positive about the project and eager to participate, the less formal and less hierarchical structures of primary schools provided a far stronger foundation for getting the scheme off the ground. All the primary brokers said that chatting to parents face-to-face, and word-of-mouth between parents and pupils were the most successful methods of spreading news on SchoolLets and engaging new members. Many primary parents already saw involvement in their child's secondary school as 'normal' and, where parents were not previously involved, the school gates proved a prime location for initial contact. These kind of opportunities were not often available in secondary schools. In contrast, most secondary brokers attempted to engage parents using the standard secondary teacher/parent medium of letters home. This proved unfruitful in all schools, highlighting the need for personal trust to guarantee stakeholder buy-in.

The informal structure of primary schools also meant they had a more ready pool of familiar adult faces to encourage to apply for the broker role. All of the

primary school brokers had previously been active in the school at a voluntary level and/or associated with the school as parents. This is in contrast to the secondary schools where the natural broker appointment seemed to be a teacher, with two of the schools attempting to divide the role between teachers and administrative staff. Hence, the primary brokers were, overall, already better networked within the school community, more flexible about how they spread their time, and able to build a more complete understanding of the scheme.

Action: Phase 2

On the basis of outcomes at June 2004, the two primary schools in London and the two in Liverpool were given funding to support brokers for one extra year. The aim of Phase 2 was to allow time for SchoolLets to bed down and really test the potential of the scheme.

In this period, the idea was that schools would 'go it alone'. They were asked to prepare an action plan at the beginning of the year, but given virtually no further support by ippr or other external project collaborators.

This phase was evaluated by leading community Time Banks experts the New Economics Foundation (NEF). While acknowledging that the project had been more difficult than anticipated, the NEF concluded that, overall, it had been a success in the remaining four primary schools. Those leading the project at each school said they would advise other schools to try similar ideas.²

The New Economics Foundation evaluation

All four primary schools in the extension period have benefited in different ways from the project, mainly in the involvement of parents in the school and in enhancing their status as a community hub. It is hard to pin down precisely what contribution was made by the project in relation to other initiatives designed to achieve the same thing, but it clearly has been significant. The project has successfully helped to build relationships between the schools and parents, though not necessarily between the parents themselves.

It is also clear that the project has developed in very different ways, according to the needs of the schools and the imaginations of the brokers. That has generated genuinely innovative schemes, including the involvement of credit unions in two of the schools and the Buddy Bench – the playground support system run by primary school pupils themselves – in the other two.

There is no doubt that the qualities of the individual running the project in each school, and how they are managed and supported, are absolutely central to the success of these projects. It is almost a truism to say this, but their personality, confidence, drive and juggling abilities really are the most important deciding factors between success and failure.

There is a potential criticism that these, and the other innovations, would have been possible without the Time Banks or LETS. This is true in a narrow sense, but it also misunderstands the purpose of complementary currencies in a public service context – which is that their main contribution is to make possible and integrate a whole range of activities that would otherwise be competing for energy and attention.

The most important measure of success is that at least one of the four, and probably three of them, will be continuing with their schemes after the formal funding from the project. Despite the rhetoric of funders, we should not underestimate how rare this is.

Lessons for schools

Based on the experience of the SchoolLets pilot, this section draws out useful lessons for schools who are interested in setting up their own complementary currency. Given the relative success of primary schools in the pilot, the advice and material here are targeted at a primary school audience.

Questions to ask before you get started

What do we want from our community currency?

Be clear about what you want to get out of your community currency. Schools in the pilot were asked to consider what their prime objective was, and this proved a useful focus. Is it to get parents more

involved in the life of the school, to teach children to be active citizens or to forge links with other organisations within the community? It is possible to work towards achieving all of these objectives eventually, but it helps to start with a narrower focus.

The focus you choose will help determine the boundaries of acceptable transactions and membership. You may decide to open transactions to one or more of the following groups:

- parents and other family members
- pupils
- local organisations (although not the individual members within them)
- school staff



You may also decide to start off by limiting the scheme to a fairly small group, such as Year 5 pupils and parents.

Can we invest the time and commitment?

Both time and commitment are needed for SchoolLets to stand a chance of succeeding. Before embarking on the project, it is critical that the school leadership acknowledges the effort that will be required and considers it a worthwhile investment.

Initially, the project will require sustained and hands-on commitment from a senior member of staff. As a school leader, you must then be prepared to:

- allocate real time to the trading process
- raise the profile of the project in school communications
- maintain interest and involvement in the project throughout its lifetime

Other members of the school community must also be keen and able to offer enough time and effort to keep the scheme going. Whole-school support is important to make the system feasible.

Setting up the scheme requires some financial commitment, too. The school must be prepared to fund a broker, or find support to fund a broker, for at least one day a week and, preferably, two or three. A good broker will add significant value in terms of the cultural life of the school, liaising with parents and

organising activities. The cost should be viewed in terms of the wider impact.

Could our school access a local network of support?

A strong local support network can provide invaluable help, and a necessary boost in capacity and confidence, to those leading the project in schools.

In the SchoolLets pilot, there was a clear divide between the progress of those schools that had the support of a local network, and those that did not. A local network of support was provided through nearby schools participating in parallel school-based community currencies and the interest of local umbrella organisations, such as Education Action Zones. Brokers within those schools that were geographically isolated found meeting with the other schools at the ippr's two broker-training days extremely valuable for generating new ideas and receiving reassurance that the goal they were working towards was achievable. However, ippr's support could not fully compensate for the continuing support and opportunities to talk through problems offered through proximity to other participating schools.

There are a number of ways to access local support. Consider the following questions:

- Is there a neighbouring school that might like also like to try the project?
- Are you part of an Education Improvement Partnership and, if so, would any of your partners like to be involved?

- Does your school offer extended services and if so, are there any agencies that take part that might be able to offer advice and support?

There are a number of organisations that work in this area. They may be able to offer advice and training or put you in touch with other groups working on similar projects. See page 31 for contacts list.

Twelve ‘dos’ for setting up a SchoolLets

Karen Smith, a Senior Research Fellow at the New Economics Foundation, has drawn on their project evaluation to draw up 12 golden lessons for schools setting up their own SchoolLets.

- 1 Employ a broker who is passionate about the project,** a ‘people person’ who can get on well with staff, parents and students alike. They need to be a can-doer with a positive attitude, bags of common sense, and lots of enthusiasm. This is a **MUST DO!** Getting the right person for the job is essential.

I've got a good working relationship with the parents and with the head. There are two staff that go to these parents meetings each Tuesday, so I do talk to them regularly, and other members of staff. I do an audit of all the staff and if they need any help at all they let me know. They are all very keen to have assistance.

Broker, Beaufort Park County Primary School

When you have found the right person, **appoint them to the school staff.** This will help provide the access they need to do their job.

- 2 Get senior management support for the scheme, and ongoing line-management support for your broker.** Brokering is a demanding role and whoever performs it will need to know they have support from the top of the organisation and a line manager with whom to discuss day-to-day ideas and challenges.

Train your broker in how to work with parents successfully. Link the broker with other people who are running complementary currencies in your area and with national networks for advice and peer support.

- 3 Integrate the complementary currency scheme into school activities and plans.** Ideally, the currency should figure in the school’s development plan or extended school plan. During the pre-introduction period plans can be shared with the whole school staff who are likely to have valuable suggestions with regard to implementation.

It's not just Time Exchange, it's the other projects that we run. It's really using the imagination and combining things. And we've got a pool of people that have been there all the time. It's a very small group but they have been very active. The support of the school has also been invaluable.

Beatriz Escheverri, project facilitator, Hargrave Park School

- 4 Involve staff with participants – parents and students – from the outset.** Find out what

activities everyone wants to take part in, don't just offer what you think they should do.

Your class teachers have to be committed to it. You have to have one person to handle it, and the class teachers with their eyes on the ball.

Wendy Meredith, Headteacher, Hargrave Park School

5 Communicate, communicate, communicate.

The broker should keep in touch with participants. Generate initial interest from parents and other participants face to face – it works better than sending letters home. Keep communicating the bigger picture of the scheme in simple language. Invite participants into school and celebrate success regularly.

The mums had been involved and I remember at one of the ends of years the mums came in and got special certificates. We made a point of showing this to the rest of the school. The kids were made up with them. This is what pleased them. We announced it to everyone ... those people were being rewarded for the work that they'd done in school. It's very interesting to see the way people experience these things.

Teacher, St Anne's Roman Catholic Primary School

6 Integrate recording systems for the currency alongside existing school record keeping, such as student registration. Devise your own simple means of recording exchanges. This could be, for example:

- An exchange notebook for participants.

- A monthly time sheet for participants.
- An Excel document with a separate tab for each participant with their name, exchange activity, date, total 'earned' (credit), total 'spent' (debit), and total in their account. A final tab can total for the scheme as a whole. This can work for a small number of participants.
- A simple database, or Time Keeper (free from www.timebanks.co.uk) if running a time bank.

What we did in the end is we made up the schedule for the week [of Time Exchange activities] that they [the children] were committed to. We did the register, and then we'd do the Time Exchange register. We've refined it even more so there's two columns ... it's ticked when they are there, and then at the afternoon ticking they publicly have to say if they did it [their Time Exchange activity] or not.

Wendy Meredith, Headteacher, Hargrave Park School

The easiest way to do it [recording exchanges] is by printed-out sheets. Each time we do anything, the parents just put down the number of the activities they've done and then about every three months or so, I put notices in the parents room ... "please give me sheets by a certain date". Teachers also sign these forms if the parents do activities in the classroom.

Broker, Beaufort Park County Primary School

- ## 7 Have dedicated space for the complementary currency – a room, a noticeboard, a slot in the school newsletter – and back it up with frequent mention by headteachers.

8 Get creative with exchanges

- a Find mutually beneficial connections. What can the school offer and what does it need? What can parents offer and what do they need? What can students offer? What can the wider community – local non-governmental organisations or businesses – offer?
- b Remember, you need to encourage people to ask for things in exchange. This can be difficult, because people prefer to give – it makes them feel good. Make sure you tell them that asking for something gives someone else the opportunity to shine, to feel valued, to feel good.
- c Provide opportunities for people to spend their credits, otherwise the schemes exhaust themselves. Keep the credits flowing. Keep your complementary currency scheme alive.

- 9 Set boundaries and be clear about what you expect.** You need to define the terms of activities included in the scheme, who can participate and what behaviour is expected from participants.

Activities carried out in school will be covered by the school's insurance. Clarify this at the start, so the school and participants know where they stand.

Any transaction involving a pupil that does not take place within school property must be

supervised by a member of the school staff. If you are conducting activities that are off school grounds, get advice for insurance purposes and check that the activity itself is in no way dangerous.

Make sure everyone knows transaction of goods is not allowed.

- 10 Use the scheme to support whatever the school wants to achieve:** Get creative – it's your scheme! Learn what other complementary currencies have done, and then the sky's the limit. Grand panto? Community garden? Arts project? Vegetable-box scheme? Indian-cookery class? One-to-one drop-in computer tuition? SchoolLets can be adapted to integrate any of these.

An initial worry in the pilot was that school-based community currencies could end up undermining already existing voluntary work, turning goodwill into a marketable commodity. Would the community-spirited English teacher start viewing the after-school creative writing club he has always run for keen Year 6 as 'work'? If the community currency collapses, and he can no longer get any kind of payment for his efforts, will he stop running it altogether? And, will parents who have always engaged with a school on a purely voluntary basis, be resentful if this turns into a transactional relationship? Thankfully, this has not proved to be the case.

11 Remain positive and keep experimenting

with what you do – so your complementary currency stays fresh, and continues to meet the evolving needs of your school.

12 Be patient. Building a learning community, a relationship at a time, can be challenging. But, the benefits of doing things in a new way – or in an old way that we've forgotten – can be magnificent. SchoolLets ties together previously unconnected and undervalued activities between people and the school for mutual benefit. It is like preparing soil and adding nutrients. First you remove or reduce barriers to connecting with others. Then you add the opportunities to connect with others and share skills. The seeds of underdeveloped potential – of

parents, community, students, and school – can then grow.

This school was one of the worst in the country and now it is third in Southwark. The school's doing well, and they [the students] are all doing well. Now to the adults to get them involved in the school. That's all part of it – to improve the adults' self-worth as well as the children's.

Broker, Charles Dickens School

It was a depressed community – lots of social isolation, low self-esteem, high levels of mental ill-health in the area, people who view themselves as deskilled. When the children are doing well, this helps the parents too. The school wants to work directly with the parents as well.

Headteacher, Charles Dickens School

Materials for getting started

This section includes materials and resources for those who want to get started on their own SchoolLets scheme. All of these resources have been tried and tested by schools in the pilot.

Materials include:

- a sample broker job description and person specification
- worksheets to introduce the concept to primary pupils
- forms to assess skills and needs and register members
 - version 1 – accessible cartoon questionnaire
 - version 2 – parent focused registration form
- forms for managing exchanges
- an example of Children's Time Exchange



Sample broker job description and person specification

SchooLets broker job description

Part time: 2 days per week

Holiday: XXX

Salary: £18,000 pro rata

Responsible to: Headteacher

The role of the broker is to develop and manage a complementary currency based in a school as a way of reaching out into the wider community and engaging parents, pupils and other stakeholders in the work of the school.

The main tasks are:

- Recruiting parents, pupils and school staff to participate in the currency.
- Communicating directly with them, explaining the concept of the complementary currency, and the ethos of the scheme.
- Linking up requests and offers for exchanges, monitoring exchanges and checking that participants are satisfied with services received.
- Setting up and keeping members' accounts.
- Organising group events including training and member-support groups.
- Creating and maintaining a directory of services offered.
- Encouraging the involvement of members in the management and development of the project.
- Outreaching to local groups, including local health and community organisations, so that they can get involved in the currency.
- Enabling pupils to understand and engage with the currency.

SchooLets broker person specification

We are looking for someone with the following skills and experiences, or with the potential to learn them:

- A passion for encouraging participation from people who have been isolated, especially parents who are not yet involved in their children's schools.
- Strong communication skills and the ability to build people's confidence by listening and getting them involved.
- Experience of managing projects and people on a day-to-day basis, either as a volunteer or a paid worker.
- Ability to work independently and as part of a team.
- Experience of working with groups and an understanding of group dynamics.
- Experience of planning and organising work to meet targets.
- Excellent communication skills (spoken and written).
- Administrative skills and experience of setting up systems including using word-processing (Word 2003) and database (Access) applications.
- Experience of managing a small budget.
- Knowledge of the local area is desirable but not essential.

The contract is for XX years. To discuss any part of the job, please contact XXXX.

Worksheets for pupils

Teaching the concept of community currencies is one way of working towards the National Curriculum Citizenship Attainment Targets for Key Stages 1 and 2 (QCA, 2005). At Key Stage 1, guidance states that pupils should learn about themselves as members of their communities, building on their own experiences; learn social skills, such as how to share; and begin to take an active part in the life of their school and neighbourhood.

At Key Stage 2, guidance states that children should learn about the wider world and the interdependence of communities within it; develop their sense of social justice and moral responsibility and begin to understand that their own choices and behaviour can affect their locale; learn about political and social institutions; and learn how to take part more fully in school and community activities. The resources in this section can also be adapted for older children.



Schools sheet 1 – the basics of money

What is money?

Money is an **agreement** within a **group** to use something as way to **exchange** goods and services.

How do we use money?

Money is used as a medium of exchange

Q: If you had £10 what would you spend it on?

Money is used as a measure of value. In this way we can compare different goods and services.

- Apples: six for £1
- Oranges: four for £1
- Kiwis: ten for £1

Q: Which is worth more money: one apple, one orange, or one kiwi?

Money is used as a store of value, a store of energy.

I've worked really hard cleaning that car, I've earned £3, I'm going to save it so I can buy a CD.

Q: What is the problem with using money as a store of value?

Q: Can you imagine living without money?

Q: How would the world be different if money did not exist?

Schools sheet 2 – different forms of money

What is barter?

Hundreds of years ago, goods and services were exchanged directly, without money, in a process called barter. Mr A exchanged his product, shoes, for a shirt made by Ms B.

Q: have you ever bartered one thing for something else?

What have people used as money?

- Bronze tools in China
- Gold rings in Egypt
- Tobacco in Virginia
- Cowrie shells in West Africa
- Twelve-foot stones in the Caroline Islands in the Pacific

Q: How many types of foreign money can you name?

What are the different ways that money can be exchanged today?

Coins (metallic money), bank notes and cheques (paper money), and credit cards and bank deposits (virtual money)

Q: Can you think of other ways that money can be exchanged?

What other things do we use to buy goods and services?

- Air miles: What can you buy with them?
- Store/supermarket reward card: What do points get you?
- Gift vouchers: What can you buy with an HMV gift voucher?

These other kinds of currency are called alternative currencies or complementary currencies, because they complement (work with) other currencies like pounds or dollars. They are not intended to replace them. Like all currencies, they are good at some things but not at others.

Q: Are there other things you use as currency?

Schools sheet 3 – other currencies

Anyone can create a currency! All we need are:

1. A group of people who want to trade things.
2. Some rules to be agreed.
3. A person or organisation to act as the bank.

Instead of pounds, which you can only use in the UK, we can:

- **GET BIGGER!** Use a currency that everybody can use – like the Euro but on an even bigger scale – a global currency. Like any currency, it would be good for some things but not for others. **Or we can:**
- **GET SMALLER!** Use currencies in a positive way to bring wealth to local communities – each town can have its own currency. Brighton could have its own currency!

Why is this a good idea?

1. It keeps local money local – no leaking away into banks overseas, more local wealth.
2. It brings people together.
3. Local businesses benefit.

Some examples of other smaller currencies:

Time Banks

A Time Bank uses time – one hour – as a currency. One hour = one time credit. Everyone's time is equal in the Time Bank. One hour of gardening = one hour of cleaning = one hour of babysitting = one hour of computer tuition. A time broker links people together who have different skills and needs, and records all activities. Regular Time Bank statements are sent out so people know how many credits they have. People both give skills and receive a helping hand when they need it.

The Time Bank is based in a space where people meet – community organisation, library, doctor's surgery, sports centre, school, youth club, or church/faith group. There are 60 Time Banks around the UK with around 2,500 participants. The first Time Bank was set up in the UK was in 1998. They have been going in the US for 15 years.

Time Banking is good at linking people together locally and building community spirit.

Curitiba and bus tokens

When Jaime Lerner became mayor of the Brazilian town of Curitiba in 1973, he had a tricky rubbish-collection problem. The majority of the people of Curitiba lived in shanty towns (favelas), which had been built so haphazardly that the rubbish lorries could not get into them. The piles of rubbish attracted rodents, which in turn spread diseases at alarming rates. The mayor had no money to do anything about it. He was forced to invent another way.

His solution was to give bus tokens to people for their rubbish, on the condition that they pre-sorted and deposited it in recycling bins around the favelas. For organic waste, which was composted for use by farmers as fertiliser, people received chits that could be exchanged for food.

The programme worked spectacularly: the favelas were picked clean by the kids, who quickly learnt to distinguish between the different types of recyclable products. People could leave the favelas by bus and travel to the centre of town where the jobs were. The extra buses were paid for with the proceeds from the sale of the pre-sorted rubbish to the glass, paper, and metal manufacturing companies. Even 'normal' money was saved because fewer lorries and less petrol were required to pick up the pre-sorted rubbish. And all this does not even include the savings due to lower levels of disease and more people working. Today, Curitiba is cleaner and richer than ever before.

LETS (Local Exchange Trading Systems)

LETS are similar to Time Banks, but with a few important differences.

- Goods (such as clothes, fridges) as well as services can be exchanged
- Time is not valued equally. Traders decide how many 'local pounds' their time is worth
- Shops can trade in a mixture of real pounds and LETS (for example, you could pay for a haircut with £10, or £8 plus two LETS

Kwesi

Kwesi earned six time credits tutoring the younger kids in football. He spent his credits on help with computing, and learnt how to mend his bike.

Fahida

Fahida spent credits treating herself to a manicure from another Time Bank participant. She earned credits by offering Urdu lessons at a local community event, and having English conversation with an older woman who wanted to improve her language skills.






The Benwell Hourbank








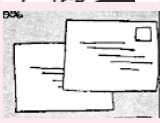
Members of the Benwell Hourbank, Newcastle, decorated offices in time for the building's opening as a youth project. Young people from Oakfield Training College worked alongside local people to paint all the rooms in bright colours. Two of the younger Hourbank members (aged thirteen) created artwork including The Simpsons for the walls in the main room. It was all completed by members of the Hourbank, and 'paid for' by a member who earned his Time Credits helping children in South Benwell Primary School. Young people can spend their credits at the local leisure centre on sports facilities.

Identifying needs and skills and recruiting members

1. Accessible cartoon questionnaire.

Adapted from the Fair Shares Guide 'Becoming a Time Broker'.

Help the School's Broker to identify your needs and skills		Could help ✓	Need help ✓
	Help with homework		
	Typing or word processing		
	Letter writing		
	Budgeting £0.00		
	Sewing, embroidery, dressmaking		
	Arts and crafts		
	Woodwork		
	Metalwork		
	Playing a musical instrument		
	D.J.		
	Entertaining		
	Film and video		
	Organising social events		
	Helping with social events		
	Making snacks		
	Clearing up afterwards		
	Teaching reading		
	Tutor in your favourite subject		
	Translation		
	Teaching languages		

	Could help ✓	Need help ✓
	Recycling	
	Repairing things	
	Cycle repairs	
	Advice on safe cycling	
	Muscle building work	
	Muscle lifting or moving objects	
	Providing local knowledge	
	Local contacts	
	Story telling	
	Playing board games	
	Sending emails	
	Computer skills	
	Printing or design work	
	Surfing the net	
	Coaching in sports	
	Fitness	
	Interesting hobby	
	Wildlife and Nature	
	Companionship	
	Phone friend	
	Listening	
	Visiting housebound people	
	Walking to and from school with someone	
	After-school activities	
	Youth work	
	Dog walking or training	
	Delivering leaflets	
	Packing leaflets	
	Talking about important things to you	

2. Parent-focused registration form

Adapted from the Whittington 21 Time Exchange.

If you would like to join SchoolLets please fill in this form and return it to the school office

First Name: _____ Surname: _____

Name of child/children in the school: _____ Class: _____

Address: _____

Tel: _____ Mobile: _____ e-mail: _____

What talents and skills would you like to offer to other members?

What talents and skills would you like other members to offer you?

Which day(s) of the week and time of day is best for you to offer your talents and skills?

please tick ✓

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Morning							
Afternoon							
Evening							
Flexible							

What is the best time to contact you to arrange time exchanges?

please tick ✓

At school when bringing child/children in the morning _____

At school when picking up child/children _____

In the evening on the telephone _____

During the day at home _____

Other times (please specify): _____

Managing exchanges

Adapted from the Whittington 21 Time Exchange.

SchooLets exchange request slip

What I want: _____

Name: _____

Address: _____

My contact phone number: _____ Date: _____

Any special information: _____

Completed exchange slip: please put into my bank account

Name: _____

Address: _____

What I did: _____

Date provided: _____ No. of hours: _____

Person you exchanged with

Their name: _____

Their address: _____

Credit to my family account _____ OR credit to my own account _____

Children's Time Exchange – the Hargrave Park model

Children's Time Exchange works slightly differently to the adult-inclusive version. Children in Years 5 and 6 offer their time to do the same job in school every week (see attached timetable.) Through this, children learn the values of community and commitment. Their time is not banked separately, but instead goes into a communal pot, and children are rewarded *en masse* with a special trip at the end of the term. In the last few years these have included horse riding, canoeing, rock climbing and bowling. If children have committed a particularly large amount of time, then some of their hours are banked in a family account.

	Mon	Tue	Wed	Thu	Fri
Buddy bench (play)	Yusuf, Anthony	Shazaib, Hys	Abdul, Ahmed	Lucas, Ibrahim	Oktawian, Asim
Buddy bench (lunch)	Sevin, Charlotte Abdul, Luke	Sevin, Charlotte	Ibrahim, Oliver	Ibrahim, Keiran	
Stories	Oktawian	Charlotte, Lucy	Forida, Shania	Kimberley, Sevin	Merve, Anisa
Skipping/games	Priscilla, Jennifer	Samantha, Stephan		Ruwidah, Emma	Aliya, Hayley
Prayer room	Emma, Ruwidah	Forida, Shania	Sauda, Meltem	Aydan, Esra, Neslihan	Abdul, Aisha, Sema
Water	Danny, Niah	Alex, Aaron S	Kimberley, Shauna	Zak, Oktawian	Samantha, Alex
Chess/snakes & ladders	Keiran	Zak	Oliver	Niah	

One of the most popular activities is duty on the 'buddy bench', which runs during lunchtimes. Pupils are interviewed before they take on this responsibility and report back to the school using a standard form.

Name: _____ **Class:** _____

Date	Playtime		Problems	Result
	AM	Lunch		
			Other children won't play with him/her	Went to play with friend
			Unhappy for other reasons	Happy to be with Buddy
				Sent to adult in playground for help
			Fallen out with friend/friends due to:	Other
			• Name calling	
			• Telling tales	
			• Pushing & shoving	
			• Other - please say what happened	

Contacts

Fair Shares

Web: www.fairshares.org.uk

LetsSystems

Web: www.gmlets.u-net.com

Letslink Scotland

Web: www.letslinkscotland.org.uk

Letslink UK

Web: www.letslinkuk.net

London Time Bank Network

Web: www.londontimebank.org.uk

Time Banks UK

Web: www.timebanks.co.uk

Time Dollar Institute (USA)

Web: www.timedollar.org

Notes

- 1 Hallgarten J (2001) *Parents Exist OK!?* ippr
- 2 Smith K and Boyle D (2005) *SchoolLets: An evaluation of the ippr project in its final year* New Economics Foundation, available at www.ippr.org/schoollets

Local community currencies have been in use throughout the world for hundreds of years, complementing mainstream money systems. They are used to measure the value of transactions between a group of people who agree to exchange goods and services, not as one-to-one bartering, but with a pooled system of credits and debits. Thus, they create a local currency that can only be spent within the group.

Nine schools across England have been piloting such currency systems as part of the SchoolLets project.

The aim is to contribute to and enhance:

- Parental involvement
- Citizenship education
- The role of the school in the community.

This booklet sets out the lessons from these pilots and aims to provide the knowledge and resources necessary to enable schools to start up their own community currencies.

www.ippr.org