

# Financial capability forums



Spotlight on the East of England forum

Summer 2014



## Welcome

**Welcome to the summer issue of the financial capability forums newsletter from Lou Moon, forum lead for the East of England**



I'd like to begin with just a short retrospective by way of introduction. In March 2013, I was offered the role of forum lead for the fantastic East of England region. Stepping into the shoes of Mary Hennessey felt daunting - she'd been running the forum since 2008 – but she provided a very smooth handover and I had nothing to worry about other than standing up in front of a group of people that I'd never met before! My concern was unfounded. The welcome from the first meeting was warm. I'm still in awe of these dedicated and friendly people.

The group is 180 members strong and attended by a wide range of professionals, from volunteers to HA staff, to members of local authorities. The dynamics of the group are interesting, insightful and educational.

Education is, of course, key to the very concept of financial capability. Delivery to adults is the task faced by many of the members; the meetings ensure that practice is shared through presentations, updates and networking. Feedback from members is vital to identifying interesting speakers. Amongst others, we've heard from the editor of Quids In! magazine, DWP on welfare reform, Turn2us on grant funding, AXA Sunlife and the Money Advice Service. We've had some inspiring 'in house' presentations, the most recent being 'Making Money Count' a joint venture between Roddons Housing Association and Rural Cambs CAB. These pieces of work from within the forum have prompted a light hearted format for the June meeting where the aim is to 'Funk Up FinCap', with members stepping up to share best practice. I aim to take the meeting to as many accessible venues as possible, growing interest and attendance at grass roots level and projecting the profile to the top, and I'm very much looking forward to it.

**Lou Moon  
Harlow CAB and East of England  
forum lead**

## In this issue -

	Page
<b>Five minutes with....</b> Profile of a forum member	2
<b>Projects update</b> Forums delivery projects	5
<b>Forum updates</b> News from the regions	9
<b>Members' activities</b> Project news and new initiatives	12
<b>Training</b> Resources and course information	23
<b>Round up</b> News from some national initiatives	25
<b>Contacts</b> Forum leads and Citizens Advice team	28

# Five minutes with... Lorraine Payne



Lorraine worked for five years at Bury St Edmunds CAB (now Suffolk West CAB, following a merger with local bureaux) as their Financial Capability Co-ordinator, before joining Cambridge CAB in April this year to develop their new Lottery funded financial capability project.



## Tell us about your background in financial capability work...

I worked for Northern Rock for 27 years. In 2008 my Area Sales Manager role was made redundant and I took the opportunity to enjoy an adult "Gap Year" visiting family and friends in Australia and New Zealand.

On my return, I was advised that my experience and qualifications as a Mortgage Adviser would suit a role at Citizens Advice. Earlier in my career, I worked with schools and colleges discussing money management and ran 'mock' job interviews to help students improve their employability skills. (I never told the students but, as a new manager, I benefited as much from this practice as they did!)

I joined Bury St Edmunds CAB in April 2009 to train as a Generalist Advisor and to take on a new role as their first part-time paid Financial Capability Co-ordinator.

### **What does your current role involve?**

After five very happy and successful years at Suffolk West CAB (SWCAB), I joined Cambridge CAB as full-time Financial Education Co-ordinator in April.

It's a bit early to give much detail about my new role and the benefits it might bring, so I will concentrate on my time at SWCAB. In addition to going out into the local community to deliver money management and energy sessions, the aim is to make financial capability an integral part of the bureau's money advice process. Helping people improve their money advice skills can reduce the chances of people getting into unmanageable debt. Also, based on our experience of clients returning with recurring debt problems after a DRO or bankruptcy, we began to work with these clients to improve their budgeting, helping them make the most of the opportunity for a fresh start and try to avoid making the same mistakes again.

### **What have been the benefits of being involved in your local forum?**

We have benefited in so many ways:

- Mary Hennessey – previous lead of the East of England Forum – was my mentor when I started in Financial Capability.
- Attending forum meetings is always worthwhile to gain help and support from other trainers, to share training materials, to network for new connections, learn of new funding opportunities and to listen to topical speakers.
- It was through the East of England Forum that I saw the job advertisement for my new role.

### **Is there anything you or your organisation has achieved that wouldn't have been as effective had you not been a forum member?**

The contacts made have been invaluable. We met Sue O'Gorman of NIACE through the forum and heard about a funding opportunity through the Adult and Community Learning Fund that NIACE were managing. Suffolk West CAB successfully applied and worked in partnership with the Skills Funding Agency funded Community Learning & Skills Development Team. An added benefit was when Sue later joined SWCAB as a Financial Capability Volunteer Trainer!

Other benefits have been funding available via the forum or in partnership with other forum members such as Energy Best Deal, Digital Switchover and Santander amongst many others.

### **How would you like to see the forums develop?**

I think the current format of four meetings per year is just about right and allowing one presentation per meeting by selected, relevant organisations in return for funding, a free venue, catering etc gets my vote.

### **Is there a particular client or group that sticks in your mind and why?**

Just before Christmas 2013, a client came to the bureau to ask about her eligibility for the Winter Fuel Payment (WFP). Despite still working full-time at the age of 63, she was struggling to make ends meet and the £200 WFP would make a real difference.

The client told me that she did not yet receive her State Pension. Knowing that WFP is linked to the State Retirement Pension (SRP), I checked on Direct.Gov to find out when the client would receive her pension.

We were both shocked and delighted when the response was 10 Sept 2010!!! We immediately contacted The Pension Service. It transpired that the client had moved twice in recent years but had not notified everyone of her new address. The Pension Service had been trying to contact her without success. Their staff were very helpful in sorting everything out.

Immediate outcomes:

- 1 Clients SRP was put into immediate payment = £82.00 per week better off
- 2 Back payment of three years SRP (based on 22 years NI contributions) was arranged to be paid = £13,000+
- 3 Check for full pension entitlement due to time spent raising a family

Three weeks later.....

The client returned to the bureau with several letters from HMRC and a Tax Demand of £500 from several years ago. We telephoned HMRC together and explained that she had only just begun to receive SRP. HMRC had been deducting SRP from her Tax Code since 2010. When advised of the error, the tax demand was cancelled and refunds of overpayments of tax for three years were arranged.

I asked the client what she would do with the money? She told me that she had a son in Australia who she had never been able to visit. She thought she might visit her son and grandchildren for the first time.

**Complete this sentence: I do what I do because.....**helping people to change their life for the better is incredibly rewarding!

**What is your most memorable experience of your work (amusing or otherwise!)?**

Presenting "Chris in Crisis" to a learner disabled group at our local College. Chris is the subject of our (very visual) budgeting session which involves one of the two trainers dressing-up. It tells the story of a young lady called Chris who enjoys life and socialising in addition to her new clothes, shoes, hats, magazines, holidays etc....

The group are invited to help Chris cope with a cut in income by maximising her income and reducing her outgoings so she can balance her budget. We were delighted at the level of involvement by the group. This included one young man who, the tutors told us, had not spoken in class for three years. There was lots of laughter. My colleague, Janine and I were exhausted afterwards and retired to the college coffee shop for (much needed) coffee and chocolate!

# Projects update



## Energy Best Deal

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Citizens Advice has been working on the Energy Best Deal (EBD) public awareness campaign with support from the energy regulator Ofgem and major energy companies since 2008. The 2013/14 Energy Best Deal campaign received record funding of £605k from five of the major energy suppliers: British Gas; First Utility; EDF Energy; ScottishPower and SSE.

EBD is delivered in England and Wales by members of the regional financial capability forums and by Citizens Advice Bureaux in Scotland. Sessions are aimed at low income consumers and front-line staff who work with people at risk of fuel poverty. The campaign aims to:

- make people aware of the savings that can be made by switching fuel providers or negotiating with existing providers
- provide information about help available from energy suppliers and government for people struggling to pay their gas and electricity bills
- inform consumers about how they might save money by using less energy and sources of advice and help around energy efficiency.

Over the winter of 2013/14, 182 forum members in England and Wales and 18 Citizens Advice Bureaux in Scotland delivered 1,477 EBD sessions directly reaching 10,260 consumers and 5,377 frontline workers.

Energy companies have already expressed their intention to fund an EBD campaign in 2014/15, subject to confirmation from Ofgem of its eligibility under the Warm Home Discount scheme. Subject to this confirmation, CAB and other agencies who are members of the financial capability forums will be invited to apply for funding to deliver EBD sessions in their communities.

For more information about EBD go to [www.financialskillsforlife.org.uk/fsfl\\_projects\\_energybestdeal.htm](http://www.financialskillsforlife.org.uk/fsfl_projects_energybestdeal.htm) or contact [beth.bell@citizensadvice.org.uk](mailto:beth.bell@citizensadvice.org.uk)

**Delivery of EBD 2013/14 may have ended but Citizens Advice Bureaux and other agencies continue to support people with problems managing their energy bills. Warm Home Discount is available for some of the most vulnerable people - see below for some important changes and dates.**

## Warm Home Discount – make sure your clients don't miss out

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For 2014/2015 the rate payable for Warm Home Discount will rise to £140 credited to eligible household's electricity account.

This year some 17 energy providers are taking part in the scheme. The application process opens around the **beginning of June 2014**, and will close **at the end of December 2014**.

There are two groups of customers who are eligible. Those in the core group, and those in the broader group.

## Core group

Households where the bill payer or partner is in receipt of Guaranteed Pension Credit. (Note this is different from 2013/14, when households were excluded if they were under 75, and received the savings element as well as the guaranteed element of Pension Credit.)

People in the Core Group should automatically receive a letter from the DWP telling them that they are entitled to the Warm Home Discount, and the DWP will notify their electricity provider accordingly. If clients have not received a letter by the end of July, they can contact their supplier to check, or contact the Warm Home Discount helpline on 0845 603 9439.

## Broader group

Each energy company has their own eligibility criteria for people in the Broader Group, but generally it is based on their receiving one or more means tested benefits:

- income based JSA or ESA, or Income Support
- and**
- receiving some sort of disability benefit, whether it is for themselves or a child
  - receiving CTC where there is a disability element payable
  - have a child under the age of five

It is worth checking with a client's electricity provider, to see if they meet the criteria specific to that provider, and then applications are usually done on-line or over the phone, but each energy company will require proof of any benefits received.

Also, for anyone eligible for Warm Home Discount under the broader group criteria who is thinking about switching supplier, it is worthwhile to check before switching whether they will still be eligible under the new supplier's broader group criteria.

**Helen Fisher, Liverpool Central  
Citizens Advice Bureau**  
[helenfishercab@outlook.com](mailto:helenfishercab@outlook.com)

**Copeland CAB have kindly offered to share a flyer and poster that they produced, encouraging vulnerable consumers to apply for Warm Home Discount and with a list of suppliers' telephone numbers.**

**If you would like a copy of the flyer and poster, please e-mail [energybestdeal@citizensadvice.org.uk](mailto:energybestdeal@citizensadvice.org.uk) writing 'WHD flyer and poster' in the subject box.**

## Delivering Energy Best Deal in Reading

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Even though the sun is shining, here at Reading CAB we are still talking to community groups about their energy use – how to save money and how to keep warm in winter - thanks to a partnership formed at one of our Energy Best Deal sessions.

The partnership arose when someone from the sustainability team at our local council attended one of our Energy Best Deal sessions for frontline workers. She spotted that we have the expertise and contacts to complement their work and approached us to put together some information about energy in the home, how to keep the costs down, how to stay safe and warm and where to find help locally.

The sustainability team are running a scheme for vulnerable local residents to offer one to one emergency help and support if they are unable to heat their homes. By involving us, they are able to spread the word about their work, make sure as many people as possible have the information they need to keep warm and save money. We also have a mutual referral agreement: when they identify clients struggling with debt or needing a benefit check, they refer them into the CAB core service; if we feel someone at one of our sessions is really struggling with a cold, damp home we can refer them for emergency help – temporary heating, help with an ECO grant, sometimes even a voucher for a prepayment meter.

To date this year, we have spoken to over 500 people and there are more waiting.

What have we learnt from talking to all these people? Older people are far less likely to have switched supplier

and very often have no internet access at home; people's feelings about their prepayment meters are very mixed – some like the way it helps them to budget, many are always on emergency credit.

Even though the weather might be getting warmer, people are still interested in what we have to say. This is a great time to be planning ahead for next winter – saving up, getting insulated, making sure everything is in working order and all benefits and grants have been applied for.

The feedback has been very positive – at each session, most people tell us that they have learnt something. We've even been asked to return to some venues. As the project is coming to an end, we're hoping that more funding can be found to do just that.

**Denise Huxtable, Reading CAB and Thames Valley forum lead**

## Energy Best Deal in action

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Ron, a 90 year old pensioner, and Sayed, also of pensionable age, attended an EBD session delivered by Barnet CAB. Following the session Ron switched from British Gas to a special pensioners' (Age UK) deal at E.ON and Sayed, who was already with E.ON contacted them and was also offered the cheaper pensioners' tariff.

Over the following months, they consulted with each other and discovered that E.ON were offering a cheaper tariff than the one they were on. Both only use electricity (no gas) and they were able to get a further £20 per year discount.

In total, Ron is saving £140 per year and Sayed is saving just under £100 per year. Both are much happier and have told E.ON that if they put the price up again they will look for a better deal!

Lawrence is a neighbour of Ron and Sayed. Having heard their stories and being concerned as to why he was not on a special deal as a pensioner, he also attended an EBD session delivered by Barnet CAB. He wanted to make a saving like his neighbours so, following the session, he booked an appointment at the bureau to receive support to either switch or save with his current supplier. The adviser helped Lawrence to save £120 per year by changing tariff with his current supplier and receive an extra £10 from them as compensation for not putting him on the correct tariff.

Lawrence was very happy about the savings and acknowledged he wouldn't have had the confidence if it were not for the EBD presentation, his neighbours' testimonies and the bureau's advice and support.

## End of life planning presentations to forums

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During the period January to April 2014, AXA Wealth Services delivered a presentation at each of the 14 regional financial capability forums to inform and educate frontline workers on the rising costs of dying.

Based on information from their annual Cost of Dying report and their professional insights, AXA developed a presentation aimed at advice organisations, frontline workers and volunteers that support vulnerable clients and consumers. The presentation covered information regarding planning and paying for a funeral, funeral costs and Social Fund payments. Some forum members were shocked to learn that funeral costs have risen by 80% since 2004, without allowing for discretionary costs such as memorials, flowers, venue hire and catering. Research shows that when it comes to paying for a funeral, on average people experience a shortfall of £1,277.

The partnership between Citizens Advice and AXA SunLife as a commercial organisation, was unique in its collaboration via the forums to raise awareness on a particular issue in the advice sector, in a generic manner and without promoting their own services or products.

Anecdotal feedback gathered from forum members following the presentation was positive and generated a lot of discussion. The film clip was well received and conveyed the powerful message around considering the impact on those left behind in a thought provoking and sensitive manner.

Forum members commented:

"I now understand the issues involved more and the impact lack of planning has."



“It isn’t something I would have even thought of previously.”

“The presentation usefully and informatively highlighted an area of expense that often gets ignored and which is steadily becoming more costly.”

Mark Woodhead from AXA Wealth said “The sessions were a great opportunity for us to extend our reach and give what we consider to be an incredibly importance message around the cost of dying and how it can impact those that are the most vulnerable.”

**To request a copy of the presentation and/ or the AXA Cost of Dying Report, please contact [sophie.holmes@citizensadvice.org.uk](mailto:sophie.holmes@citizensadvice.org.uk)**

# Forum updates

## Thames Valley forum

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Thames Valley forum continues to grow with a database of well over 200 members, spread across the four counties of Hampshire, Berkshire, Oxfordshire and Buckinghamshire. We move the meetings around the area to enable as many people as possible to attend but being based in Reading (the forum is led by Reading CAB), meetings held here tend to be the best attended. A fact I wish I’d known before planning my first meeting as forum lead, when numbers swiftly outgrew the room originally booked. Quick changes had to be made at the last minute and luckily our members were understanding about the extra wait for the toilets! It was all worth it to hear an update directly from the DWP Partnership Team, a rundown of the financial capability training offered by Barclays and a recap of TV licensing payment options.

Since then we’ve had a very successful meeting in Hampshire. Digital Unite gave us an interesting presentation which generated a lot of questions. Since many of the attendees had been involved with the Energy Best Deal project and spoken to groups of older people, we all knew that this demographic is often digitally excluded but it is certainly not confined to them. Many of those in the lowest income bracket are also excluded and yet benefit applications, comparison websites and cheapest deals all require Internet access. We also heard from Havant CAB, our hosts at that event, who have just started a new project promoting financial capability in a particularly deprived local area. We’re looking forward to seeing how that develops. We ended with a sharing of resources and best practice and a roundup of the various projects going on across the area.

As usual, this generated much discussion over lunch which is always good to see, especially when potential partnerships are being forged. As usual I was the last person there and it seemed a waste to leave all that chocolate cake! At least it gave me enough energy for the long drive home!

**Denise Huxtable, Thames Valley forum lead**

## **South East forum**

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The South East forum has recently been focusing principally on four areas; engaging with bodies that are setting important agendas in our region; considering the latest research on financial capability and inclusion and taking lessons from it; learning from current financial capability initiatives; and extending the reach of the forum across the region. We are of course always on the lookout for funding opportunities from our speakers' organisations, as charities here are finding funding for financial capability hard to get.

At recent forum meetings our speakers have included the Financial Ombudsman Service, who have followed up with local sessions at venues across the region, the Financial Conduct Authority (FCA), the Money Advice Service (MAS), the DWP, representatives from the banking sector, a bailiffs organisation, and various utility companies active in our region. We have been particularly interested in alternatives to expensive short-term lending for our clients and how best to enable them to make better choices and access better options.

We have heard from researchers and discussed the results of their research; notably how to help private tenants to become financially included; the attitudes and experiences of people who take out short-term loans and the impact of this on their choices; financial and related issues

for those living all year in holiday homes/trailer parks and how to address them; and financial literacy and the second hand car market.

We have been in discussions with forum members in West Sussex and with Worthing and Adur District Council and the neighbouring Brighton and Hove City Council, regarding developing forum provision in that part of our region. As a result our June meeting is at Worthing and Adur Council and we are looking forward to progressing matters further. There are also a number of local initiatives taking place at present, such as in Maidstone where a local forum has been set up, led by the borough council with South East forum support.

We have heard from a number of organisations offering financial capability training, such as Turn2us, Lloyds Bank and Barclays Bank; and the recent Energy Best Deal programme has been an important feature of forum work. It is important that opportunities exist to deliver financial capability through the forum as this gives it added purpose and focus.

**Ian Park, South East forum lead**

## Mid, South & West Wales forum

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### Influencing Policy

Mid, South and West Wales forum members have been invited to respond to a consultation on a Financial Education and Inclusion Bill (Wales) proposed by Bethan Jenkins AM. The purpose of the legislation is to promote financial capability in the Welsh population through a range of actions including for example:

- (a) Placing financial education within school curriculum.
- (b) Placing duties on some statutory bodies to promote financial literacy and putting protections against unscrupulous financial practices.
- (c) Ensuring local authorities make debt advice available.

Duncan Higgitt, AM Support for Bethan Jenkins, will attend our next meeting in June to go through the contents of the proposed bill as he is keen to get thoughts and input from forum members before it begins real scrutiny in the Assembly in the autumn. In Duncan's words "it will help us to know we're getting it right".

### CollegesWales – Money for life Challenge

At our March meeting, CollegesWales told forum members about ideas that students from Neath Port Talbot College had come up with to enter the national 'Money for Life Challenge', which challenges young people to come up with money saving ideas.

Eight groups of students came up with projects, including one called 'Sandwich Savers'. This group not only worked out how much they could save each week by making their own sandwiches for lunch –

but also worked out that after about 10 months they could save enough money to pay for a course of driving lessons!



'Money for Life' students who saved money by making their own soups; they even produced a recipe book 'Soupreme Explosion'

Not all challenges involved cooking; the students also came up with savings, discount and loyalty schemes and a clothes swap shop.

Forum members were very impressed and sent the students a message congratulating them on their ideas.

**Jayne Wynn, Mid South and West Wales forum lead**

# Members' activities



## Making Money Count – reaching social housing residents in Fenland

We have just finished the first year of our five year Lottery funded project – it has been a great but very challenging year and here are our top ten tips:

Making Money Count

- 1 One-to-one** – we are supporting social housing tenants and everything has been delivered one-to-one – in the home, at drop ins and even on our bus. Very few of the people we reach are linked into existing groups so we can't go down the 'piggybacking' route
- 2 Everyone is different** – the one to one approach has really helped because everyone has a different story and different needs and getting to know their individual challenges and obstacles to change has been essential
- 3 Change takes time** – everything we do is on a step by step, informal basis. We help people define their own goals and targets – usually no more than three at a time and when they are ready we will help them define more
- 4 Getting online** – by far and away the most popular part of our offer has been helping people to get online and use the internet for accessing comparison sites, banking, shopping, even ordering prescriptions
- 5 Mother tongue delivery** – being able to deliver in Polish and Russian as well as English has been essential to the success of our engagement with local residents

- 6 Combining education and advice** – our team are qualified in financial education and money advice/ benefits and this has been essential in gaining trust, spotting problems early and providing robust support
- 7 Frontline advocates** – our frontline worker training has been incredibly popular and we estimate for every worker trained we are reaching another 24 people in Fenland
- 8 Social media is not so scary** – setting ourselves up on Facebook and with a web landing page has been a very positive step
- 9 Branding matters** – having a strong brand and communications strategy has underpinned all of our work – take a look at our website [www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk)
- 10 Partners make all the difference** – we work closely as a partnership of four – Circle Housing Roddons, CHS Group, Rural Cambs CAB and Fenland District Council - and benefit greatly from the wide range of experience and knowledge each partner brings.

We would love to hear from other projects working in rural areas and/or with social housing residents – so do get in touch.

**Liz Stannard, Making Money Count -**  
[Liz.stannard@circle.org.uk](mailto:Liz.stannard@circle.org.uk)



The Making Money Count community bus

## YHN rent to own scheme

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In response to the hardship inflicted by high street 'rent to own' companies, Your Homes



Newcastle (YHN) has created its own ethical alternative to help tenants purchase a range of household goods.

The Own Your Own scheme, run by YHN in association with local credit union Moneywise, originally launched in November 2012 offering white goods. Due to the scheme's success, the product range was extended a year later to offer iPads and other tablets, PlayStations, X-boxes, sofas, beds, HD TVs and even bikes.

YHN consulted tenants about the types of products they were buying from high street rent to own companies, where often the cost paid back can be almost double the original purchase price, and developed their offer in response to this.

In a move away from similar schemes offered by high street stores known for their high APRs, forced insurance premiums and heavy handed debt recovery, Own Your Own is run as a not for profit scheme that benefits those struggling to afford household essentials and luxury items.

The model allows tenants to build up a genuine credit score and stringent checks mean approval is only given to those considered able to keep up their repayments. Products are only offered to those without rent or credit union account arrears, and applicants also need to pass an affordability check followed by a standard credit check.

Payments can be made on a weekly basis over a fixed term of either 52 or 104 weeks depending on the product, with most weekly payments kept under £5. Applicants can only purchase one

item at a time, and if a customer is struggling to make a payment, Moneywise will work with them to arrange an alternative payment plan and will not resort to door knocking and other aggressive tactics to recover the debt.

Newcastle North MP Catherine McKinnell is publicly backing the scheme. She said: "This innovative and not-for-profit new scheme will provide a real boost to people across the region, many of whom are struggling to get by in the face of rising household bills."

**For further information on Own Your Own contact Andrew Waters on 07816 842 568 or email**

[Andrew.waters@yhn.org.uk](mailto:Andrew.waters@yhn.org.uk)

## Money for life challenge

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As part of Liverpool Central CAB's project, 'A Sense of Money', which offers financial capability training to the deaf community on Merseyside, Helen, our Project Co-ordinator has been working with Merseyside Society for Deaf People (MSDP) youth club and after-school club on money matters, such as budgeting their pocket money, and getting a better deal by recycling old computer games etc.

In last autumn's financial capability forums newsletter, there was an invitation to enter the Money for Life Challenge and Helen contacted the project team for more details. The project is aimed at 16-24 year olds, who can apply to the Lloyds Banking Group to enter the competition which supports young people to design and run a money management project.

In discussion with the young people, some deaf, some hearing, it was decided that we would produce a signed DVD entitled 'Twelve top tips for saving money', and our target group would be 18-24 year olds.

We successfully submitted our project brief last November entitled '£££ Signs' and were awarded £200 in project costs. This was used to buy a camera, blank DVDs and cases and for promotional material.

Using Helen's template, the youth club came up with their own ideas on saving money, and these were put onto slides on a PowerPoint presentation. This was then filmed, with the content of each slide being signed into British Sign Language (BSL) by one of the young persons. They then added a voice-over, so that the presentation was accessible to young people with sight impairments as well.

As well as producing the DVDs, the presentation was posted on Facebook and YouTube. We have also delivered the project to sixth forms in local schools.

From over 500 entries from all over Britain, the judges awarded the project a Highly Commended award and prize money of £300. The judging panel commented that a project using BSL had never been submitted before, and said:

"Congratulations on running an excellent money management project that has impacted your community and improved the money management skills of all the people you engaged along the way"

**Helen Fisher**  
**Liverpool Central Citizens Advice Bureau**  
[helenfishercab@outlook.com](mailto:helenfishercab@outlook.com)

## Quid's in online

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Two members of the Mid, South and West Wales financial capability forum have joined forces to deliver training through the use of the internet, helping people maximise income through energy efficiencies, welfare benefit checks and searching for charitable grants.

After chatting at a forum meeting in Merthyr Tydfil, Nest and Turn2us have developed a three hour hands on training session using the internet and aimed at community groups, volunteers and teams working with people in financial need.

Carol Lincoln, Regional Partnership Manager with Nest, the Welsh Government's Fuel Poverty programme; and Pat Cripps, National Officer for Elizabeth Finn Care and Turn2us in Wales both deliver practical training in their work but it was at the forum meeting that they realised they could double their impact by delivering both fuel poverty busting themes from Nest and income maximisation through the Turn2us website in the same session.

Carol and Pat piloted the training successfully with several Communities First cluster teams. "Feedback has been really encouraging" explains Carol, "few of the participants had looked at an energy switching website, knew about Nest or completed an online home energy check before, so by helping them to go online for themselves, the amount of money they can potentially save is a real motivator". Pat adds that "many people don't realise they might be entitled to claim benefits or apply for grants to help them through difficult financial situations so these sessions mean that more people can find out how Turn2us works for themselves".

The training is aimed at communities struggling with the impacts of poverty and fuel poverty. It is currently free to any third sector organisation in South West Wales and needs to be delivered at a venue with computers and internet access.



**For information about 'Quid's in online' training, contact:**

**Pat Cripps from Turn2us at:**  
[pat.cripps@elizabethfinn.org.uk](mailto:pat.cripps@elizabethfinn.org.uk)  
**Carol Lincoln from Nest at:**  
[carol.lincoln@est.org.uk](mailto:carol.lincoln@est.org.uk)

## **Bristol CAB Sustainable Lives Project**

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When we talk about sustainability we tend to mean making our service sustainable by securing funding, moving into more appropriate premises or retaining staff and volunteers.

But what about making our clients' lives more sustainable? Could we find ways to do this? The problems our clients are facing, and by default our staff are grappling with, are familiar to us all. The contraction of the welfare state, serious on-going cuts to support services, a failing economy and a never ending raft of new policy, legislation and guidelines can leave us limited in what we can achieve for people.

So last year Bristol CAB began to ask whether we should be looking more widely at the sustainability agenda and whether it could offer practical solutions to help us to help our clients despite all the current limitations. I'm not suggesting that we all start community growing projects and sustainable energy co-operatives, but advice agencies can, and in my opinion should, start linking to

the growing number of such initiatives so that we understand what they offer and whether they can help our clients access a better quality of life despite the current climate and their financial circumstances. Being based in Bristol helps drive this work; the city is set to become the European Green Capital in 2015 and just a quick look at Sustainable Bristol or Bristol Food Network websites highlights how much there is going on in the city and across the whole region.

Whilst chairing the Wessex Forum last year, I took my very abstract bundle of thoughts on this issue along to a meeting where we had a short session thinking about how clients could benefit from the sustainability agenda. This led to a recent half day event run by the Schumacher Institute - [www.schumacherinstitute.org.uk](http://www.schumacherinstitute.org.uk) - exploring sustainability in the context of social justice and beginning to think about how we can influence the Green Capital agenda to ensure that it tackles issues that affect real people in a practical way. As such the project has developed a dual focus, both finding practical solutions and seeking to influence the strategic sustainability agenda.

Not everyone agrees with me, but I see this type of alternative thinking as very closely related to financial capability – it offers the potential for us to be able to offer clients the opportunity to access a whole new range of skills and tools to help them.

This early thinking has led to Bristol CAB's Sustainable Lives initiative. Over the next year we will be aiming to make links with agencies to learn more about their projects and activities to see what can be built into the support networks we direct clients towards, continuing to work with colleagues at the Schumacher Institute and in other organisations to raise awareness of the needs of our clients and ensure that sustainability can translate into initiatives that really benefit people's lives in small accessible ways.

For more information contact Sue Evans at [directorcabbristol@bristolcab.org.uk](mailto:directorcabbristol@bristolcab.org.uk)

## Inter-organisational working in practice

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Inter-organisational working has never been more important says Elaine Wilson, the Financial Capability Worker for North Lancashire Citizens Advice Bureau (NLCAB).

I have worked at NLCAB (a merger between Morecambe and Heysham Bureau and Lancaster Bureau) for seven years now and the bureau, along with the funding streams, has changed dramatically over the years. For any organisation to succeed in these difficult times is a challenge but when you are a free advice service and rely on funding to survive it becomes even harder. This is further compounded by a further reduction in local agencies as funding is reduced or cut completely. As we know legal aid has seen drastic funding cuts with the result that many people have been made redundant and specialist areas of advice and support are no longer available at caseworker level. The numbers of people we advise and support at NLCAB has not reduced, quite the opposite, the numbers have increased as also has the complexity and needs of families and individuals. Here at NLCAB we are under no illusions that the number of people seeking advice will further increase when the Universal Credit is rolled out across the Lancaster District.

Our capacity at NLCAB is being forever pushed to its maximum capacity. For this reason the initiative from the Energy Best Deal Extra (EBDx) project to look at assisting clients on a 1:1 basis could not have come at a better time.

Years ago, when I first started delivering the EBD sessions there was little or no need for follow up work as people felt comfortable and able to look at shopping around for better deals themselves. This has dramatically changed as more people present with utility debts and problems with the supply companies. In past years, all debt cases were dealt with by specialist caseworkers but with a reduced quota of staff they no longer have the capacity to deal with the same number of cases. Under the EBDx project all these cases were allocated to myself. However, I very quickly became overwhelmed with the complexity of cases.

As an experienced financial capability worker I have been fortunate to forge some excellent working relationships with local organisations and I have learnt to manage cases in a time efficient manner. Below are three examples of how assessing a case is important and how valuable local resources can be utilised for the benefit of everyone.

### Example 1:

An elderly client approached the bureau because of a high energy bill. She was not able to take meter readings and the bills were estimated. I made a referral to a local organisation called LESS who looked at saving energy initiatives and switching.

LESS visited the client and found that her home had poor insulation around the doors and windows. They made a referral to the Home Improvement Agency at Lancaster City Council who sent a handyman round to complete the low level insulation work. LESS also sat down with the client and looked more closely at the bills and were able to identify a cheaper tariff.

### Example 2:

A client approached the bureau for advice regarding his energy bill, which was in arrears. The client was very tearful and explained that he was



struggling to cope since the death of a family member and had not felt able to open some items of mail for at least eight months.

I referred him to Social Prescribing through Help Direct for counselling to help him with bereavement. With the additional support in place, I was then able to focus on the utility bill and advise him regarding a trust fund application to assist with the debt. I also advised about switching to a cheaper tariff and a full budget was completed. To help reduce bills in future, I arranged for LESS to visit his home to look at energy efficiency measures. For help with saving and borrowing, I provided information on the local Morecambe Bay Credit Union and suggested support from Furniture Matters which helps people with furniture and white goods.

### **Example 3:**

A male, single client aged over 35 years old approached the bureau on a Friday after attending an EBD session a few weeks earlier.

It was cold, he had no electricity and no money, due to a benefit delay. He had no food and was very unwell. He had not eaten for three days and in an attempt to feed his dog had given him his last bit of food – some cornflakes, which had made the dog ill and he too was sickly and hungry.

There was no capacity in the bureau for him to see a caseworker and due to his many complex needs a gateway assessor or a general assessor could not assist with all the presenting issues. The client was immediately referred to myself. I contacted the Home Improvement Agency at Lancaster City Council who agreed to access the 'small pot of funding' that had been made available to them through the second homes taxation. They went round to the client's local shop and paid for £30 worth of electricity vouchers. The local food bank gave him a food parcel and Animal Care in

Lancaster supplied two large sacks of food, a dozen large tins of dog food and chews for his dogs. A referral was also made to LESS who visited the property to advise on energy efficiency and even supplied the client with some winter jumpers along with a hat, scarf and gloves. The Home Improvement Agency also supplied some draft excluders for the doors and placed insulation around the doors.

As can be seen from these three examples, these clients received a fully holistic approach to a simple presenting problem of an energy bill/debt. None of this would have been possible from just one organisation but by working together with local organisations in a fully collaborative manner we made an impact that had a long term beneficial affect and all this was enabled because of the EBD and the EBDx project at NLCAB.

I have found that it's not just about knowing what other organisations do, it's more about meeting frontline workers and discussing in detail how we can work together. I attend as many local inter-agency groups as possible so that I can share my work and discuss the ever growing, complex needs of their own client group so that gaps in advice and support can be identified and solutions found. Making personal contacts at the agencies is vital, it's easier to refer to someone you know than just to an organisation. Its about putting yourself out there and working as a team for the benefit of all the clients. I also allow other frontline workers to refer individual cases directly to me, again for the same reason – they feel comfortable in the knowledge that the family will receive the support they need and will be appropriately referred so that all the needs are met.

Being able to use the resources of other organisations locally, meant that I was able to assist many more clients at a specialist case level and exceeded the targets set for the EBDx project and all the clients received a fully holistic approach to their case.

**Elaine Wilson, North Lancashire  
Citizens Advice Bureau -  
[ElaineW@northlancashirecab.org.uk](mailto:ElaineW@northlancashirecab.org.uk)**

## **European Seminar: Liverpool, 15 July, 2014**

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North Liverpool CAB, with partners from Portugal, Poland and Italy, is holding a seminar on 'Empowerment Through Non-formal Education' (ETNE). This free seminar takes place in Liverpool on 15 July and is the culmination of a two-year European project looking at how different European agencies contribute to the empowerment of clients and communities in exercising their rights. The bureau's involvement has focused on empowerment through advice and financial capability.

The ETNE project is the most recent in a string of European projects involving the bureau, which focus on its financial capability work. In October 2013, it held a five day workshop on the theme of 'Financial Literacy' attended by education professionals from seven EU countries. In 2010, the Bureau led a European partnership of six agencies that focused on training with vulnerable groups. In 2011, Bureau staff made presentations in German and English at an international conference on volunteering in Erfurt, Germany. The bureau also currently supports an agency to set up debt and financial capability services in Scania, south Sweden.

In the coming year, the bureau hopes to work with agencies from Germany, Denmark, Italy, Spain and Poland on two new projects. One project will focus on supporting volunteers into employment. Another will transfer skills, knowledge and innovation in action research and participative evaluation methodologies across the partners. Both projects have a strong financial capability focus.

"We have been involved in European education initiatives for five years and these projects help us share best practice in financial capability and training with our European partners," says Joe Lavelle, Projects Coordinator. "They also provide our hardworking staff and volunteers with unique opportunities to learn about new or different ways of working developed by other European organisations."

**For details of the 'Empowerment Through Non-formal Education' Seminar in Liverpool on 15 July, contact Joe Lavelle:  
[joe.l@northliverpoolcab.org.uk](mailto:joe.l@northliverpoolcab.org.uk)**

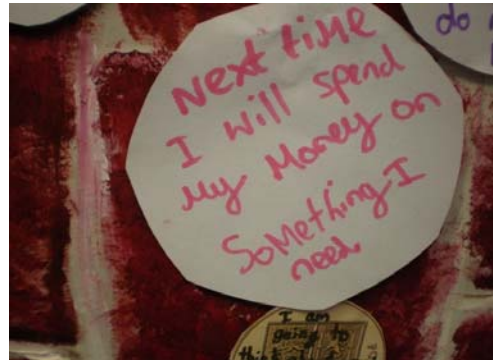
**Details of European opportunities in the field of adult education are available at [www.erasmusplus.org.uk](http://www.erasmusplus.org.uk)**

## **Tackling child and family poverty in Buckinghamshire**

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The Children's Partnership Team at Buckinghamshire County Council work with many partners to deliver the Buckinghamshire child and family poverty strategy programme. Recent activities include:

- **'Fish and chip' suppers** at Buckinghamshire children's centres: 152 dads and children enjoyed informal evenings of food, fun and information on loan sharks, credit unions, budgeting and family finance. "We really enjoyed it... the message about loan sharks was very informative."
- **Money Matters events** in High Wycombe and Farnham Common: 50 families learned about budgeting, credit unions, reducing energy bills, saving money on healthy food, loan sharks, training courses and work. Some joined chef's clubs, adult



learning courses, credit unions and others made appointments with Citizens Advice Bureaux and became local community energy champions.

- Big Heat project:** 50 financially deprived families received help towards their fuel bills and support from children’s centres to reduce their energy consumption by the loan of energy monitors and power down plugs. This project won a National Energy Action and British Gas Community Action Award which will ensure future help to more families.
- Schools financial capability project:** 426 children and young people in schools and FE colleges received information on managing money, loan sharks, savings, budgeting and affordable credit. We used resources for schools developed by the illegal money lending team (IMLT) England which prosecutes and removes loan sharks from communities and supports loan shark victims. A student said “I would not borrow money ...I would go to a bank”.
- Illegal money lending team England:** following wide promotion of their work, over 100 police and community support officers have been trained and more sessions are planned for other partner organisations. A senior school theatre group is holding a ‘loan shark’ workshop.
- Private rented sector:** We are working with district councils to deliver loan shark and money management messages to tenants in private rented housing who are often living on low incomes.
- Welfare reforms:** 42 practitioners attended workshops to help clients make a smooth transition from Disabled Living Allowance to Personal Independence Payments, thereby preventing a loss to family income.

For more information, contact Pam Curtis at [pcurtis@buckscc.gov.uk](mailto:pcurtis@buckscc.gov.uk)

## Maidstone Partnership to provide local financial capability help

Here in Maidstone we have set up a borough wide Financial Inclusion & Capabilities Partnership across the sectors; private, public and voluntary, so that we can work together to help residents.

We have three sub-groups:

### Education

Teach residents, especially young people how to manage their finances. It will also teach them how to make informed choices for their futures.

## Money Management

Help residents understand the range of financial products available to help them with both long-term and daily financial management.

## Crisis Management

Identify ways to help residents in crisis with high-level unsustainable debt, from emergency assistance to ways of gradually moving out of debt.

In our first meetings we established some future projects that will enable us to move forward. Examples of these projects are:

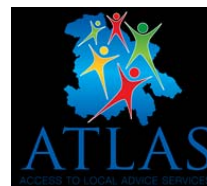
- hosting a Money Advice for Practitioners Seminar in July
- assisting local primary school pupils to open credit union savings account, be aware of the dangers of loan sharks and learn about budgeting skills
- attending the Army leaver's service fair, to provide financial guidance for Ghurkhas with non-voluntary redundancies; and
- holding a banking event on request, with local organisations to be able to come along (with children) and get budgeting skills, open an account, and learn life skills for future employment.

We have a great network of partners that are part of our forum from utility companies, banks, credit union, Kent Supporting and Assistance Service- Kent County Council, debt charities, faith organisations, community wardens, Jobcentre Plus, the Illegal Money Lending Team, further education, local council departments, and of course – our local Citizens Advice Bureau, who are all working together to give our residents the best support we can.

**For further information on what Maidstone is doing, please contact Ellie Kershaw at [EllieKershaw@maidstone.gov.uk](mailto:EllieKershaw@maidstone.gov.uk) or on 01622 602000.**

## ATLAS – Access to Local Advice Services

ATLAS is a project funded by the Advice Services Transition Fund (ASTF) running in the Aylesbury Vale district of



Buckinghamshire. It brings together eleven partners from the advice sector in the area, the lead partner being Buckingham, Winslow & District CAB. The main purpose of Atlas is to streamline the advice and referral process and speed up the process of getting clients' issues addressed.

The project has a number of strands, including the website and online referral process, a solicitors' hub utilising law students from a local university and solicitors working pro-bono and financial capability training. The project team consists of the project lead, administrator, specialist debt adviser, specialist benefits adviser and a financial capability trainer and training co-ordinator.

My role as financial capability trainer is varied, delivering in a variety of settings, for example:

- the IMLT/pfeg, Loan Sharks programme is delivered to sixth formers in schools and local FE Colleges. One of the aims of the ATLAS project is building in sustainability, to achieve this the method of delivering the IMLT programme utilises students who have received the training then delivering it to the year below them.
- the SKINT! programme is being delivered to young people attending the local drop in centre for young people 13-24.  
[www.groundwork.org.uk/Sites/skint](http://www.groundwork.org.uk/Sites/skint)
- a purpose designed tenancy sustainability programme bringing together financial capability and basic skills for independent living (property maintenance, home safety, tenants'

rights and responsibilities) was piloted successfully in partnership with a district council and local homelessness group. The programme is now open to referrals from key and caseworkers across the area and is also being adapted for delivery to tenants of a local social housing organisation.

There has also been training for front line staff in several support agencies including childrens' centres and all partners within the project. Much work is being undertaken with end user groups, both those aimed at young people (various youth clubs) and vulnerable families.

**For more information about the project, please contact Maggi Campbell Keith at [magi.campbellkeith@buckinghamcab.org.uk](mailto:magi.campbellkeith@buckinghamcab.org.uk)**

## Scams awareness project proving to be a winner in the fight against scams



Age Cymru were thrilled to receive a Comic Relief Grant to deliver a project which is preventative, empowering and interactive so that older people in the early stages of Dementia, and their carers, are able to recognise and therefore avoid scams. The areas of Denbighshire, Conwy and Gwynedd were chosen and a Scams Awareness Officer, has been appointed. Eight months on we are starting to see the real benefits of this project.

Short interactive sessions have been developed to help participants recognise mail and telephone scams and which focus their minds on saying ' NO' to these too good to be true offers.

- Over 600 older people have received information at meetings, talks and events.
- 14 volunteers have been trained to deliver the sessions and now up to three sessions a week are being delivered in each area.
- A suite of resources has been developed to reinforce the important messages and we are delighted that the Welsh Government has provided extra funding to support this important work.
- We now have a door hanger, an information sheet, a telephone message pad and a letter holder available for all participants to take away with them. For more info go to [www.agecymru.org.uk/scams](http://www.agecymru.org.uk/scams)
- Over 60 people with Dementia have received advice at memory cafes and a further 33 at events.
- Carer's have also benefited by receiving advice on how to recognise family members and friends who are the victims of scams and have been given information on how to support and help them.

The project is taking regular requests for scams awareness sessions and the feedback from them is superb.

A Sheltered Housing Warden commented, "What a great session, it involved the residents, held their attention and gave them some really useful support - hope you can come back again. What makes it so special is the things you give out to help keep reminding them - excellent".

An older person who attended the session said, "The packs that support the volunteers are excellent and I feel confident that the right messages will be delivered".

For more information, please contact **Dawn Evans at [dawn.evans@agecymru.org.uk](mailto:dawn.evans@agecymru.org.uk)**

## Preventative Money Advice – Building financially resilient communities

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Denbighshire CAB launched its new Preventative Money Advice project funded by the Big Lottery in Rhyl at the end of March. Sessions are delivered in the evenings and on Saturdays in Denbigh and Rhyl. Through these sessions, it is helping people become more financially resilient by:

- Helping people manage their money better, budget, lower bills and make their money stretch further.
- Advising people on how to obtain affordable credit and loans.
- Helping people get all the money they are entitled to.
- Helping people mitigate the effects of the Poverty Premium.
- Helping people deal with their debts when they can't cope.

Martin Lewis of MSE provided a video webcast which was played at the launch, during which he said:

“Preventative Money Advice is so crucial and I was delighted to hear of this exciting Denbighshire Citizens Advice Bureau project which is so incredibly valuable. I would love to know what lessons you learn from delivering this project”.

The bureau recently gained a further preventative money advice and debt advice contract working with Communities First in Denbigh and Rhyl. The bureau was also recognised in two recent awards; firstly when it fought off strong competition to win ‘UK Debt team of the year’ at the prestigious Institute of Money Advisers UK Money Advice Awards 2014; secondly it was also runner-up to England’s Illegal Money Lending Unit for the ‘Best new initiative’ award.

For more information about Denbighshire CAB preventative money advice, please contact Paul Roberts at [cws@dcab.co.uk](mailto:cws@dcab.co.uk) or 01745 817638/818082



Denbighshire CAB Money Advice Team – winners of the Institute of Money Advisers UK Awards 2014

# Training

## Introducing . . . Bas

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Bas Diablos has been a long-standing forum member for almost four years, presenting at multiple forums and also coordinating a mapping project for his local forum in South Wales. Formerly of the Consumer Education Team in Cardiff Council Trading Standards, he has now joined CAB as a Financial Education Consultant within the Consumer Strategy Team. His job takes him out and about across England and Wales, and he hopes to be able to attend most of the regional forums at least once over the coming months.

## Introducing ... ice-breakers for sensitive groups

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Over the last four years, I've delivered financial capability to a wide demographic of clients. Socially and culturally, each group is different and people are often nervous: it's at a time like this that most of us reach for ice-breakers. Ice-breakers can be fun, and are always interesting, but sometimes they can also make us cringe and embarrassed. Ones that work well are great, but for an ice-breaker to really be useful in a session, I always hold to two cardinal rules:

- the ice-breaker should never make any of the participants uncomfortable.
- the ice-breaker should have some bearing on the session topic or exercises.

These may seem to be two very simple principles, but looking at the list of ice-breakers used by American companies overleaf, I think it's easy to see how a well-intentioned ice-breaker can actually

make the participants anything *but* relaxed!

A good ice-breaker will help a group bond, and more importantly make them more willing to open up as well as be more receptive to you. Many of us have good ice-breakers that we use often, but they don't come in 'one size fits all'. Ice-breakers such as –

*What was the last expensive thing you purchased?*

*What are you saving up for?*

*What would be your ideal birthday present for yourself?*

can still alienate people by bringing attention to a lack of finances, or highlighting elements of their background they may prefer not to share. Even innocuous one such as –

*Say your name, and describe your last holiday*

can cause distress to more vulnerable clients who either lack the financial security to take holidays, or have reasons not to share details about it. These points can seem a little too cautious to trainers who may not have had to deal with them in the past, but those that have will appreciate that learners with a variety of backgrounds will have a variety of needs.

By no means am I saying that ice-breakers are bad: we all use them, and I myself have a few tried-and-tested favourites. But for ice-breakers to work, they need to be pitched at the correct group.

For some, a bolder ice-breaker that involves moving around the room, rapidly meeting new people and even some physical exertion can work brilliantly. For others, some far more sedate and controlled activities are preferable.

If in doubt, then try something related to the session. For financial capability, this can seem difficult to do in a sensitive way, but not so! Just pick an ice-breaker

that mirrors one of the activities. For example - for a budgeting session - a safe ice-breaker can be one where clients might need to work in groups to rank a list of innocuous things, like ice-cream flavours. This can then easily move to ranking hobbies or past-times, and then seamlessly on to outgoings and utility bills. The critical thing is never *what* the activity is, but rather *how* the activity is accomplished.

But, when all else fails, feel free to use my personal super-sensitive safe ice-breaker –

*‘Why don’t you introduce yourself by saying your name, and one thing you’re hoping to get out of today?’*

**Bas Diablos**  
**Financial Capability Development**  
**Consultant**

**It’s easy to see how a well-intentioned ice-breaker can actually make the participants anything *but* relaxed . . .**

#### **The Talent Show**

Everyone selects one talent or special gift that they possess and can demonstrate for the group.

#### **Toilet Paper Game**

Pass around a roll of toilet paper to the group and ask them to take what they need. No further explanation. When done, each person must tell a fact or something about themselves for each square of paper they took.

#### **The Shoe Game**

When entering, everyone must take off one shoe and leave it in a pile at the door. The host then distributes the shoes randomly; people need to find the owner of their other shoe and get to know them.

#### **Polaroid Game**

As participants arrive, take their picture. Hand out the pictures randomly to the group, asking them to find and talk to the people matching their picture.

#### **The Quiet Game**

Members pair back to back. On the count of three, everyone must face their partner, look each other in the eyes, and then try to remain solemn and serious. No speaking! The first to smile or laugh must sit down.

(Taken from a list of ice-breakers suggested by an American marketing company)



# Round up

## Take a 10 minute online challenge and win £100 of shopping vouchers!

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Loan sharks are people who lend money without the necessary permissions. This is a criminal offence. They frequently charge high rates of interest and can harass, intimidate and beat up their victims to ensure re-payments. The Stop Loan Sharks project is run by Trading Standards and has been working across England for a number of years, raising awareness of the perils of using loan sharks, prosecuting them and supporting their victims.

The Stop Loan Sharks project have launched an online quiz, to give one lucky person the chance to win £100 of shopping vouchers. Two runners up will each receive a goody bag. It will take no longer than 10 minutes to complete. To have a chance of winning the prize please click on the link or go to [www.surveymonkey.com/s/IMLTchallenge](http://www.surveymonkey.com/s/IMLTchallenge)

Good luck!

## Engaging successfully with young people on money matters

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The key to success is to:

- Build a rapport by actively valuing their interests, world and aspirations “it’s not until they know that you care that they care what you know”.
- Focus on the attitudes that underpin and drive their behaviours before sharing knowledge and developing skills. Explaining how to keep a budget won’t work unless a young person is convinced of the benefits to them of doing so.

- Keep the engagement interactive, fun and relevant.
- Where possible, work with trusted intermediaries/those who already have a relationship with that young person.

"Learning about money is part of adult life. Sooner or later you're gonna have to go into the adult world and you have to learn how to deal with it. The way they taught it at the youth project made sense, I was treated like an adult so I behaved like one. It was good fun and I learnt loads."

**Young male, aged 19**

This approach is supported by current youth work practice and principles and in line with recent Money Advice Service research which identified the importance of working with attitudes, motivation and opportunities as well as knowledge and skills ('Money Lives' March 2014).

## Resources to support you

**The Young People and Money Tool Kit** is a new, practical resource brimming with ideas and activities to help you engage with young people on money matters and is available to download free:

[www.moneyadvice.service.org.uk/en/articles/young-people-and-money-toolkit-yphub](http://www.moneyadvice.service.org.uk/en/articles/young-people-and-money-toolkit-yphub)

**The Young People and Money Workshop** is a one day workshop to accompany the tool kit which will give you the confidence and skills to deliver engaging and fun financial capability activities with young people.

**For more information contact Ruth Bradbrook at** [ruth@developingyouthpractice.co.uk](mailto:ruth@developingyouthpractice.co.uk) or 01206 299 475/ 07818 094 311  
**Check out our website:** [www.developingyouthpractice.co.uk](http://www.developingyouthpractice.co.uk)

## Managing payments

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### Safe ways to allow others to pay on your behalf – Payments Council’s Pay Your Way campaign

When it comes to paying for shopping and bills, there are more ways to choose from than ever. But if someone’s circumstances change – whether due to illness, accident, short or long term disability - it’s important that they understand their options and are able to set up suitable alternative arrangements.

If someone cannot get to their bank, modern banking methods such as telephone banking, internet banking and mobile banking all make it possible for a customer to monitor their account and to make payments remotely without having to give anyone else account access. However if a customer does need to give someone else access to their account, there are flexible options available, either on a temporary or a longer-term basis. For example they might want short-term support after an accident or brief illness, or perhaps to put longer-term plans in place if they have mobility problems or a long-term illness.

Payments Council are producing a ‘Pay Your Way’ guide which will remind consumers of the methods they can use to make payments remotely and then sets out some of the options available if they wish to ask someone else to make payments, or to take out cash on their behalf. This guide will be published in the middle of June and will be available in digital as well as paper format. For more information on payments tools and campaigns run by Payments Council, log on to [www.payyourway.org.uk/special-focus/](http://www.payyourway.org.uk/special-focus/)

Ultimately, it’s up to the customer to decide how much access to their account they give to others. However there is no single solution – so it’s best that

consumers speak to their bank or building society to see what services they offer and to find out if any solutions offered (including their terms and conditions) are suitable for their needs.

**Eileen Tuohy**  
**Payments Council**  
[Eileen.Tuohy@paymentscouncil.org.uk](mailto:Eileen.Tuohy@paymentscouncil.org.uk)

## Free materials to teach young people about the dangers of loan sharks

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The England Illegal Money Lending Team have won a national award for lesson plans developed to teach young people about money management and credit. The award, for “Best New Initiative” was presented on 12<sup>th</sup> May at the Institute of Money Advisers conference in Oxford.

The team used funds confiscated from loan sharks to develop a wide range of teaching materials that will educate children and young people about the dangers of loan sharks and help them to manage their money wisely to avoid being trapped in the future

The resources, which have been awarded a **pfeg** (Personal Finance Education Group) quality mark, are aimed at 5 -19 year olds with tailored packs available for primary and secondary school teachers. They encourage young people to think about their needs and wants, develop an understanding of credit and sensitively look at the issues of loan sharks.

**To request a hard copy of the pack contact:**  
[Catherine.wohlers@birmingham.gov.uk](mailto:Catherine.wohlers@birmingham.gov.uk)

Nationally the Stop Loan Shark Project has secured more than 310 prosecutions for illegal money lending and related activity, leading to nearly 200 years’ worth of custodial sentences. They have written off £55 million worth of illegal debt and helped nearly 24,000 victims.

## To report a loan shark:

Call the 24/7 confidential hotline 0300  
555 2222

Text 'loan shark + your message' to  
60003

E-mail

[reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

Private message us on

[www.facebook.com/  
stoploansharksproject](https://www.facebook.com/stoploansharksproject)

“A loan shark is an illegal money lender – they start off acting friendly, give you money and then threaten you, demand more and more money and are very greedy”

**11 year old pupil attending  
illegal money lending  
information session**

# Contacts

## Regional Forum leads

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