



Frontline Staff Financial Capability Toolkit

Change created this toolkit and the Financial Services Authority paid for this work
as part of the National Strategy for Financial Capability.



Foreword

Change is a partnership of eleven housing associations working together to reduce financial exclusion and promote financial capability for their residents. Since 2003 we have run a range of initiatives, either delivered directly by ourselves or by working with experienced third sector partners like local credit unions, community development finance institutions and advice agencies.

We recently trialled financial capability support for new residents whereby a comprehensive money advice pack is issued to new residents when they sign up. This is followed by a free financial health check in the first month of the tenancy. This helps identify potential issues as early as possible, for example where help is needed to claim housing and welfare benefits, set up bill payment methods, and budget for new home expenses and events like Christmas and birthdays. Information and advice is given and an action plan agreed upon, which may include signposting or a direct referral to a specialist agency, such as a furniture reuse scheme. We believe that this kind of support is particularly important for those moving to a new home. It's a time of considerable pressure for any household with removal costs, the need to buy new household items, and maybe redecorating to consider.

Our front line staff have benefited from financial awareness sessions that we've provided for over 170 staff so far. The idea for this toolkit came from staff feedback from the sessions. It is clear that front line staff are very well placed to offer early preventative support on money matters because they are regularly in contact with residents, either face-to-face or by phone. This means they can identify where early support on financial matters may be needed. The aim for housing providers of early intervention is to reduce the potential for residents getting into financial difficulties. Our experience of providing generic advice about financial matters shows that often all that is needed is some basic information and guidance about what factors to consider, for example, when borrowing money, or starting to save. We are not suggesting that front line staff should become financial capability experts, but we do believe that a little knowledge can go a long way to helping point people in the right direction. By taking a preventative approach we can more effectively support our core service of managing homes, as having residents who are more financially capable means they are more likely to be able to pay the rent and other bills and maintain their tenancies.

This toolkit has been produced and tested with a small group of front line staff. It's been designed as a resource tool to help staff ask the right questions and identify potential areas where basic information and guidance can be given to residents about their finances. It also contains useful reference sources for signposting or direct referrals to other agencies.

We hope that our front line staff members will find this a valuable tool to help them support residents in becoming more financially capable.

The Change Partnership

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introduction

- Why create a toolkit
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- Why financial capability is important
- How the toolkit can help you
- Why this toolkit is on a CD-ROM
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- Other ways you can help

Why create a toolkit

We have created this toolkit for you to use to support the residents that you come into contact with on a day-to-day basis. If you are delivering a frontline service, then you are ideally placed to pick up information and ask the right questions to gauge whether someone needs help with understanding their finances.

Purpose of the toolkit

The main purpose of this toolkit is to help you increase your knowledge and understanding of financial matters so you will develop the confidence to give basic information, advice, and guidance to your residents. This will in turn help them to make better informed choices about managing their money, improve their level of income where possible, understand key factors about existing services available to them, and generally help them to develop their knowledge about finances, increase their level of confidence and build their financial skills.

Why financial capability is important

Financial capability helps to build skills and knowledge which can help reduce the likelihood and extent of any financial problems in the future. It is about taking a preventative approach as early as possible to help residents balance outgoings against their income which often has to happen on a very limited budget. Careful budgeting can help to 'make ends meet', and keeping track of money coming in and going out on a regular basis will help a resident to plan ahead to cover known expenditures - such as Christmas - or the purchase of new school uniforms. It can also help one plan for unexpected events like a cooker breaking down or losing one's job. Additionally, it helps

residents make informed decisions about financial products and services such as banking, savings, and insurance. Although financial education is becoming more typically available in schools, there is often very little available for adults. The kind of basic help promoted in this toolkit can be especially useful for those most financially excluded, which is likely to include vulnerable and harder to reach residents due to factors such as their age, health, or a language barrier.

How this toolkit can help you

We hope the toolkit will help you understand more about some of the challenges faced by residents, many of whom are on very low incomes and manage their finances on a weekly cash basis and may not have a bank account. We have examined these challenges by using an A, B, C, D, and E framework, which covers the key aspects of reducing financial exclusion.

Advice – Money advice

Banking – Banking

Credit – Affordable credit

Deposits – Savings

Education – Financial education

This toolkit will guide you in obtaining information to help identify residents' current circumstances so you can then decide what level of need they may have for support. We believe that assessing these different levels of need will help you to judge what kind of help to provide based on what is appropriate for their needs. Outlined below is a simple model of three different needs levels with examples of the sort of person or household that might fall into this category:

- **Low level needs** – someone who is just managing on the current income amount and may not feel a need for any help or support, but you identify some areas of potential concern. Maybe they aren't making the best use of a bank account or need to borrow some money.
- **Medium level needs** – someone who is finding it increasingly difficult to cope financially with some unpaid bills and has no repayment arrangements in place. You judge the debts as smaller scale, but problems could quickly increase in time. This person's outgoing payments are more than their income and they need help to budget.
- **High level needs** – someone who has built up considerable levels of debt and is facing court action for some of these. They are living beyond their means and have tended to borrow money in order to pay off the most pressing debts. They are not sure what their outgoings actually are.

The approach we suggest is to provide the following types of support:

- **Low Level needs** – basic information to prevent financial problems from arising.
- **Medium Level needs** – basic information and possibly to signpost or make a direct referral to a specialist organisation.
- **High Level needs** – more in-depth guidance is needed, preferably by making a direct referral to a debt advice agency and also other specialist sources of help.

Contained in the toolkit are a set of scenarios illustrating issues that residents may present you with. The scenarios take you through the process of identifying what potential help and support they may need according to the category of need identified.

At the end of the toolkit, you will also find practical information in the Reference Section for you to use as part of your day-to-day contact with residents. There is a diagram called a decision tree, which is a visual representation of the model to help you identify needs levels and potential options that you can suggest to the resident. There are also useful contact details of both local and national agencies as well as specialist organisations.

Why this toolkit is on a CD-ROM

The CD-ROM allows you to access this information via your computer in a user-friendly way, and it has the following advantages:

- Allows you to select and view the sections you feel most appropriate;
- Allows you to print sections that you feel will be of use;
- Allows you to open linked Web pages to access additional information (providing your computer has an Internet connection); and
- Allows this resource to be used in an environmentally friendly manner.

Promoting financial capability training sessions

We have created the toolkit to be used in conjunction with the 'Promoting Financial Capability' training, which Change is providing for its partners' front line staff. The toolkit is issued during the training and its use explained. It can be used as an ongoing reference resource for trained delegates.

Other ways you can help

This toolkit focuses on helping you to make an individual contribution as part of your normal day-to-day contact with residents. You are not expected to be a financial inclusion/capability expert. However, there are lots of examples where housing associations are running bigger pilot schemes and initiatives often together with other agencies like credit unions, Community Development Finance Institutions (CDFIs), and advice agencies. To find out more about some of these or to get some ideas on how to set up something similar in your organisation, please see Appendix i.

introducing **financial** capability

The aim of promoting financial capability is to help people become better informed, educated, and confident about money matters. This will help people to take responsibility for their own financial affairs and also play a more active role in the market for financial services. If successful, this approach can have considerable benefits for the social housing sector where the majority of people experiencing financial exclusion live. The challenge for social housing providers is how to integrate simple and straightforward actions that front line housing staff can take as part of their normal day-to-day contact with residents. Financial capability support needs to be embedded as part of core customer services.

The goal is to help residents to budget and manage money, to plan ahead for expenditures, to pay bills – especially priority bills like rent and council tax – and to be able to make informed choices about which financial services are best for them. This preventative approach is likely to reap rewards for both residents and social landlords in the longer term, and can help reduce some of the negative costs for landlords associated with residents getting into debt and tenancies failing.

The Financial Services Authority leads the National Strategy for Financial Capability. This brings together interested parties from the financial services industry, consumer bodies, voluntary organisations, government, and media to find ways to improve the nation's knowledge and understanding of personal finance.

The strategy's vision of achievement is:

“We share a vision of better informed, educated, and more confident citizens, able to take greater responsibility for their financial affairs and play a more active role in the market for financial services.”

Financial health checks and their role in financial capability

There are specified steps you can take to help you identify a resident's current financial position. The starting point is talking to them, either by telephone or face-to-face, and explaining the importance of money matters. Relevant information is then gathered to establish the current financial position, and a decision is made as to what the next steps should be to address the issues in order of priority.

How Change uses financial health checks

The team of staff employed by the Change partnership have found that the use of a 'fact find' questionnaire as part of the free financial health check offered to residents is a particularly useful place to begin. It enables information to be gathered about someone's circumstances. An income and expense statement is then produced together with an action plan. Often an outcome will be to signpost the resident to appropriate service providers, but it could include actions that the resident agrees to take themselves. We have included examples of our work through case studies to highlight various ways to help through using this process (please see Appendix ii).

Advice - money advice

- [What is money advice?](#)
- [What is a financial health check?](#)
- [About signposting and referrals to advice agencies](#)
- [Why signpost or refer for specialist help?](#)

What is money advice?

Many front line staff may come into contact with a resident because of issues regarding debt. The causes could be something like a confusing utility bill, a credit card demand, bank statements with no clear explanation of why charges have been made, or not being in receipt of the right level of income due to under-claiming of benefits and tax credits. Free and confidential money/debt advice is available through a variety of advice providers. Please see the reference section for contact details.

We use a financial health check to assess a person's circumstances, and depending on the information that is obtained, produce an action plan of next steps to take, in which we aim to agree with the resident.

What is a financial health check?

This is a tool we have been using to enable us to collect personal and financial information from a resident. It is used to assess the resident's current circumstances and enables the adviser to diagnose what the key issues are and identify possible options to help deal with these. A simple income and expenditure statement is prepared as part of the financial health check. This also provides an important opportunity for the resident to review their income and expenditure, which may help them to make more informed spending choices in the future and possibly maximise their income where this is feasible.

Lending organisations including banks, building societies, credit unions, and CDFIs do various checks before making any decision about approving a loan. Some prepare a financial statement to see whether a person is going to be able to afford repayments. Going through a financial health check can help someone understand what they can afford, and what a 'surplus' or 'deficit' means. It may help to secure a loan if the process can be worked through and it is clear that there is sufficient income to cover loan repayments.

The Financial Services Authority has a website with an interactive financial health check tool, which provides instant feedback and can help identify a resident's needs.

Please use the following link to access more information

www.moneymadeclear.fsa.gov.uk/tools/financial-health-check.html.

About signposting and referrals to advice agencies

Signposting is when you simply provide the contact details of an organisation that you think can help a resident who will then contact the organisation themselves directly for further help. It is one of the options that may result from your assessment of a resident's current circumstances.

Another potential option is a direct referral. This is when you approach a specialist advice provider on behalf of the resident (with their permission having been obtained beforehand) and make a formal referral with, if possible, a specific appointment for them to speak with an adviser at the organisation.

Please see Appendix iii for the A–Z of Useful Organisations and the Reference Section for local contact details.

Why signpost or refer for specialist help?

Often all that is needed by a resident is basic information and being pointed in the right direction for further help. Some information may be available from your office - a good example is the Basic Bank Account leaflet produced by the FSA. The leaflet can be obtained by calling 0845 606 1234 or downloaded from the FSA website at the following address: **www.moneymadeclear.fsa.gov.uk/tools/publications.html**.

There may be a need for detailed information or help with options from different specialist agencies. In this case, the most helpful thing is for you to signpost or refer the resident to those agencies that you think can most help. This is often best when the resident is motivated and, in your view, able to help themselves with some guidance from you.

In the case of someone who is not so likely to take action themselves and less motivated, it might be unlikely that they will contact the agency themselves. In this case, it may be best if you agree with them that you will contact the agency on their behalf and refer them where possible, making a definite appointment. By doing this, you are improving the chances of the resident accessing the specialist help they need. Of course there will always be circumstances when the resident fails to turn up but you can record that you have offered specialist help in this case.

Banking – Banking

- Bank and building society accounts
- Credit unions
- What prevents people from opening basic bank accounts
- What a bank/credit union account can offer
- How to ensure that everyone is able to benefit from the banking system
- How to reduce the potential of identity theft

Accessing banking services means being able to open an account at a bank, building society, or credit union, and just as importantly, being able to understand and take advantage of the facilities that the chosen account can offer.

Bank and building society accounts

What are they?

The basic benefits to having a bank account includes the fact that they can be used to:

- pay bills;
- receive money – such as a salary or benefits; and
- keep track of where money is going.

They can also earn the owner interest on the money in their account.

What can be done?

The following is some basic information on accounts, which can help when discussing these issues with tenants.

Types of accounts

There are three main types of bank accounts to be aware of:

Basic bank accounts

These are intended for those looking for a straightforward way of managing their day-to-day money. They are a relatively new form of bank account which, since they do not provide credit, will not usually allow the owner to go overdrawn. They also do not normally provide a cheque book or other facilities such as a debit card.

Current accounts

These accounts provide additional facilities such as overdrafts, cheque books and debit cards. When opening a current account, banks run a credit-check. An applicant with a history of debt may not have a sufficiently high credit rating to pass the credit check.

Savings accounts

This type of account is for money savings, although some accounts will allow for income to be paid in directly. Interest is paid on the balance.

Costs

A bank account usually costs nothing, as long as money is not spent in excess of what is banked in the account. For example, going overdrawn or having insufficient funds to cover a standing order or direct debit, for which there are typically charges if they fail.

If there is money in the account, there is usually no charge for any of the services it provides. However, it is important for the resident to be told to double-check this by reading the terms and conditions or asking someone in the bank or building society.

It is also important to remind residents that convenience cash machines such as those inside small shops, on garage forecourts, at railway stations, and in nightclubs may charge around £1.50 each time money is withdrawn from them.

Further information

The Financial Services Authority (FSA) website, www.moneymadeclear.fsa.gov.uk, contains a lot more information on bank accounts, including advice on opening and running an account, a booklet on basic bank accounts and their features, and a very helpful “jargon buster,” which explains the sometimes confusing terms and concepts in an easy to understand way. The FSA also runs a Consumer Helpline on 0845 606 1234.

The availability of a universal, free, and easy to understand bank account is a key government initiative. It considers that a free bank account for all and an understanding of potential benefits emanating from it can have an accumulated positive impact and can eradicate many forms of exclusion.

The government strategy for better access to banking includes:

- Having a basic bank account
- Removing barriers that discourage opening of basic bank accounts
- Ensuring that everyone is able to take advantage of the facilities that banking offer.
- Promoting credit unions

Credit unions

When residents are on a low income and need to borrow a small amount for a short time, you could advise that they look into borrowing from a credit union. Credit unions are financial co-operatives that offer both savings and loans to their members. They are owned and controlled locally by their members. Membership criteria are different for each credit union but are usually determined by where a person lives or works.

Credit unions aim to help people take control of their money by encouraging them to save what they can. Once the resident has a reliable record as a saver, the credit union may allow them to borrow money but will not let them borrow more than they can afford to repay. A credit union may suit the resident where they:

- do not want a bank account;
- have a poor credit record and cannot get a bank account; or
- are not able to save every week or month.

We have included credit union contact details in the toolkit. Please see the local banking and advice and credit sections.

What prevents people from opening basic bank accounts

Credit checks, employment status, and other identification and address confirmation processes pose significant hurdles to people who may not fulfil some or all of the requirement criteria.

A basic bank account offers a simpler route to having a bank account. Most banks would open a basic bank account if the customer can provide two types of documents to confirm their identification and their address.

What a bank / credit union account can offer

A bank account/credit union account can offer you facilities that in turn save both time and money. It can increase someone's chances in the job market, as most employers want to pay wages into a bank account.

The benefit system has moved to direct payment of benefits and pensions into a bank or a post office account, although exceptions can still be made if a person cannot manage a bank account. Most service providers, including utilities companies, give discounts to encourage payments via direct debit.

How to ensure that everyone is able to benefit from the banking system

Research shows that people on a low income pay more for essential services. A large portion of this poverty premium is a result of not being able to utilise the banking system.

Some housing associations have formalised links with banks where banks accept a letter or statement from them as part of the evidence needed to open a bank account.

How to reduce the potential for identity theft

Residents should be advised to check their bank statements regularly and make sure all transactions listed are theirs. They should contact the bank immediately if anything is wrong. All paperwork should be checked and kept in a safe place. Any paper that has personal details on it should be shredded before disposal. Residents should keep passwords and PINs safe, as well as never give personal or account details to anyone who contacts them unexpectedly. More information on identity theft can be found at the Home Office website, www.identitytheft.org.uk.

Credit – Affordable Credit

- [Are there any advantages to using credit?](#)
- [What to consider before taking out credit](#)
- [How to access affordable credit](#)
- [What happens when applying for credit](#)
- [Why credit may be refused](#)
- [Top tips for ensuring a good financial history](#)
- [How to apply for a copy of an individual credit report](#)

Are there any advantages to using credit?

Borrowing money to pay for something allows you to use goods or services now and pay for them at a later date. The main advantage of using credit is that a person can acquire something now while spreading the cost of it over a period of time.

The disadvantages of using credit are that usually more is repaid than was originally borrowed, because the cost of borrowing will include any interest and fees that the lender may charge you.

Developing the habit of saving for something, where possible, will not cost you anything, and it will give you the added benefit of being able to earn interest on your savings.

What to consider before taking out credit

Getting credit can be fast and easy; however, paying it back may be slow and expensive. Before considering any form of credit, it is useful for a resident to complete a personal budget to help them work out:

- How much money is coming into the household;
- How much money is being spent;
- What this money is being spent on;
- Whether the person can afford to meet the repayments; and
- Likely future spending.

Information on how to work out and complete a personal budget is provided in Appendix vii.

There are other important questions to think about, which may help someone to decide whether they will actually get what they want by taking out credit.

- 1) Ask yourself whether you really need the produce or service.
- 2) How much will this credit cost compared to similar deals?

Compare the Annual Percentage Rates (APR). Usually, the lower the APR, the better the deal for you. Be sure of how much money will be paid in total over what period of time (called the 'term'), and look for any other charges that may be included.

- 3) Is the loan secured on your home?

You can only have a secured personal loan if you own a property. The property is used to guarantee the loan. This means that if you can't repay the loan, the lender can sell your home to get its money back.

- 4) Are there any penalty fees?

Read the terms and conditions to see if there are any charges, e.g., if you make a late payment.

- 5) Are all the terms and conditions fully understood?

The credit agreement should always be read through carefully before it is signed. If there is anything unclear, then ask questions and don't sign it until you're satisfied that it's right for you.

- 6) Has anything has been added that was not asked for?

Payment protection is designed to cover repayments in the event of illness or redundancy. Although it may be a beneficial policy to have, it carries certain restrictions. Always check whether this would be of any benefit if a claim had to be made.

How to access affordable credit

For people who do not want to or who cannot access mainstream credit, there are alternative affordable credit providers such as:

- Community Development Finance Institutions provide funds for back-to-work, business purchases, personal loans, and home improvement requirements. Please use the following address to access more information: **www.cfda.org.uk**.
- Credit unions offer loans to their members and encourage people to save what they can and borrow only what they can afford to repay.
- Loans from the Social Fund may be available (subject to qualification). These include crisis loans and budgeting loans. Please use the following address to access more information: **www.direct.gov.uk**

Another option is to consider applying for a grant. This is a sum of money that is given for a specific need or purpose. The money does not need to be repaid.

Grant providers include:

- Grants from EDF Energy Trust, the British Gas Energy Trust, the EOS Foundation and the Anglican Water Trust Fund are available if a resident is one of their customers and is in need, hardship, or other distress.
- Grants from the Social Fund may be available (subject to qualification). These include community care grants, funeral payments, sure start maternity grants, cold weather payments, and winter fuel payments
- Grants to help with business development are available from the government, European Union, Regional Development Agencies, Business Link, local authorities and some charitable organisations. Please use the following address to access more information: **www.businesslink.gov.uk**
- Grants from the Prince's Trust Business Programme provide money and support to help those aged 18–30 start up in business. Please use the following address to access more information: **www.princes-trust.org.uk**
- Grants from the Prince's Trust Development Award provide money to those aged 14–25 with education, training, or employment support needs.

What happens when applying for credit

If a resident decides that borrowing money is what they want to do, then the lender will ask them to complete an application form and may ask a credit reference agency for a copy of their credit report. This will give the lender public information about them (e.g., electoral-roll details), credit account information (such as whether they're up to date with their repayments), and credit checks that other companies have made. The information in the report is used by lenders to create a score that they will use to predict how big a risk they are taking by lending money to a particular resident.

Based on this score, the lender, not the credit reference agency, will accept or decline the application.

Why credit may be refused

There is no such thing as a blacklist. Lenders base their decision on information held by the credit referencing agencies, information provided in an application, and their own internal processes.

If you've been refused a loan or credit, ask the lender for the name and address of the credit reference agency they use. You need to do this within 28 days of being turned down, and the lender must give you the information.

You can write to any credit reference agency, and ask to see the information that they have about you. It usually costs no more than £2 to see your report. Multiple applications for credit over a short period of time could influence the lenders' decision, as it may affect the credit score adversely.

Callcredit Plc, Equifax Plc, and Experian Limited are the three main credit agencies in the UK (contact details can be found in Appendix iv).

Top tips for ensuring a good financial history

Residents should:

- Make sure they are registered on the electoral roll at their current address;
- If they have any loans, hire purchase or credit cards, ensure that repayments are made on time;
- Make sure all arrears are paid off and be prepared to explain any extenuating circumstances on the credit report;
- Check their financial associations and query any that no longer apply; and
- Close all cards and accounts that are no longer in use – lenders take into account available credit, even if it is not being used.

These tips for ensuring that your financial history comes up to scratch were provided by Experian Limited.

How to apply for a copy of an individual credit report

There are two main ways to order a copy of a credit report and a statutory fee of £2 is payable for each application

By telephone:

A credit or debit card is required to pay the fee, and there may be a surcharge of £1.50 for this.

In writing:

Remember to enclose a cheque or postal order with the completed form. The credit report should be received within 7 working days of the application being received.

Please see Appendix viii for a sample credit report and the reference section for contact details for credit reference agencies.

Deposits – Savings

- [Why save](#)
- [What to think about before choosing how to save](#)
- [How to save](#)
- [Other ways to save](#)
- [What is a child trust fund](#)
- [Why act quickly](#)
- [What to do if things go wrong](#)
- [Making a complaint](#)

Why save

Putting a small amount of money away as often as possible is a good way to save for the expensive things that can't be paid for outright. Most people are familiar with the expression “saving for a rainy day.”

Putting money in a financial institution gives you greater security than keeping it in a jar in the kitchen cupboard.

Residents may feel much more secure knowing that they have some money set aside to be used in an emergency. It can also reduce the need to borrow and pay high rates on interest.

What to think about before choosing how to save

- Borrowing money will cost you money, while saving will make you money through the interest you earn.
- Is it preferable to manage an account on-line, in person, or by phone?
- Is it important to have instant access to the money, or can it be tied up for a set term?
- Non-taxpayers can register to have gross interest paid (before tax is taken off). Ask for an R81 form at your bank.
- You may want to seek professional advice from a financial adviser at your local bank or building society.

How to save

It's a good idea to prepare a budget first, (see Reference Section, Appendices vi and vii on how to prepare a budget). When you have worked out how much money you earn and spend and how much you have left over, you can decide on how much you can afford to put towards your savings.

Try to aim for an amount that you can comfortably afford to save regularly. If your savings are in an instant access account, you will be able to get hold of your money whenever you need to, without having to give notice. You will find that the general rule is that instant access accounts pay a lower rate of interest than those that require you to give notice.

You may decide to put some of your savings into a notice savings account. Make sure that you fully understand the terms and conditions, because if you are required to give notice to withdraw money and then don't, you may have to pay a penalty on the money that you withdraw.

Other ways to save

There are also options to save in savings schemes or clubs, which may be run by supermarkets, large retailers, local shops, social clubs and workplaces. Usually, they work by a person saving what they can to buy tokens and then exchanging these for shopping, vouchers, or other goods and services.

These schemes and savings clubs are not covered by the Financial Ombudsman Service or the Financial Services Compensation Scheme.

What is a child trust fund

A child trust fund (CTF) is a savings and investment account for children.

Children born on or after 1 September 2002 will receive a £250 voucher to start their account. The account belongs to the child and can't be touched until they turn 18.

Why act quickly

The longer you leave it before investing your voucher, the more interest you will be missing out on. If you do nothing, the government will invest it for you.

What to do if things go wrong

Banks and building societies in the UK and credit unions in England, Scotland, and Wales are regulated by the Financial Services Authority. Most banks and building societies follow the voluntary Banking Code, which sets out standards for dealing with customers fairly and giving you the information needed to run an account. Copies of this are available at any branch.

The Financial Services Compensation Scheme protects deposits to 100% up to the first £35,000. Please use the following address to access more information: **www.fsa.gov.uk**

Making a complaint

Banks, building societies, and credit unions all belong to an ombudsman scheme and will have an internal complaints procedure. If you would like to make a complaint, find out what the procedure is. Often, you will be asked to put your complaint in writing. Once notified of a complaint, they should investigate and write back with their answer. If you're not happy with the way the firm has dealt with your complaint, you can generally:

- take your complaint to an independent complaints scheme; or
- take your case to court.

For more information, see the FSA's booklet on how to make a complaint at **www.moneymadeclear.fsa.gov.uk/guides.html**.

Education – Financial Capability

- [Why improving financial capability is important](#)
- [How residents will benefit](#)
- [Why budgeting is so important](#)
- [Making the most of a limited income](#)
- [Saving money on fuel bills](#)
- [Save money on purchases](#)
- [Specialist sources of advice](#)
- [Financial reasons to make a will](#)
- [Why making a will is important](#)
- [Is it necessary to use a solicitor?](#)
- [Available training – for staff](#)
- [Available training – for residents](#)
- [How to use this information](#)

Why improving financial capability is important

Did you know that landlords who provide specialist guidance on welfare benefits and debt management, or wider financial inclusion measures, are able to demonstrate significant success in preventing and controlling arrears (Housing Association Rent Income, The Audit Commission, May 2003)?

Many residents just manage to pay their rent and other household bills and expenses. Any small change of circumstances can tip them towards financial difficulties.

You can help them reduce their exposure to financial risk by showing them how to plan ahead. Knowing what to do, where to go, and what information to look for will equip your residents with the ability to increase their financial capability.

How residents will benefit

- By planning ahead effectively
- By making better product choices
- By saving themselves substantial sums of money
- By protecting themselves against exposure to financial difficulties
- By reducing their chances of taking greater financial risks
- By having a better understanding of the basic financial products and services

Why budgeting is so important

The importance of budgeting lies in controlling spending so that available money can go further and can cover all priority bills. This can be achieved by helping residents take a careful look at the money coming in and the money going out in a typical week or month. This helps to decide spending on the things that are key priority expenses and to minimise spending on things that are not so important. Budgeting can also help to plan for future events, such as Christmas and birthdays, and to replace household items, for example. By being more in control of money, residents will be helped to avoid getting into unmanageable debt and will thus be able to make better financial decisions.

The Financial Services Authority website has a budgeting tool that can help with calculating income and expenses. Please use the following link to access more information: www.moneymadeclear.fsa.gov.uk/tools/budget_calculator.html.

We have included the record sheets that we use to help residents, such as the daily record of spending sheets and Personal Budget Log in Appendices vi and vii. These can be used to guide a resident to examine their outgoings in detail for a period, using the daily record of spending sheets, and then produce a new personal budget to control spending by using the Personal Budget Sheet.

Making the most of a limited income

Good budgeting skills are particularly important for our residents, as over 60% are typically receiving state benefits and/or claiming housing benefit.

Maximising income is of importance to all households, whether retired, working or looking for work, single, or married with dependant children. People who are not working or families in receipt of benefits can access a benefit check service from their local Jobcentre Plus to see if they are receiving all of their entitlements. Housing providers can purchase a Benefits Calculator, e.g., 'Ferret.' This is a software system that calculates the type and amount of benefit an individual is eligible for and entitled to claim. Check with your employing organisation if they already have access for their staff to use this kind of tool.

Those who are working can also find out if they are paying the right amount of tax and are receiving the right level of tax credits. If you are unsure about the level of tax someone should be paying or if they may qualify for tax credits, then Her Majesty's Revenue and Customs (HMRC) department can help (see Appendix iii for details).

Saving money on fuel bills

Studies show that people who can least afford to, pay the most for their essential bills. The National Housing Federation is leading a national campaign calling for equitable billing strategy, as at present many residents are paying more for their fuel bills compared to others not in social housing. This extra burden mainly falls on those who do not pay their bills via direct debit. Fuel costs can be reduced by opening an appropriate bank, building society, or a credit union account and paying in future by direct debit. There are also a number of fuel cost comparison websites that will provide useful information and help make a switch to a cheaper supplier.

Save money on purchases

Saving on everyday purchases as well as on large household items is very important, especially when cash is not available to make an outright purchase. One way to save money is to buy household furniture, white goods, and things like paint directly from a furniture reuse project, which can reduce the cost substantially.

Specialist sources of advice

There are specialist organisations that have the capacity to go into further depth with specific issues and give advice that is tailored to an individual's circumstances. This advice could be about debt issues, claiming benefits, or energy costs. Debt advice organisations, for example, provide intensive individual casework, usually on a face-to-face basis and see it through to a resolution that could take several months. Furniture reuse projects provide a specialist service by renovating used furniture and white goods and offering these at a cheaper price compared to high street stores or credit purchase companies.

(Please see Appendix iii for the A–Z of Useful Organisation and the Reference Section for local contact details.)

Financial reasons to make a will

When someone dies without leaving a will, their assets may not be distributed according to their wishes. They may be divided up according to the rules of law, and people that the deceased would want to receive their inheritance, may not receive it.

Why making a will is important

- The individual and not the law can decide how the assets are divided;
- If you are not married, a partner will not automatically inherit the assets;
- It may be possible to reduce the amount of tax payable on the inheritance if advice is taken in advance and a will is made;
- If there are children, a will should definitely be made so that arrangements can be made if either one or both parents die; and
- If the person's circumstances have changed, they can ensure their money and possessions are distributed according to their wishes. If they re-marry or enter into a registered civil partnership, this will make any previous will invalid.

Is it necessary to use a solicitor?

It is generally advisable to use a solicitor or to have a solicitor check a will that has been drawn up because it is easy to make mistakes. If there are errors in the will, this can cause problems after a death. Sorting out misunderstandings and disputes may result in considerable legal costs, which will reduce the amount of money in the estate.

There is no need for a will to be drawn up or witnessed by a solicitor. If a person wishes to make a will themselves, they can do so. However, they should only consider doing this if the terms of the will are going to be straightforward.

Available training

For staff

As you have more contact with residents than any other staff in the social housing sector, the aim is for you to recognise those residents who could benefit from jargon-free and clearly written information about financial products and services.

- Many staff will have already attended one of the frontline staff financial awareness training sessions delivered by Change in association with Direct Debt Line or ELFI (East London Financial Inclusion)
- The Department for Work and Pensions “now let's talk money” campaign offers courses and seminars to give you information and resources to help you help your residents become more financially capable.
- If you work with residents in Newham, the Social Regeneration Unit provides free training, information, and advice to help you address the issues around financial capability that affect your residents.
- Child Poverty Action Group (CPAG)-run training courses keep you up to date with developments in social security and tax credits to help you keep your residents fully informed.

Please see Appendix v to understand some of the jargon used within the financial sector.

For residents

More than ever, residents are being asked to take responsibility for their own financial decisions. Many find this daunting and confusing, particularly if they are already struggling to manage their household and day-to-day living commitments.

- Change has delivered a number of workshops for Creekside, Deptford, and Crawley Foyer residents. These have included Basic Budgeting, which looks at introducing young people to the notions of basic money skills, and a Moving On workshop, which is designed for those making the move into independent mainstream living
- Services Against Financial Exclusion (SAFE) is a project dedicated to providing services to support those on low incomes to manage their money more efficiently
- Capitalise is a London-wide debt advice partnership that aims to improve people's capacity to manage their debts by enabling them to take control over their finances and make informed choices in the future.

How to use this information

You can let your residents know that there is training and information available by giving residents contact details of these organisations (see the Reference section).

how **you** can help

- How you can help
- Identify the level of need
- Scenario one
- Scenario two
- Scenario three
- Scenario four
- Scenario five
- Scenario six

When talking to residents, there will always be an opportunity to consider whether there is a way you can offer to improve their situation. The scenarios in this section are all examples of a resident's situation. You will see that in many cases, residents may not initially ask for your help. This may be because they are not informed about what help is available, but it is more likely that they are unaware that they may benefit from your help.

Firstly, you may find it useful to ask yourself certain key questions. This should help you get a clearer picture of any support you can offer.

For instance:

1. Is there a financial problem
(e.g., are they claiming the correct – and all – benefits they are entitled to)?
2. Identify the level of need
3. What do I think the problem is and what was the cause?
4. Can I explain this to the resident and will they understand?
5. Do they genuinely need help?
6. Can I do anything to help?
7. Would they welcome this help?

If the answers to questions 1, 4, 5, 6, and 7 are yes, then the resident could benefit from your intervention.

Secondly, you need to consider three **‘What’** questions

- What is the problem?
- What were the causes?
- What can be done to resolve the problem?

Identify the level of need

This section uses six scenarios to consider different circumstances your residents may find themselves in. It will show you how to identify their level of need and give you a clear picture of what you could do to help to deliver a first class, all-round quality service. This section has been designed to allow you to address your residents’ financial needs at different levels:

Resident circumstances	Your Approach to Help
Low Level of need	
Managing on their current income and may feel that they do not need any help or support.	Provide basic information to preparing them with the knowledge on where to go for help and support should their circumstances change in the future.
Medium level of need	
Finding it increasingly difficult to cope financially; having bills and creditors that they are paying but feel that it is a struggle to continue to do so. They are continually making ends meet and are very aware that they are using all their income to pay bills and have no excess money in case of emergencies. It would not be long before they start to miss repayments and do not know what to do.	Provide contact details of the appropriate organisation that will assess their situation and find a way forward.
High level of need	
Have bills and creditors with which they are struggling or are unable to pay and are falling deeper and deeper into debt. A familiar pattern may include multiple missed repayments on utility bills, rent arrears, council tax arrears, personal loans, and credit cards.	Provide them with contact details of a specialist debt service that is able to offer them an alternative.

Scenarios

These scenarios are set out as possible sequences of events. There are two examples for each level of need: low, medium and high. The approach to the type of help that you can offer is colour-coded in line with the A, B, C, D, and E format. The scenarios take you through the process of viewing each situation using the following steps:

- A typical contact you may have with a resident
- Key questions you should ask yourself
- The three 'what' questions
- Identify which level of need your resident's circumstance is in
- The approach you should adopt to help
- See how many different ways you are able to help the resident to become financially capable.

In each instance, you will be required to see beyond the obvious and look for suitable opportunities to offer help. Although the boundaries between some areas may be clearer than others, this is a general guide.

Areas of financial capability



Scenario One

Read the following scenario and ask yourself the questions listed below.
Try to think of some answers before turning the page.

Mrs.A visits the office to inform you that her bath is broken and she wants someone to repair it. It later emerges that she has mild arthritis and has difficulty holding most items with a firm grip; thus, she drops things easily, and this explains how the bath became cracked.

She continues to explain her condition – telling you that this seemed to develop suddenly. She has visited the doctor, who has confirmed the early onset of mild arthritis, which will probable worsen over time.

Mrs.A works full-time and has concerns for her future as she realises that she may have to stop working altogether, especially as this was much sooner than she had expected.

Mrs.A is accepting of her situation and would really like you to let her know how soon Maintenance and Repairs can visit her to conduct the repairs.

Although Mrs.A believes that the only help she needs from you is maintenance and repair, there are several other ways in which you can help.

Questions to ask yourself:

1. What are the resident's main concerns?
2. What do you feel are their main issues?
3. What would happen if...?
4. What do you think you could do to help?

From Mrs.A's circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.

Scenario One – level of need: **MEDIUM**

What would happen if?	Suggested answers	Recommended signposting and referrals
Mrs.A continued to drop small items that she found difficult to hold?	There is a possibility that many of her possessions would get damaged or broken.	<p>Contents Insurance</p> <p>There are various types of policies available, giving the option of insuring all personal possessions up to a specific amount, or replacing them at their present day value. It is residents' responsibility to insure the contents and possessions of their home. The landlord has a duty to insure the structure of the building only.</p> <ul style="list-style-type: none"> • Visit www.moneysavingexpert.co.uk or www.confused.co.uk or www.ucompare.co.uk <p>Find out if your Housing Association runs an insurance with rent scheme.</p>
Mrs.A dropped something of value to her?	The broken item may be irreplaceable due to its age, the replacement value, or the fact that it is a treasured possession.	Accidental damage is an optional contents insurance extra that will cover insured items in the event that they were damaged by accident. Verify details with individual insurance companies.
Mrs.A lost her grip on the banister at home while she was descending the stairs?	This could result in a nasty fall or cause Mrs.A serious injury.	<p>Support groups or organisations. They will advise Mrs.A on safety techniques, how to live with the condition, and put her in touch with other people who have this in condition.</p> <ul style="list-style-type: none"> • Contact the Disability Rights Commission on 08457 622633 or visit www.drc.org.uk • Visit www.rheumatology.org.uk or telephone 020 7842 0900 or Visit www.surgerydoor.co.uk or telephone 01285 657516
Mrs.A's condition deteriorated at a faster rate than she expected?	Emotionally, psychologically, or physically, she could be unprepared for this change.	<p>Support groups in Section 3 above.</p> <ul style="list-style-type: none"> • Find out what activities are run by the housing association.
Mrs.A could no longer work at all?	There could be a major loss of income and possible loss of contact with friends and colleagues made at work.	<ul style="list-style-type: none"> • Age Concern on 0800 009 966 • SAFE on 020 7247 6943
Mrs.A needed some alterations to be made around her home to allow her to live more easily with her condition?	Although necessary, this could prove to be expensive.	<p>DWP for assessment of all grants and benefits available.</p> <ul style="list-style-type: none"> • Contact Disability Benefits Enquiry Line on 0800 88 22 00 • Contact Disability Living Allowance and Attendance Allowance helpline on 0845 712 3456 <p>Go to www.dwp.gov.uk</p>
Mrs.A found it increasingly more difficult to leave the house?	Mrs.A would become a social recluse in need of professional support.	Support groups in Section 3 above.

Scenario Two

Read the following scenario and ask yourself the questions listed below.

Try to think of some answers before turning the page.

Mr. & Mrs. B have been married for 6 years and have a 2-year-old son. They have been residents for 5 years and have always paid the rent regularly each month. They are both employed, but Mrs. B works part-time. Mrs. B contacted you after she found a missed payments letter.

Mrs. B explained that she was unaware of the arrears, as the rent has always been paid from her husband's account. She then went on to explain that she has found this letter with numerous letters detailing missed payments on credit cards and personal loans that she knew nothing about. She was very concerned about the amount of arrears and wanted to know what her options are.

She wanted to pay an extra amount to clear the rent arrears but did not know exactly how much she could afford to pay since she had discovered these other debts.

She went on to mention that last night, she confronted her husband and he refused to discuss it, which led to an argument. She tried again this morning but he was adamant and left for work early. She no longer wanted to discuss this with him as it caused serious arguments.

Mrs. B is confused and does not really know what she should do next.

There are several other ways in which you can help Mrs. B.

Questions to ask yourself:

1. Why do you think the resident contacted you?
2. What would happen if....?
3. What do you think you could do to help?

From Mrs. B's circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.

Scenario Two – level of need: HIGH

What would happen if?	Suggested answers	Recommended signposting and referrals
Mr. B continued to refuse to discuss this with his wife?	Their financial difficulties would continue to escalate.	<ul style="list-style-type: none"> • Consumer Credit Counselling Service on 0800 138 1111 for budgeting and debt management advice. Or visit www.cccs.co.uk • National Debt line on 0808 808 4000 for debt counselling services. • Citizens Advice Bureau on 02 7833 2181 • Capitalise on 020 7089 9513 for face-to-face confidential and independent money advice in the London area.
There were other serious matters that Mr. B has kept secret from his wife?	This would prove to be a great strain on their relationship and marriage.	<ul style="list-style-type: none"> • Relate on 0845 130 4016 or visit www.relate.org.uk
Relationship breakdown	Creditors may chase	<ul style="list-style-type: none"> • National Debt Line as above • Citizen Advice Bureau as above • Consumer Credit Counselling Service as above
Mrs. B made a commitment to repay the arrears without having considered how much she could actually afford?	Mrs. B could make a commitment that she could not realistically afford to repay.	<ul style="list-style-type: none"> • Shelter on 0808 8004444 for advice on rent arrears • Christians Against Poverty on 01274 760 720 • Community Legal Service on 0845 345 4345
Mrs. B discovered the gas, electricity, and water bills had not been paid?	The gas and electricity companies could eventually disconnect their supply if the bill remains unpaid. Since June 1999, water companies are no longer allowed to disconnect domestic water services due to arrears.	<ul style="list-style-type: none"> • EDF Energy Trust for financial assistance at www.energytrust.org.uk • EOS Foundation at www.eosfoundation.org.uk • Energy Trust Advice Centre on 0800 512 012

Scenario Three

Read the following scenario and ask yourself the questions listed below.
Try to think of some answers before turning the page.

Miss A happens to pop into the office to give you a copy of some paperwork that you have requested. During your conversation, she mentions that she has been out and about all day and is looking forward to putting her feet up with a hot cup of tea when she gets home.

She continues, telling you that she has been standing at the queue in the post office to pay some bills. She does not enjoy doing this, but has no choice, as she has to pay her bills every Wednesday. She says that not only does she have to wait so long in the queue, but she also has to pay for the privilege of doing it. It costs £4 for every bill she pays.

As far as Miss A is concerned, everything is OK.

Miss A is paying for a service that is available free of charge. She is quite happy with the way things are, but you can make things even better and save her an unnecessary cost.

Questions to ask yourself:

1. Why does Miss A think everything is OK?
2. What would happen if....?
3. What do you think you could do to help?

From Miss A's circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.

Scenario Three – level of need: LOW

What would happen if?	Suggested answers	Recommended signposting and referrals
Miss A continued to pay her bills this way?	This would prove to be very expensive. It is also unnecessary, as there are alternative ways to pay bills for free.	<ul style="list-style-type: none"> • www.moneysavingsexpert.co.uk
Miss A couldn't make it to the post office as she was unwell that week?	She could fall into arrears with her payments.	<ul style="list-style-type: none"> • Capitalise on 020 7089 9513
Miss A found out how much money she could save by paying bills by direct debit?	She would be very pleased.	<ul style="list-style-type: none"> • Hand out the FSA booklet – No selling. No jargon. Just the facts about basic bank accounts
Miss A had never thought to consider whether she was using the cheapest provider for her gas, electricity, and telephone services?	She could benefit from saving money on her fuel bills by reviewing all available options.	<ul style="list-style-type: none"> • EDF Energy Trust Advice Centre on 0800 512012
Miss A saved money on her utility bills?	She would have more disposable income available.	<ul style="list-style-type: none"> • Visit www.moneysavingsexpert.co.uk • www.uswitch.com • www.which.co.uk
Miss A wanted to know how to use less energy?	She would conserve energy by using her appliances differently.	Specialist sources of advice <ul style="list-style-type: none"> • www.direct.gov.uk/en/environmentandgreenerliving

Scenario Four

Read the following scenario and ask yourself the questions listed below.
Try to think of some answers before turning the page.

During a new tenancy signing while you are providing general information related to the property, Ms. E mentions that previously her ex-partner used to deal with all issues relating to rent and benefits.

She also says that since their separation, she is responsible for her two young children, and it has been difficult to keep up with the day-to-day expenses, as well as paying all the bills. At the moment, she does not have any debts or outstanding bills.

This is a new tenant and although she has no tenancy issues, from her conversation you can see that there are a number of reasons why it would be beneficial for her to have some advice now. This would ensure that she starts her new tenancy as problem-free as possible.

Questions to ask yourself:

1. What are the underlying concerns Ms. E has expressed?
2. What do you feel the main issues are?
3. What could happen if no intervention is taken?
4. How can you help to prevent any problems arising?

From Ms. E's circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.

Scenario Four – level of need: **MEDIUM**

What would happen if?	Suggested answers	Recommended signposting and referrals
Ms. E does not claim her housing benefit on time?	Housing benefit payments could be delayed, resulting in accumulating rent arrears.	<ul style="list-style-type: none"> • Provide a Money Advice Pack. This has information on claiming benefits • Local Jobcentre Plus on 0845 6060 234 office and ask for Housing Benefit (HB) advice • Local DWP for a claim form • Shelter – they provide help and assistance with rent arrears and housing benefit problems. Telephone 020 7014 1540 • Or visit www.shelter.org.uk
Ms. E does not know about other benefits that she may be entitled to?	She could fall behind in paying her bills and struggle on her existing income.	<ul style="list-style-type: none"> • Confirm whether she is in receipt of all of her benefit. To check eligibility, provide HMRC tax credit no. 0845 300 3900
Ms. E does not have a bank account?	She will not be able to pay by direct debit and would not benefit from any of the discounts offered.	<ul style="list-style-type: none"> • Provide Money Advice Pack For more information, on ways to pay bills and opening a bank account.
Ms. E gets involved with local support organisations?	She will get support from others in similar situations.	<ul style="list-style-type: none"> • If her children are young, then Sure Start can help with various social and educational needs. Sure Start on 0870 000 22 88 • Contact Gingerbread on 0800 0185026 • Or visit www.gingerbread.org.uk
She can claim child support from her ex-partner?	If successful, it can increase her income.	<ul style="list-style-type: none"> • Contact Citizens Advice Bureau on 020 7833 2181 to find out your local Citizen Advice office. • Child Support Agency on 08457 133 133 for eligibility information.

Scenario Five

Read the following scenario and ask yourself the questions listed below.

Try to think of some answers before turning the page.

Mr. and Mrs. S call you with reference to their earlier request for some repair work in their kitchen and will need to buy some new appliances once the work is completed. You had informed them that the work they require was not covered by the housing association and they would have to arrange to pay for that work themselves.

Mrs. S is in receipt of Disability Living Allowance and Mr. S is unemployed. They were expecting the landlord to pay, as they could not afford to do the job themselves. They don't know what to do next, as they consider the repairs are essential.

Is there any way you can help so that they are able to complete the work?

Questions to ask yourself:

1. What are their expectations?
2. What are their needs?
3. What would happen if?
4. How can you help them?

From Mr. and Mrs. S's circumstances, what level of need would they be in?

Now turn the page and read about some of the options that may be available.

Scenario Five – level of need: HIGH

What would happen if?	Suggested answers	Recommended signposting and referrals
Mr. and Mrs. S are unsure of what home improvement work they are allowed to do within the confines of the tenancy?	They may decide not to do the work when it is necessary that it gets done.	<ul style="list-style-type: none"> • Their Housing Association Tenancy Support Officer, who can explain the type of lease that they have and any restrictions.
They have no funds to do the home improvements?	The repair situation can get worse and their quality of life may suffer as a result.	<ul style="list-style-type: none"> • As they are in receipt of various benefits, they may qualify for a grant or a loan from the Social Fund. Contact the local Jobcentre plus, since it provides this service.
They found out they could buy discounted appliances from a London Furniture Reuse Network (LFRN)?	Happy – as they could get what they need cheaper than at high street shops.	<ul style="list-style-type: none"> • The local LFRN • Local Charity Shop to purchase cheaper goods and furniture

Scenario Six

Read the following scenario and ask yourself the questions listed below.

Try to think of some answers before turning the page.

Ms. C has been a resident for several years. She lives with her daughter and is in full-time employment. She always paid her rent regularly until last month when she missed her payment.

She calls to ask if she could repay this over the next few months. As this was the first time, you agree to the reschedule. While you are working out the details, she tells you that this came about because one of her credit card companies had demanded an immediate repayment. She unknowingly exceeded her credit limit.

She further informs you of other credit cards and catalogues that she is paying off. She was managing the repayments, but this time was not able to pay the rent as well as this extra demand from the credit card company.

Ms. C has fallen into rent arrears but believes she can manage. Although you have remedied the immediate problem, there are ways you can help to prevent her falling further into debt.

Questions to ask yourself:

1. What caused the missed rent payment?
2. What do you feel the main issues are?
3. Does the resident understand the need to prioritise priority debts (e.g., rent) over non-priority debts (e.g., credit cards)?
4. What could happen if no action is taken?
5. How can you help to prevent any further problems arising?

From Ms. C's circumstances, what level of need would she be in?

Now turn the page and read about some of the options that may be available.

Scenario Six – level of need: LOW

What would happen if?	Suggested answers	Recommended signposting and referrals
Ms. C has other creditors demanding payments?	Possibly more missed payments on her rent increasing the possibility of her not being able to pay her debts.	<ul style="list-style-type: none"> • Shelter for advice on rent arrears on 0808 800 4444 • Capitalise for money management advice on 020 7089 9513
Ms. C falls further into rent arrears?	Specialist Advice	<ul style="list-style-type: none"> • Consumer Credit Counselling Service 0800 138 1111 for budgeting and debt management advice visit www.cccs.co.uk • National Debtline on 0808 808 4000 for debt counselling services • Citizens Advice Bureau on 02 7833 2181

reference section

- What is a decision tree?
- Using this decision tree
- The decision tree in practice

Assessing need and identifying sources of help

What is a decision tree?

A decision tree is a visual aid to help you make a decision where a lot of information needs to be taken into account. It is used to identify the strategy most likely to reach a goal. A decision tree provides an effective structure in which alternative decisions and the implications of taking those decisions can be laid down and evaluated.

Using this decision tree?

This decision tree is designed for you to use on a day-to-day basis. It is a quick way of taking you through the tools we have presented in this toolkit.

To re-cap:

Firstly:

Identify the three 'what' questions:

- **What** is the problem?
- **What** were the causes?
- **What** can be done to resolve the problem?

Secondly:

Identify which level of need the resident has:

Low Level

Medium Level

High Level

Thirdly:

The approach you should adopt to help:

The decision tree includes some suggested organisations where more specialised help may be available. The three sections of the decision tree are highlighted using different colours.

The organisations you may be able to signpost or refer residents to, are grouped according to the type of services they offer using the 'ABCDE' framework for areas of financial capability. Some organisations, like Citizens Advice, cover more than one service area; hence, they may appear under more than one heading. The following colours are used to group the organisation details later on in this section.

Advice

Banking

Credit

Deposits/Savings

Education

The decision tree in practice – an example

Miss G is a new resident with no history of previous rent arrears. She is employed, has her salary paid into a bank account, and is excited at the prospect of moving into her new home.

Miss G could be best categorised as having a low level of need. Although she has a bank account, she could also benefit from buying furniture at discounted prices, information on how to work out and manage a budget, opening a saving account, and reducing the cost of her household bills.

Decision tree to identify and assess the level of need

The Three What's

What is the problem?

What were the causes?

What can be done to resolve the problem?

Low Level

Residents Circumstances may be:

- New tenants
- Does not have a bank account
- Buying furniture cheaply
- Interested in budgeting advice
- Wishes to start saving
- Reducing energy consumption

Medium Level

Residents Circumstances may be:

- Single or a few missed payments on rent and essential bills
- Addition to the family
- Death in the family
- Illness / accident
- Job loss

High Level

Residents Circumstances may be:

- Substantial arrears
- Not kept to the agreement
- Summons to a court
- Visited by bailiff

Your Approach to Help

Your Approach to Help

Your Approach to Help

Money Advice Pack	London Furniture Reuse Network	Change - Budgeting Advice	Citizens Advice Bureau	Citizens Advice Bureau	Shelter - Housing Advice
Change - Budgeting & Fact Find	Credit Union Accounts	Citizens Advice Bureau	Change - Building Advice	Capitalise Debt Advice	Consumer Credit Counselling Service
Energy Savings Trust	Bank Accounts	Credit Union - Local	Credit Union - Local	Crisis Fund - Jobcentre Plus	Local - Debt Advice
Maximise Income - Jobcentre Plus	Post Office Card Accounts	Budgeting Loan - Jobcentre Plus	Credit Union Saving Accounts	Credit Union - Local	Citizens Advice Bureau
Change - Workshops for Fover Residents	Credit Union Saving Accounts	Energy Savings Trust	Local - Debt Advice		

Directory of services by area

Advice (London-wide)

Benefits, Tax Credits, and Savings Schemes

Pension Service	0845 60 60 265
Jobcentre Plus	0800 055 6688
Disability Benefits Helpline	08457 123 456
Carer's Allowance Unit	01253 856 123
Child Benefits Office	08453 021 444
Tax Credit Helpline	0845 300 3900
Child Trust Fund Helpline	0845 302 1470
National Savings Helpline	0845 964 5000
Winter Fuel Payment	08459 151 515

Debt Advice and Consumer Helplines

Consumer Credit Counselling Service	0800 138 1111
Consumer Direct	0845 404 0506
National DebtLine	0808 808 4000
Capitalise	020 7392 2953
FSA Consumer Helpline	0845 606 1234
Financial Services Authority	www.fsa.gov.uk 0845 606 1234
Financial Ombudsman Service	www.financial-ombudsman.org.uk 0845 080 1800
Experian (Credit Reference Agency)	www.experian.co.uk 0800 656 9000
Equifax (Credit Reference Agency)	www.equifax.co.uk 0870 010 2091

Utility Companies and Energy Savings Advice

Energy Watch	www.energywatch.org.uk 08459 06 07 08
Home Heat Helpline	www.homeheathelpline.org 0800 33 66 99
Energy Savings Trust	www.energysavingstrust.org.uk 0800 51 20 12
EDF Energy Trust	www.energysavingstrust.org.uk 0800 51 20 12
Atlantic Electric and Gas	www.atlanticeg.co.uk 0800 622 838
British Gas	www.britishgas.co.uk 0845 600 1935
EDF Energy	www.edfenergy.com 0800 269 450
NPower	www.npower.com 0808 172 6999
Powergen	www.powergen.co.uk 0500 20 10 00

Other Numbers

Association of British Credit Union Ltd – ABCUL	0161 832 3694
Age Concern	020 8765 7200
Smoking Quitline.....	0800 00 22 00
Gamblers Anonymous	020 7384 3040
Alcoholics Anonymous	01904 644026
NHS Direct.....	0845 4647

Banking (London-wide)

High Street Banks / Building Societies

Abbey National	www.abbey.co.uk	0870 607 6000
Royal Bank of Scotland	www.rbs.co.uk	0808 100 3081
NatWest	www.natwest.com	0800 200 400
Yorkshire	www.ybonline.co.uk	0800 587 5000
HSBC	www.hsbc.co.uk	0845 600 2290
Nationwide	www.nationwide.co.uk	0800 302010
Lloyds TSB	www.lloydstsb.com	0845 3 000 000
Barclays	www.barclays.co.uk	08457 555555
Alliance & Leicester	www.alliance-leicester.co.uk	0800 0686069
HBOS	www.halifax.co.uk	08458 505525
Co-operative Bank	www.cooperativebank.co.uk	08457 212 212

Credit (London-wide / Regional)

Community Development Finance Initiatives and Other Organisations

South Coast Money Line 0845 389 94949
 South Coast Money Line offers personal / business loans and advice in the Southampton and Portsmouth Area.

Fair Finance 0207 780 1777
 Fair Finance provides personal/business loans and advice for anyone living or working in Tower Hamlets, Hackney or Newham.

Student Finance Direct 08456 077 577

Career Development Loan 0800 585 505

Adult Learning Grant advice 0800 100 900

Please refer to your local area section for credit union contacts.

Deposits / Savings (London-wide)

High Street Banks / Building Societies

National Savings & Investments 0845 964 5000

Post Office 08457 22 33 44

Child Trust Fund 0845 302 1470

Please refer to your local credit union or bank For more information, on savings.

Education (London-wide)

Please refer to the Education section.

Advice (Local)

North London

Citizen Advice Bureaux – CAB

Brent - C/O Brent CAB

270-272 High Road
Willesden
London, NW10 2EY
T: 0845 050 5250

City of London

32 Legate Hill
London
EC4M 7DR
T: 020 7236 1156 F: 020 7329 4547

Enfield

10 Little Park Gardens
Enfield, Middlesex, EN2 6PQ
T: 0870 126 4664 F: 020 8364 5644

Enfield - Town Hall

Green Lanes
Palmers Green
London N13 4XD
T: 0870 126 4664 F: 020 8447 9343

Haringey

14a Willoughby Road
London N8 0JJ
T: 0870 126 4030 F: 020 8374 0527

Haringey - Hornsey Town Hall

The Broadway
London N8 9JJ
T: 0870 126 4030 F: 020 8374 2646

Haringey - Tottenham Town Hall

Town Hall Approach Road
London N15 4RY
T: 0870 126 4030 F: 020 8376 0909

Islington

The Advice & Learning Centre
86 Durham Road
Finsbury Park
London, N7 7DU
T: 0870 751 0925 F: 020 7561 7475

Westminster

140 Tachbrook Street
London SW1V 2NE
T: 0870 126 4040 F: 020 7233 7854

Westminster

441 Harrow Road
London
W10 4RE
T: 0870 126 4040 F: 020 8964 0726

North London

Furniture Reuse Centres

Furnish –

Brent

Unit 20

Mitre Bridge Ind Est, Mitre Way

London W10 6AU

T: 020 8969 3332 F: 020 8969 3339

www.stayingput.co.uk/furnish

furnish@sbha.co.uk

Restore –

Enfield

Unit 18, Ashley Road

Tottenham, London N17 9LJ

T: 020 8493 0900 F: 020 8493 010

www.restorecommunityprojects.org

info@restorecommunityprojects.org

Restore –

Haringey

Unit 18, Ashley Road

Tottenham, London N17 9LJ

T: 020 8493 0900 F: 020 8493 0109

www.restorecommunityprojects.org

info@restorecommunityprojects.org

Homestore –

Islington

Unit 2 Maryland Ind Estate

26 Maryland Rd

Stratford, London E15 1JW

T: 020 8519 6264

www.quakersocialaction.com/homestore

homestore@qsa.org.uk

Forest Recycling Project –

Walthamstow

2C Bakers Avenue

Walthamstow

London E17 9AW

T: 020 8539 3856

www.frponline.org.uk

Other advice organisations –

Please refer to London-wide
Advice section.

Banking (Local)

North London

Credit Unions

Camden

Camden Plus Credit Union Ltd

Kingsgate Community Centre

107 Kingsgate Rd

London NW6 2JH

T: 020 7372 5878

Finchley

Finchley Credit Union

Green Man Community Centre

Strawberry Vale

East Finchley

London N2 9BA

T: 0208 883 4916

Enfield

Edmonton Credit Union

14 South Mall

London N9 0TN

T: 020 8855 4344

Enfield

North London Enterprise C U Ltd

3 George Mews

Enfield, Middlesex

London EN2 6JL

T: 020 8366 8244

www.enterprisecreditunion.co.uk

For information on banks and building societies please refer to London-wide banking section.

Credit (Local)

North London

Credit Unions

Camden

Camden Plus Credit Union Ltd

Kingsgate Community Centre

107 Kingsgate Rd

London NW6 2JH

T: 020 7372 5878

Finchley

Finchley Credit Union

Green Man Community Centre

Strawberry Vale

East Finchley

London N2 9BA

T: 0208 883 4916

Enfield

Edmonton Credit Union

14 South Mall

London N9 0TN

T: 020 8855 4344

Enfield

North London Enterprise C U Ltd

3 George Mews

Enfield, Middlesex

London EN2 6JL

T: 020 8366 8244

www.enterprisecreditunion.co.uk

Deposits / Savings (Local)

High Street Banks / Building Societies

Please refer to your local credit unions and London-wide banking section

Education (Local)

Please refer to London-wide education section.

Advice (Local)

East London

Citizen Advice Bureaux

Barking

55 Ripple Road

Barking

Essex IG11 7NT

T: 020 8594 6715 F: 020 8591 0440

Havering

7-9 Victoria Road

Romford

Essex RM1 2JT

T: 0870 120 4200 F: 0170 873 9319

Barking

339 Heathway

Dagenham

Essex RM9 5AF

T: 020 8594 6715 F: 020 8593 2511

Havering

59a Billet Lane

Hornchurch

Essex RM11 1AX

T: 0170 844 5983

Hackney

236-238 Mare Street

Hackney

London E8 1HE

T: 0870 126 4013 F: 020 8985 0462

Newham

Stratford Advice Arcade

107-109 The Grove

Stratford E15 1HP

T: 0870 126 4097 F: 0208 536 1622

Hackney

491-493 Kingsland Road

Dalston

London E8 4AU

T: 0870 126 4013 F: 020 7249 7699

Redbridge

Broadway Chambers

2nd Floor, 1 Cranbrook Rd

Ilford, Essex IG1 4DU

T: 0870 126 4140 F: 020 8514 5700

Tower Hamlets

Unit 32

Greateorex Street

London E1 5NP

T: 0870 126 4014 F: 020 7375 2256

Waltham Forest

167 Hoe Street

Walthamstow

London E17 3AL

T: 0870 1264 026

Tower Hamlets

86 Bow Road

London E3 4DL

T: 0870 126 4014 F: 020 8981 8761

Waltham Forest

Greater London House

547-551 High Street

Leytonstone

London E11 4PB

T: 020 8988 9620 F: 020 8558 7911

Other organisations**Waltham Forest**

East London Financial Incusion Unit - ELFI

1st Floor, 1 Water Lane

Stratford E15 4LU

T: 020 8555 8630

East London

Furniture Reuse Centres

Barking

Homestore

Unit 2 Maryland Ind EST

26 Maryland Rd

Stratford

London E15 1JW

T: 020 8519 6264

www.quakersocialaction.com/homestore

homestore@qsa.org.uk

Hackney

Morph

19-23 Kingsland Road

London E2 8AA

T: 020 7168 2531 F: 020 7739 6119

www.morph.org.uk

info@morph.org.uk

Newham

17 Hermit Road

Canning Town

London E16 4HP

T: 020 7511 6400 F: 020 7055 0112

paul.shafer@newham.gov.uk

Redbridge

Cleansing Services, Ley St House

497-499 Ley Street

Ilford, Essex, IG2 7QX

T: 020 8708 5518 F: 020 8708 5981

www.redbridge.gov.uk/housing

Banking (Local)

East London

Credit Unions

Hackney

225 Mare Street
London E8 3QE
T: 020 8986 6868

Newham

1 Water Lane, Stratford
London E15 4LU
T: 020 8555 5388 Fax 020 8555 5311

Tower Hamlets

16 Vesey Path
London E14 6BT
T: 020 7537 6086
www.thccu.co.uk

Tower Hamlets

570 Roman Road
Bow, London E3 5ES
T: 020 8983 4582

Tower Hamlets

Bethnal Green Branch
473 Bethnal Green Road
London E2 9QH
T: 020 7729 9218

Waltham Forest

Community Credit Union
Harmony Hall, 10 Truro Road
London E17 7BY
T: 020 8520 8740 F: 020 8223 0832

Waltham Forest

Leytonstone United Free Church
55 Wallwood Road
Leytonstone E11 1AY
T: 020 8518 7725

Credit (Local)

Please refer to your local credit unions and banks.

Deposits / Savings (Local)

Please refer to your local credit unions and banks.

Education (Local)

Please refer to London-wide education section.

Advice (Local)

South London

Citizen Advice Bureaux

Bexley

50 Pier Road
Erith
Kent DA8 1TA
T: 01322 357933 F: 01322 357934

Bromley

20 Snowdown Close
Avenue Road, Penge
London SE20 7RU
T: 020 8778 0921 F: 020 8776 6056

Bromley

309a High Street
Orpington
Kent BR6 0NN
T: 01689 827 732 F: 01689 823411

Croydon

Strand House
Zion Road, Thornton Heath
Surrey CR7 8RG
T: 020 8684 2236 F: 020 8683 5204

Bromley

Community House
South Street
Bromley
Kent BR1 1RH
T: 020 8315 1940 F: 020 8315 1956

Croydon

1a Overbury Cres
New Addington
Croydon
Surrey CR0 0LR
T: 01689 846890 F: 01689 845105

Bexley

8 Brampton Road
Bexleyheath
Kent DA7 4HB
T: 020 8303 5100 F: 020 8303 9524

Greenwich

Old Town Hall
Polytechnic Street
Woolwich, London SE18 6PN
T: 020 8317 7571 F: 020 8850 7774

Lambeth

Llex House

1 Barrhill Road, Streatham Hill

London SW2 4RJ

T: 020 8715 0707 F: 020 8678 6593

Lewisham

120 Rushey Green

Catford

London SE6 4HQ

T: 08701 264037 F: 020 8690 0067

Lewisham

299 Kirkdale

Sydenham

London SE26 4QD

T: 08701 264037 F: 020 8776 7499

Merton

326 London Road

Mitcham

Surrey CR4 3ND

Merton

7 Crown Parade

Crown Lane

Morden

Surrey SM4 5DA

T: 020 8715 0707 F: 020 8715 0550

Southwark

8 Market Place

Southwark Park Road

Rotherhithe

London SE16 3UQ

T: 0870 121 2016 F: 020 7231 4410

Southwark

97 Peckham High St

Peckham

London SE15 5RS

T: 0870 121 2016 F: 020 7732 2497

Sutton

The Central Library

St Nicholas Way

Sutton SM1 1EA

T: 020 8405 3552 F: 020 8770 4929

Sutton

68 Parkgate Road

Wallington

Surrey SM6 0AH

T: 020 8405 3552 F: 020 8770 4928

Sutton

1a Overbury Cres

New Addington

Croydon, Surrey CR0 0LR

T: 01689 846890 F: 01689 845105

Wandsworth

14 York Road
London SW11 3QA
T: 020 8333 6960 F: 020 7978 5348

Wandsworth

4th Floor Bedford Hse
215 Balham High Rd
Balham, London SW17 7BQ
T: 020 8333 6960 F: 020 8378 5892

South London**Furniture Reuse Centres****Furniture Aid****Clapham**

Block F, Offley Works
25-27 Clapham Road
Clapham, London SW9 0JD
T: 020 7793 7787 F: 020 7820 7888
www.furniture-aid.co.uk

Greenwich

71 Deptford High Street
Deptford
London SE8 4AA
T: 020 8691 8823

Croydon Arc - Croydon

23 Grafton Road
London CR0 3RP
T: 020 8681 6721
www.arc-croydon.org.uk

Emmaus - Greenwich

226 Elmley Street
Plumstead
London SE18 7NN
T: 020 8316 5398 F: 020 8317 2467
emmausgreewich@btconnect.com

Respond - Bexley

59 Kellner Road
Thamesmead
London, SE28 0AX
T: 020 8316 1099 F: 020 8316 0053
www.respondbank.co.uk
forum@respondbank.co.uk

Furniture Aid - Lambeth

Block F, Offley Works
25-27 Clapham Road
Clapham, London SW9 0JD
T: 020 7793 7787 F: 020 7820 7888
www.furniture-aid.co.uk

Lewisham

71 Deptford High Street
Deptford
London SE8 4AA
T: 020 8691 8823
ecs.lewisham.gov.uk

Southwark

7 Brandon Street
Walworth
London SE17 1NA
T: 020 7703 8030 F: 020 7252 7766
www.crispej.org.uk

The Vine Project - Merton

Unit 3, 24 Wandle Way
Surrey CR4 4NB
T: 020 8685 6640 F: 020 8648 6427
www.thevineproject.org

Morph - Wandsworth

93 Camberwell Station Rd
Camberwell
London SE5 9JJ
T: 020 7737 7475 F: 020 7737 7022
www.morph.org.uk

Banking (Local)**South London****Credit Unions****Croydon**

Taberner House
Park Lane, Croydon CR9 3JS
T: 020 8760 5711
credit.union@croycu.org.uk

Greenwich

48 Thomas Street
Woolwich
London SE18 6HT
T: 020 8855 4344 F: 020 8855 4340

Croydon

Caribbean Credit Union
Unit 22, Ramsey Court
122 Church St
Croydon CR0 1RF
T: 020 8688 5000

Lambeth

Credit Union Ltd
244b Brixton Hill
Brixton
London SW2 1HF
T: 020 3256 0000

Lambeth

Association of British Credit Unions Ltd
79 Denmark Hill
London SE5 8RS
T: 020 7564 3974

New Cross

165 New Cross Road
New Cross
London SE14 5DG
T: 020 7277 7477

Lewisham

Acts Credit Union Ltd
262 Kirkdale
London SE26 4RS
T: 020 8778 4738

Southwark

Southwark Credit Union Ltd
79 Denmark Hill
Camberwell, London SE5 8RS
T: 020 7787 0770 F: 020 7207 1444

Credit (Local)

Please refer to local credit unions and London-wide banking section for contact details.

Deposits / Savings (Local)

Again refer to local credit unions and London-wide banking section for contacts.

Education (Local)

Please refer to London-wide education section.

Advice (Local)

West London

Citizen Advice Bureaux – CAB

Hammersmith

The Pavilion, 1 Mund Street

London, W14 9LY

T: 0845 458 2515 F: 020 7385 6750

Harrow

Civic 5, Station Road

Harrow

Middlesex HA1 2XH

T: 0870 126 4460

Harrow

The Administrator

Milton Road, Harrow

Middlesex HA1 2XH

T: 020 8861 4079

Hillingdon

Hayes One Stop

49-51 Station Road

Hayes, Middlesex UB3 4BE

T: 0870 126 4021

Kensington & Chelsea

Old Town Hall

Kings Road

London SW3 5EE

T: 0870 122 2313

Hillingdon

Link 1a Civic Centre

High Street

Uxbridge, Middlesex UB8 1UW

T: 0870 126 4021/01795 277306

Hounslow

45 Treaty Centre

High Street

Hounslow

Essex TW3 1ES

T: 0870 126 9500 F: 020 8577 8624

Hillingdon

9 Eastcote Road

Ruislip

Middlesex HA4 8BD

T: 0870 126 4021 F: 01895 622818

Hounslow

Peoples Centre

High Street

Feltham

Middlesex TW13 4AH

T: 0870 1269 500 F: 020 8707 0078

Hounslow

Town Hall

Heathfield Terrace

London W4 4JN

T: 0870 1269 500 F: 020 8995 4674

Kensington & Chelsea

140 Ladbroke Grove

London W10 5ND

T: 0870 122 2313 F: 0208 968 4281

Kingston

New Malden Library

Kingston Road

New Malden

Surrey KT3 3LY

T: 0870 126 4019

Kingston

Neville House

55 Eden Street

Kingston

Surrey KT1 1BW

T: 0870 126 4019 F: 020 8549 9345

Richmond

Linfield House

26 Kew Road

Richmond, Surrey TW9 2NA

T: 020 8940 2501 F: 020 8332 0708

Richmond

61 Heath Road

Twickenham

Middlesex TW1 4AW

T: 020 8892 5917 F: 020 8744 1167

Richmond

The Health Centre

Ashburnham Rd

Richmond, Surrey TW10 7NS

T: 020 8332 0708

Richmond

Sheen Lane Centre

Sheen Lane, London SW14 8LP

T: 020 8876 1513 F: 020 8878 5105

West London

Furniture Reuse Projects

Hammersmith

Furnish

Unit 20 Mitre Bridge Ind Est

Mitre Way

London W10 6AU

T: 020 8969 3332 F: 020 8969 3339

www.stayingput.co.uk/furnish

furnish@sbha.co.uk

Hillingdon

1st Move Ability

43 Arundel Road

Uxbridge UB8 2RP

T: 01895 256 655

1stmoveability@fsbdial.co.uk

Harrow

Delta Castle

39 Sherwood Avenue

Greenford UB6 0PG

T: 020 8422 8977 F: 020 8423 3498

www.deltacastle.org.uk

deltacastle@aol.com

Hounslow

Carnegie Hall

Northcote Avenue

London TW7 7JQ

T: 020 8814 2225 F: 020 8744 0623

Kensington & Chelsea

Furnish

Unit 20 Mitre Bridge Ind Est

Mitre Way

London W10 6AU

T: 020 8969 3332 F: 020 8969 3339

www.stayingput.co.uk/furnish

furnish@sbha.co.uk

Richmond upon Thames

UK Gateway

1a Fortescue Avenue

Twickenham, London TW2 5LS

T: 020 8755 4665 F: 020 8755 4665

www.furniture.scheme.ukgateway.net

furniture.scheme@ukgateway.net

Acton

ECT Recycling Limited

97 Bollo Lane

Acton, London W3 8QN

T: 020 8753 7810 F: 020 8753 7811

Hammersmith and Fulham

Community Repaint

153 Hammersmith Road

London W14 0QL

T: 020 8741 0661 F: 020 8749 7221

www.hfmind.org.uk

Banking (Local)

South London

Credit Unions

Brentford

Thamesbank Credit Union Ltd
c/o Coop Homes
The Market Bulilding
195 High Street
Brentford, Hounslow
TW8 8LB
T: 0208 569 7305

Acton

Ealing Credit Union Ltd
3 Berrymead Gardens
Acton
London W3 8AA
T: 0208 573 8010

Credit (Local)

Please refer to local credit unions and London-wide banking section for contact details.

Deposits / Savings (Local)

Again refer to local credit unions and London-wide banking section for contacts.

Education (Local)

Please refer to London-wide education section.

appendices

- Financial capability – good practice examples
- Change case studies
- A - Z of useful organisations
- Different types of basic bank accounts
- Understand jargon
- The daily record of spending sheets
- Personal budget log
- A sample Credit Report from Experian Credit Agency

i. Financial capability activities within housing associations

A number of financial inclusion initiatives are being run within housing groups. They range in size, aims, method, and funding. The key to these initiatives getting off the ground is the one element of working in partnership. You may wish to adopt and replicate ideas within your own organisation to help enable your residents to become more financial capable. Contact details have been provided should you wish to find out more information.

AmicusHorizon Housing Group

Information provided by Stephanie Noyce, Funding and New Business Manager, contactable on 0208 726 8627

Have recently launched a number of financial inclusion initiatives to support residents, including:

- Increasing access to bank accounts and equipping people with the skills and knowledge to use accounts effectively and access the benefits of paying by direct debit. This initiative is sponsored by Barclays.
- Incentives saving through the local credit union, in partnership with Croydon Savers Credit Union. This pilot initiative in Croydon aims to get residents in the habit of saving, facilitating access to more affordable loans, and reducing future reliance on emergency loans.
- Referral links have been established across London with the Furniture Recycling Network to enable residents to access more affordable furniture.

Stretching targets have been set for these initiatives, which will be monitored closely to measure their short-, medium-, and longer-term impacts on individuals, their families, and the housing association.

Hyde Housing Association

Information provided by Jason Herbert, Financial Inclusion Programme Manager contactable on 0208 297 7587

Direct Debt Line (DDL)

Hyde started working with Direct Debit Line (DDL) to serve our residents in Kent in October 2006. This was an initial 6-month pilot to increase access to debt advice amongst our Kent residents, some of whom were not within convenient travelling distance of a face-to-face advice provider. It did this by offering a full casework service to residents via a telephone-based model.

The project was funded by a grant from our financial inclusion budget. Crucially, referrals to DDL were included in the arrears process, so that residents at risk of eviction were routinely offered the service.

The project was more successful than could have been expected; some 70 residents benefited from the service in the first six months, and received advice in respect of

around £250,000 worth of debt. Significantly, the telephone-based delivery model meant that many residents who would not have accessed advice by more traditional means were assisted.

The success of the pilot was such that the partnership was extended until April 2008, and all of our non-London residents now (or will soon) have access to DDL services; over 150 residents have now benefited from this partnership.

Lewisham Plus Credit Union

Lewisham Plus is the longest established of Hyde's 11 credit union partnerships. The aim of the partnership is simply to increase access to credit union services amongst our residents in the Lewisham Plus "common bond" area.

Lewisham Plus was in a position where cash funding was not their prime need, so we did not fund the project directly. What we did do was support the credit union via an extensive publicity programme, and working closely with the credit union to help them reach our residents.

This programme has been exceptionally successful. Over 200 residents have now accessed credit union loans, borrowing over £100,000. Many others have used the credit union for savings, making this an extremely positive partnership for all parties.

We have recently agreed (in partnership with several other RSLs) to fund an outreach worker to try to increase the scope of the credit union among residents still further.

East Sussex Credit Union (formerly City of Brighton and Hove Credit Union)

Hyde began working with the credit union in early 2006. Recognising the need to offer affordable credit and savings facilities to residents in the area, Hyde teamed up with the credit union to provide these. A grant from our financial inclusion budget enabled the credit union to pilot an instant loan scheme among our residents.

This scheme has proved very successful, with around 75 residents joining the credit union. They have borrowed around £16,000, with almost half of those borrowing being previous users of high cost credit. Better still, some £7,000 has been accrued in savings by resident members, with a recent survey indicating that most members have felt that joining the credit union has encouraged them to save more.

Lewisham Money Advice Service (LMAS)

Hyde has worked with Lewisham Money Advice Service since December 2006. This has involved LMAS running a fortnightly surgery at our offices to provide our residents with face-to-face money advice. This service was immediately well received by our housing officers, as it gave them the opportunity to refer residents to a local provider with whom they are familiar.

The service was also popular with residents, so much so that the initial fortnightly sessions were increased to weekly in April 2007. The service has now assisted around 70 residents to deal with debts close to £400,000. The success of this venture has led to the approach being replicated in other Hyde offices in London.

Genesis Housing Group

Information provided by George Baddeley, Community Development Manager, contactable on 0208 548 2535

Type of activity

In-house money advice by a full-time financial inclusion officer to Genesis Housing Group's tenant, initially targeting the Springboard subsidiary, now extending some support to other subsidiaries tenants, including PCHA and Pathmeads. This includes financial health checks, debt advice, including negotiation with creditors, basic bank account set up, and referral to other agencies, including furniture recycling and white goods projects.

How it was funded

Barclays has partly funded this post for 2 years. The rest of the funding is via GHG.

Aim/objective

To develop a method of delivery of an in-house financial inclusion support service to Genesis Housing Group tenants.

Outputs

Aim to get a minimum of:

250 interviews per year

125 financial health checks per year

15 bank accounts per year

Also, in the first year, seven Notices of Seeking Possession were prevented from being issued; 22 arrears repayment plans have been worked on, assisting the court officer in setting them up; 44 customers have been referred for specialist benefit advice; 27 customers received full debt advice service; 78 were referred to a white goods/furniture reuse project.

Outcomes

Reduction in rent arrears

Reduction in other debts

Increased financial awareness of our tenants

Evaluation of the impact

Too early to measure fuller impact, as this will increase over a longer period as the project continues to the end of the second year. However, the first year of the project achieved agreed outcomes and made a significant impact on many of the tenants that we supported. In the first year, rent arrears were reduced by over £60,000, seven Notices Seeking Possession were averted and over £150,000 of personal debt was saved.

Metropolitan Housing Partnership

**Information provided by David Short, Financial Inclusion Manager,
contactable on 020 8829 8086 or david.short@mht.co.uk**

Since May 2007, MHP has employed a financial inclusion manager in order to co-ordinate and develop its financial inclusion initiatives amongst residents and the communities it serves.

A financial inclusion strategy has been written and approved and is currently being rolled-out.

Within London, MHP has contractual debt advice arrangements with both CHAS and the Citizen Advice Bureau. At present, it is looking to improve the availability of money advice to its residents and service users through a variety of options and sources, including the Change Core Team.

One of MHP's businesses, Clapham Park Homes, is to recruit an internal adviser to help residents with money difficulties. It is perceived that an internal resource within this tight geographical area will work well. Elsewhere, however, where the geography is much larger and logistics an inevitable issue, it is thought that a partnership working through external agencies continues to be the way forward.

MHP is developing its links with credit unions and community development finance institutions and sees these organisations as being key players in supporting residents with financial exclusion issues. It also considers working in partnership with other HAs/ social landlords, both within the context of Change and also more widely to be essential – the sum of the whole being more than the individual parts.

MHP has utilised the services of the Change Core Team in delivering financial capability training to front-line staff, which was well received.

Other initiatives include:

- An on-line benefits calculator on its website
- Undertaking a pilot with BigInvest to develop an Alternative Credit Scoring Index, designed to give the financially excluded a better chance of accessing mainstream financial services
- A comprehensive initiative to help frontline staff, residents, and service users better understand how energy can be used more effectively in order to reduce the size of utility bills and fuel poverty
- Working in partnership with the London Furniture Re-use Network
- Developing a New Resident DVD in order to communicate, more effectively, financial inclusion (and other) messages

Orbit Bexley Housing Association

Information provided by David Leeves, Head of Neighbourhood Development, contactable on 01322 465 930

Orbit is about to start some development/outreach work down in Hastings with a locally based credit union. Orbit will be funding from a small 'community initiatives' budget.

Wandle Housing Association

Information provided by Faye Kester, Income Manager, contactable on 0208 682 7492

Wandle held an income maximisation event in February 2007. This was organised jointly with SLFHA, Hexagon, and Presentation Housing Associations, and costs were shared between the four associations.

The event focussed on the wider aspects of maximising income and budget management, including: returning to work, training, budgeting, debt consolidation, opening bank accounts, energy efficiency, using the Internet to get the best value for one's money, e.g., fuel bills, childcare opportunities, eligibility for benefits, tax credits, etc., Residents of Wandle, SLFHA, Hexagon, Presentation and Housing for Women living in the Rotherhithe area were invited. The aim was to deal with the underlying issues associated with unemployment, low income, arrears, and debt by introducing residents to organisations that provide the services/training/support that can facilitate them in creating a more financially stable future.

Although publicity material was sent out to approximately 400 households, only approximately 15 residents attended the event. Feedback from residents was very positive, with all those who responded stating that they would recommend this type of event to other residents. Overall, in spite of low attendance, it was felt that this pilot event had been well-organized, well-supported by local voluntary/statutory organization/Housing Associations, and met the expectations of those who did attend.

Wandsworth Money Advice

Wandle funds an advice worker via Wandsworth CAB to provide money and debt advice and assistance to Wandle tenants 3 days a week. This is funded from Wandle's housing services budget. Between November 2006 and October 2007, the service assisted 182 residents and recovered £29,927.56.

Croydon Caribbean Credit Union

Wandle has recently started an incentive scheme with the Croydon Caribbean Credit Union to encourage residents to save regularly. Wandle pays the membership fee of any resident wishing to join the credit union and also provides a £20 reward, paid to residents' savings accounts when they have saved regularly for 6 months. This scheme is still in its early days and has therefore not yet been evaluated.

Housing Benefit Officer

In August 2007, Wandle appointed a Housing Benefit officer to improve liaison with the different benefit providers as well as providing support and advice to 9 tenants in regard to making claims, backdates, and appeals. This has been a great success, with the HB Officer already recovering over £20k in housing benefit payments and has been very popular with residents.

London & Quadrant Housing Trust

Information provided by Gail Biggerstaff, Head of Neighbourhood Investment contactable on 0208 557 2099

All L&Q residents are routinely referred to national debt advice agencies for help and guidance. In addition, we have some special arrangements set up. With support through the Financial Inclusion Fund, the Citizen Advice Bureau (CAB) can offer dedicated face-to-face advice for our residents. This covers Kent, Sussex, and Surrey and is available to all residents regardless of circumstance. The Medway area has received over 20 cases referred for specialist advice. As a result of these referrals, there have been a variety of outcomes. Several tenants have increased their payment plans and one has had their circumstances assessed by a welfare advice specialist. Contact is made initially by telephone, and the tenant can make an appointment to attend the office. The cost at present is free, but London and Quadrant will be asked in the future to contribute towards funding a dedicated Advice Worker.

We have recently extended our work with Direct Debt Line (DDL), a specialist advice charity as part of our arrears process. They offer debt and welfare advice exclusively by telephone and can provide us with complete geographical coverage for our residents. The service has a 40% success take-up rate from the residents referred. The costs are based on the number of successful engagements made with residents and it is funded through our housing management budget. As part of the package, DDL have provided a Financial Inclusion session in partnership with the Change core team for all revenue staff to build their awareness of the issues faced by residents.

Change Core Team

**Information provided by Althia Cameron, Change Team Leader,
contactable on 020 8535 2960**

Money Advice Pack

In October 2007, a Money Advice Pack (MAP) was produced for Change partner front line staff to give to their residents who start new tenancies. This is part of a preventative approach to helping residents with money matters. The MAP has information on bank accounts, benefits, credit unions, debt, fuel efficiency, savings, affordable furniture/white good purchase, and utility bills, as well a directory of useful contact details for organisations.

Resident Work Shops

In July 2007, Change began delivery of a two-part Money Management Workshop for residents. This consists of:

Part One – Basic Budgeting Workshop

This gives an overview of money management, debt, and budgeting skills.

Part Two – Moving On Workshop

This is aimed at addressing the realities of being financially independent.

Staff Financial Awareness Sessions

Front line staff are in a prime position to help promote financial capability. To support Change partner frontline staff in this, we have teamed up with Direct Debt Line and East London Financial Inclusion (ELFI) to deliver financial capability sessions. These are aimed at equipping staff with ways of identifying those residents who can benefit from their help at an early stage.

Staff financial capability and Financial Inclusion Toolkit

This toolkit is a continuation of the support offered to frontline staff. It can be used as a working document and a quick reference guide to help support residents with some of their financial issues. The layout, design, and content were produced in consultation with frontline staff to ensure its maximum efficiency and usefulness. It should be looked upon as an extension of the customer service staff provide residents to help them make informed decisions about their finances.

ii. Change case studies

These case studies are real-life situations that the Change core team have encountered with residents who have contacted Change for money advice. They have been arranged in line with the A, B, C, D, and E format to financial capability and have been colour-coded to allow easy referencing.

The team have been able to help residents following the process outlined in this toolkit. For example, – to view an instance where a resident has been helped with advice, go to the case study in the green section.

Areas of financial capability



Case Study (Advice)

Mr. M contacted Change as he had debts of £5,750. Although he was working he found that he was struggling to meet the repayments. He has been a resident for 2 years and had also fallen into arrears with his rent.

By completing a financial health check, we were able to help him with information on:

1. Specialist debt agencies that could provide free and confidential advice.
2. Shelter – as they offer advice on rent arrears.
3. A summary of his income and expenditure to help him record how he spends his money.
4. Budgeting to reduce his spending and then seeing how much more he could pay towards clearing his rent arrears.

Mr. M said that “The Change Officer was very understanding. I hadn’t spoken to anyone about my money problems before and she made me feel relaxed. I am very glad that I spoke to Change, as I didn’t know what else I could do.”

Case Study (Banking)

Change attended a road show and meet with Ms. B. She did not have a bank account. She assumed that as she did not have a passport or driving licence that she would not be able to open one.

We were able to help with information on:

1. Her local bank, building societies, and credit union addresses.
2. A list of identification that each of these would accept.
3. Who she could contact to ask for letters and statements that she could provide as identification.
4. A list of the different types of accounts offered by banks, building societies and credit unions, with an explanation of the different types and the facilities that are available.
5. A summary of the different types of savings account that could be opened with as little as £1.

Ms. B said “Thanks for all your help. I didn’t think that I was allowed have a bank account.”

Case Study (Credit)

Ms A contacted Change, as she was becoming increasingly concerned about her ability to repay her existing debts.

During the financial health check it became clear that the payments to her credit cards, store cards, and other loans took a big proportion of her income, leaving little for anything else. The bulk of each repayment was made up of the repaying the interest charge and very little was reducing the amount she had borrowed.

We were able to help her by:

1. Making a referral to a specialist debt agency that offers free debt management advice.
2. Giving her information on various web sites that provide details on the cheapest interest rates available on credit cards.

Ms.A said that the debt agency was helping her with a debt management plan. She was very relieved to finally be able to take better control of her situation.

Case Study (Deposits / Savings)

Miss D contacted Change, as she wanted some advice on the arrears on her rent account. She was concerned, as the recent statement that she had received showed arrears of £250 and she thought that she was in danger of losing her home.

After completing a financial health check, we were able to help her by:

1. Reassuring her that this was not an eviction letter but a notification of arrears.
2. Completing a budget showing her income and spending. This showed that she could afford to repay the arrears within the next 6 months.
3. Suggesting that she open a saving account and make small but regular deposits each month.

Case study (Education)

Mr. S was referred to Change by his housing association. He had not worked for several years and felt that he needed to go on a skills training programme before re-entering the job market.

Mr. S mentioned that he was caring for his elderly and disabled mother. He was in receipt of carer's allowance and had no debts but was very concerned about the cost of his utility bills, as his mother was housebound making the cost of using gas and electricity high. He was finding it difficult to pay these bills.

We completed a financial health check, and provided the following information:

1. Opening Doors - an organisation offering help and support for residents of Lewisham who want to go back to work
2. Details on benefits and grants for those coming off benefits to start full time work
3. A leaflet providing useful tips on how to make savings on fuel bills.
4. Web site details that offer comparisons of services and cost for various utility companies.

Mr. S switched his energy supplier and was pleased to find out about a local organisation providing free construction related training.

iii.A-Z of Useful Organisations

Age Concern

Is a charity which seeks to promote the well-being of all older people and to help make later life a fulfilling and enjoyable experience.

For more information, visit their website at www.ageconcern.org.uk

Credit Unions (Association of British)

Are financial co-operatives owned and controlled by their members. Local branches offer savings accounts and affordable loans. They practise ethical borrowing and respond to their members' needs. Many credit unions now offer a range of services, including a current account, direct payment of benefits, Individual Savings Accounts (ISA), and Child Trust Funds (CTF).

For more information, visit their website at www.abcul.org.uk

British Insurers (Association of)

Is the body that represents the collective interests of the United Kingdom insurance industry. The association speaks out on issues of common interest, helps to inform, participate in debates on public policies, and also acts as an advocate for high standards of customer service in the insurance industry.

For more information, visit their website at www.abi.org.uk.

Benefit Enquiry Line (BEL)

Is a national help line for people with disabilities, carers, and representatives. BEL is part of the Department for Work and Pensions. They offer advice and information on benefits and how to make claims. They are able to provide an extensive range of leaflets and claim packs to customers.

For more information, visit their website at www.direct.gov.uk.

British Bankers Association

Is the leading United Kingdom banking and financial services trade association and acts on behalf of its members on domestic and international issues.

For more information, visit their website at www.bbq.org.uk

British Cheque Cashers Association

Is the association that seeks to enhance understanding of the industry. It generally promotes the interests of cheque cashers by helping to shape a climate of opinion which enables members to conduct their businesses profitably.

For more information, visit their website at www.bcca.co.uk

Border and Immigration Agency

This agency assumes the responsibilities of the Immigration and Nationality Directorate (IND) for managing immigration control in the United Kingdom.

For more information, visit their website at www.ind.homeoffice.gov.uk

Call Credit

Is a credit reference agency that collates an individual's credit history. An individual is able to access their credit file for a fee online or in writing. A credit reference agency also shares these credit details with businesses and the public sector.

For more information, visit their website at www.callcredit.co.uk

Consumer Credit Counselling Service

Is a charity dedicated to providing confidential, free counselling and money management assistance to financially distressed families and individuals.

For more information, visit their website at www.cccs.co.uk

Capitalise

Is a London-wide partnership that aims to reduce debt and financial exclusion by improving an individual's capacity to manage their debts. They help people to take control of their finances and make informed choices on the future. Capitalise is managed by Toynbee Hall.

For more information, visit their website at www.capitalise.org.uk.

Carers Allowance (CA)

Is a benefit for an individual who cares for someone with a disability. The carer is not required to be related to or living with the person they care for in order to qualify for the benefit.

For more information, visit their website at www.direct.gov.uk/en/caringforsomeone.

Child Benefit (CB)

Is a regular payment made to an individual bringing up a child or young person. It is paid for each child that qualifies and is not affected by income or savings.

For more information, visit their website at www.direct.gov.uk/en/parents

Child Poverty Action Group

Is a charity committed to ending child and family poverty in the United Kingdom.

For more information, visit their website at www.cpag.org.uk

Child Support Agency (CSA)

Ensures that parents who live apart from their children contribute financially to their upkeep by paying maintenance.

For more information, visit their website at www.csa.gov.uk

Christians Against Poverty (CAP)

Is a national debt counselling charity working through a network of centres based in local churches.

For more information, visit their website at www.capuk.org

Citizen Advice Bureau (CAB)

Is a service that helps individuals to resolve legal, monetary, and other problems. They provide free information and advice from over 3,000 locations.

For more information, visit their website at www.citizensadvice.org.uk

Community Development Finance Association (CDFA)

Is the trade association for Community Development Finance Institutions (CDFIs). CDFIs are sustainable independent financial institutions that provide capital and support to enable individuals or organisations to develop and create wealth in disadvantaged communities or under-served markets.

For more information, visit their website at www.cdfa.org.uk

Community Legal Service (CLS)

Is a network of organisations that fund, provide, and promote civil legal services from general information to advice and representation.

For more information, visit their website at www.clsdirect.org.uk

Community Legal Service Fund

Helps people who can not afford legal services. This service has replaced legal aid.

For more information, visit their website at www.legalservices.gov.uk

Debt Management Office

Is responsible for debt and cash management for the United Kingdom government. They lend to local authorities and manage specific public sector funds.

For more information, visit their website at www.dmo.gov.uk

Direct Debt Line (DDL)

Is a charity that provides money advice to anyone experiencing problems with debt.

For more information, visit their website at www.directdebtline.com

Disability Benefits Helpline

Aims to provide information to help individual with disabilities, their carers, and their families. They have details on benefits that are available from the DWP, Job Centre Plus, and War and Pensions. They help businesses that cater to the disabled such as holiday tour operators, hotels, restaurants, and equipment and service providers

For more information, visit their website at www.dwp.gov.uk/lifeevent/benefits

East London Financial Inclusion (ELFI)

Is a not-for-profit organization and part of Waltham Forest Citizens Advice Bureau Services. ELFI's aim is to deliver the East London Debt Strategy. This is achieved by increasing the awareness of information on money advice, appropriate financial services, and community saving schemes.

For more information, visit their website at www.elfi.org.uk

EDF Energy Trust

Is a registered charity funded by EDF Energy who award grants and provides money and energy advice. Their grants can only be offered to domestic customers to help with domestic gas and electricity debts or other essential domestic bills and costs.

For more information, visit their website at www.edfenergytrust.org.uk

Education Maintenance Allowance (EMA)

Young people between the ages 16 and 19 years who are in full-time education may be entitled to receive EMA for a maximum of 3 years (as long as their household income does not exceed the threshold of £30,810 per annum). EMA is available for over a 4-year period for those young people who may need additional time in further education to achieve their full potential.

For more information, visit their website at www.direct.gov.uk

Energy Savings Trust (EST)

Is a non-profit organisation funded by government and the private sector. EST is one of the United Kingdom's leading organisations set up to address the damaging effects of climate change. Their aim is to cut emissions of carbon dioxide by promoting the sustainable and efficient use of energy. They have local centres that provide free, impartial, and expert advice about making your home more energy efficient.

For more information, visit their website at www.energysavingtrust.org.uk

EOS Foundation

The EOS Foundation is an independent charitable trust, offering financial assistance to reduce or clear arrears of domestic water charges. In exceptional circumstances, other grants can also be given for a range of essential bills and other costs.

It considers applications only from customers of Bournemouth and West Hampshire Water, Folkestone & Dover Water, Mid Kent Water, Portsmouth Water, South East Water, and Tendering Hundred Water.

For more information, visit their website at www.eosfoundation.org.uk

Equality and Human Rights Commission

Disability Rights Commission was closed in September 2007 and transferred to the new Equality and Human Rights Commission. They work to eliminate discrimination, reduce inequality, protect human rights, and build good relations, ensuring that everyone has a fair change to participate in society.

For more information, visit their website at www.equalityhumanrights.com

Equifax

Is a credit reference agency that collates an individual's credit history. An individual is able to access their credit file for a fee online or in writing. A credit reference agency also shares these credit details with businesses and the public sector

For more information, visit their website at www.equifax.co.uk

Experian

Is a credit reference agency that collates an individual's credit history. An individual is able to access their credit file for a fee online or in writing. A credit reference agency also shares these credit details with businesses and the public sector.

For more information, visit their website at www.experian.com

Fair Finance

Is a socially responsible and ethical company offering personal as well as business loans. Their aim is to offer an alternative service to other creditors such as door-step collectors, money lenders, and loan sharks. They also offer debt advice through the Money Matters Project, which covers Tower Hamlets, Hackney, and Newham areas.

For more information, visit their website at www.fairfinance.org.uk

Financial Ombudsman Service

Is a service set up to help settle individual disputes between businesses providing financial services and their customers.

For more information, visit their website at www.financial-ombudsman.org.uk

Financial Services Authority (FSA)

Is the UK's financial watchdog set up by government to regulate financial services and protect your rights.

For more information, visit their website at www.fsa.gov.uk

Financial Service Compensation Scheme

Is an independent body, set up under the Financial Services & Markets Act 2000 as the UK's compensation fund that pays if a regulated firm is insolvent or stops trading and there are insufficient assets to meet its customers' claims.

For more information, visit their website at www.fscs.org.uk

Ferret

A computerised system purchased by various organisations to calculate what types of benefit an individual may qualify for.

Foyer

Is supported living for young people between the ages of 16 and 25.

Gingerbread | One Parent Families

Gingerbread and One Parent Families have now merged to provide better support to 1.8 million lone parents and their children throughout England and Wales.

For more information, visit their website at www.gingerbread.org.uk/about-us

Helped the Aged

Is an international charity fighting to free disadvantaged older people from poverty, isolation, and neglect.

For more information, visit their website at www.helptheaged.org.uk

Housing Benefit

Is a benefit for people on a low income to help them pay their rent. You may qualify if you are on other benefits, work part-time, or work full-time on a low income.

For more information, visit their website www.direct.gov.uk

Her Majesty's Revenue and Customs (HMRC)

Is responsible for collecting the bulk of tax revenue, as well as paying Tax Credits and Child Benefits.

For more information, visit their website at www.hmrc.gov.uk

Money Advice Pack (MAP)

Has been designed to give residents an informative and easy-to-use guide on money matters. Compiled by Change, with funding from the Halifax Bank of Scotland. All residents given the MAP will be contacted by a Change financial inclusion officer to make them aware that this information is available.

Jobcentre Plus

Is a government agency supporting people of working age from welfare into work. They also help employers to fill their vacancies. They are part of the Department of Work and Pension (DWP) and play a major role in supporting the department's aim to 'promote opportunity and independence for all through modern, customer-focussed services.'

For more information, visit their website at www.jobcentreplus.gov.uk

London Community Recycling Network

Is a registered charity that aims to provide information on London's Community Recycling activities. They have a number of furniture reuse projects throughout London that provide essential household items and furniture at affordable prices. The services are for people claiming a benefit or tax credit and require a referral from your housing office.

For more information, visit their website at www.lcrn.org.uk

National Debt Line

Is a national telephone helpline for individuals with debt problems in England, Wales, and Scotland. Their service is free, confidential, and independent.

For more information, visit their website at www.national-uk-debtline.co.uk

Office of Fair Trading (OFT)

Is responsible for making markets work well for consumers. They achieve this by promoting and protecting consumer interests throughout the United Kingdom while ensuring that businesses are fair and competitive.

For more information, visit their website at www.of.gov.uk/contacts

Pension Service

This service is part of the Department for Work and Pensions (DWP). It has been set up to improve the service individuals receive, whether they are already a pensioner or are planning for their retirement, regardless of how far off it might be.

For more information, visit their website at www.thepensionservice.gov.uk

Relate

Offers advice, relationship counselling, workshops, mediation, consultations, and face-to-face support, by phone and through their website.

For more information, visit their website at www.relate.org.uk

Services Against Financial Exclusion (SAFE)

Is an innovative project dedicated to providing practical services to support people on low incomes to manage their money more efficiently. Capitalise is managed by Toynbee Hall.

For more information, visit their website at www.toynbeehall.org.uk

Social Regeneration Unit

Is a part of Newham Council's scheme to maximise the incomes of Newham residents by ensuring they have the information and advice needed to claim the benefits they are entitled to. They also provide information on how to sort out debts, making flexible savings and low cost loans available to all Newham residents through NewCred, the community credit union.

For more information, visit their website at www.newham.gov.uk/services/socialregenerationunit/org.uk

Surestart

Is a government programme that provides information on careers and training opportunities working in early years, childcare, and play work.

For more information, visit their website at www.surestart.gov.uk

Shelter

Is an organisation that helps more than 170,000 individuals a year to fight for their rights in order to get back on their feet to find and keep a home.

For more information, visit their website at www.england.shelter.org.uk

Social fund

Is administered by Jobcentre Plus, and provides lump sum payments, grants, and loans for those on a low income and in receipt of benefit.

For more information, visit their website at www.jobcentreplus.gov.uk/JCP/Customers/WorkingAgeBenefits

South Coast Money Line

South Coast Money Line (SCML) provides personal and business loans for residents of Portsmouth, Gosport, Havant, Southampton, Totton, Hythe, and Eastleigh at an interest rate of 24% APR or less.

For more information, visit their website at www.part.org.uk

Student Loans Company

Is a United Kingdom public sector organisation established to provide financial services. They provide loans and grants to over one million students annually, in colleges and universities across the four education systems of England, Northern Ireland, Scotland, and Wales.

For more information, visit their website at www.slc.co.uk

Tax Credit

Are payments from the government to help with everyday costs.

There are two types of credit:

- Child Tax Credit for individuals responsible for at least one child or young person who normally lives with them.
- Working Tax Credit for individuals who are either employed or self-employed and on a low income.

For more information, visit their website at www.hmrc.gov.uk/individuals/tmatax-credits.shtml

iv. Different types of basic bank accounts

This table shows which banks and building societies offer basic bank accounts and what services you can expect to get. All these accounts accept Automated Credit Transfer (ACT) payments, offer cash withdrawals at the Post Office[®], and a cash-machine card. None of them offer a cheque book.

Explanatory Notes

1. This information is correct as of the time of print, but is subject to change. Please check with your chosen bank or building society.
2. 16- and 17-year-olds can open a similar account.
3. The account may be closed if a direct debit is refused three times.

Source: British Bankers' Association, July 2007

Different Types of Basic Bank Accounts									
Bank name and any special name for the account	Minimum age to open an account	Minimum amount to open an account	Free buffer zone	Direct debits & standing orders	Charge for unpaid direct debit	Charge for unpaid standing orders	Debit card solo, electron or Maestro	If any of the following apply to you, your application may be declined	
Abbey: Basic Account	16	None	No	Yes	£35	£35	No	Undischarged bankrupt, record of fraud	
Alliance & Leicester: Basic Cash Account	16	None	No	Direct debits only	£34	No standing orders	No	Undischarged bankrupt	
Bank of Ireland: Basic Cash Account (Only available in Northern Ireland)	16	None	No	Yes	£38 ³	£38	No	Undischarged bankrupt, record of fraud	
Bank of Scotland: Easycash	16	None	No	Yes	£39	£39	Yes	Undischarged bankrupt, record of fraud	
Barclays: Cash Card Account	18 ²	None	Yes	Yes	£15	£15	No	Record of fraud	
Clydesdale: Readycash	16	None	No	Yes	£35	£35	Yes	Undischarged bankrupt, record of fraud	
Co-operative Bank: Cashminder	16	None	No	Yes	£19.50 ³	£19.50	Yes	Record of fraud	
First Trust Bank: Basic Bank Account	16	None	£10	Direct debits only	£38	No standing orders	No	Undischarged bankrupt, record of fraud, record of bad debts	
Halifax: Easycash	16	None	No	Yes	£39	£39	Yes	Undischarged bankrupt, record of fraud	
HSBC: Basic Bank Account	18	None	£10	Yes	No ³	No	No	Undischarged bankrupt, record of fraud	
Lloyds TSB: Cash Account	18 ²	None	£10	Yes	£35	£35	No	Undischarged bankrupt, record of fraud	
Nationwide Building Society: Flex Cash Card	16	£1	No	Yes	£30	£30	No	Record of fraud	
NatWest: Step Account	16	None	No	Yes	£38	£38	Yes	Undischarged bankrupt, record of fraud	
Northern Bank: Northern Personal Access	14	None	£10	Yes	No	No	No	Undischarged bankrupt, record of fraud, record of bad debts	
The Royal Bank of Scotland: Key Account	16	None	No	Yes	£38	£38	No	Undischarged bankrupt, record of fraud	
Ulster Bank: Step Account	16	None	No	Yes	£30	£30	No	Undischarged bankrupt, record of fraud	
Yorkshire Bank: Readycash	16	None	No	Yes	£35	£35	Yes	Undischarged bankrupt, record of fraud	

v. Understanding jargon

Accidental damage

If you're clumsy, have excitable children, or simply have a lot of breakable items in your house, for an additional fee, your insurance cover will include the cost of replacing these items in your policy document.

APR

Stands for 'Annual Percentage Rate.' This tells you the cost of a loan, taking into account the interest you pay, any charges, and when payments fall due.

Available balance

Is the amount of money available for immediate withdrawal or use in a bank account. It is the current balance, less any withdrawals, plus cash or electronic deposits that are part of the day's activity.

Bill payment facility

Is an electronic banking facility where a customer instructs their bank to transfer an amount of money to the account of another person or business.

Buffer zone

A small amount of credit or overdraft that a bank may give you.

Cash advance

An amount of cash advanced to a cardholder against the credit limit on their credit card. The advance would be charged at a higher interest rate than another transaction.

Cheque guarantee card

This is a plastic card that is issued by a bank or building society, which guarantees that the amount of money on a cheque you write will be paid whether or not there is enough money in the account.

Credit

A payment into an account or a positive balance.

Creditor

Is a person or company you owe money to. For example, if you take out a mortgage or car loan at your bank, then the bank is your creditor.

Credit card

Is a plastic card issued by a bank or building society that allows you to purchase goods and services to be paid for at a later date. A statement is sent each month, which shows the outstanding balance, repayment date, and the minimum repayment required. Any unpaid balance is added with interest to the next monthly bill.

Credit check

Lenders will 'run' a credit check on you when deciding whether to offer credit and what interest to charge. It is important to check that the information it contains is up to date and accurately reflects your situation. This could save you money when you apply for a loan, mortgage, or credit card

Credit record

Your details held by a credit reference agency. It will include whether you appear on the Electoral Roll, your name and address from the Electoral Roll, how you have handled previous credit, and any other credit checks made about you.

Credit score

A score given by a shop or credit agency to you based on your personal financial circumstances. It helps them to decide whether you are likely to repay the loan you are asking for.

Current balance

Sometimes referred to as Ledger Balance, it is the actual balance in your account at the beginning of a business day. Current Balances do not include transactions that have not yet been processed.

Debit

Money that is taken out of an account is 'debited' from that account.

Debtor

Is a person who owes a creditor money.

Debit card

Is a plastic card that allows you to pay for goods and services without the need to use a cheque or cash, e.g., Switch and Delta. The money is taken from the account immediately, and the card can also be used to withdraw cash from a cash machine.

Direct debit

A way of paying bills from a bank account by the account holder signing a form, allowing a company to take payments directly from the account on specific dates. The company will automatically take payment from the account of the specified date and have to notify the account holder in advance before changing the amount or the dates of the payments.

Gross

The amount payable or charged before tax.

Individual Savings Account (ISA)

A tax-efficient way of saving or investing with limits on how much you can pay in each tax year.

Instant access account

These let you take out your money whenever you want, without penalty.

Interest

A charge for borrowing money or a monetary reward for saving money. It is usually shown as a percentage of the amount borrowed or saved.

Internet banking

A way of accessing banking services via the Internet.

Net

The amount payable or charged after tax.

Overdraft

If you spend more money than you have in your current account, you will go overdrawn. You can ask your bank if they can arrange to lend you some money for a short time. This is an arranged or authorised overdraft. You pay an agreed rate of interest on the overdraft. If you go overdrawn without asking your bank in advance, they might refuse to pay your cheques and charge you a high rate of interest on the money that you owe them.

PIN

A personal identification number, which enables you to take out money from cash machines and pay for goods and services by using chip and pin machines.

Standing order

A method of paying regular amounts automatically. You instruct your bank to pay the money for you to a particular person or company. It's your responsibility to change the payment if it needs to alter.

Statement

An itemised list in order of all transactions that have gone in and out of the account over a period of time. Usually sent monthly.

Surcharge

A charge that is added on top of another.

vi. The daily record of spending sheets

Monday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

Tuesday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

Wednesday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

Thursday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

Friday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

Saturday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

Sunday / /

Item	Cash	Debit Card	Credit Card	Cheque
Total				
Debit Card				
Credit Card				
Cheque				
Total				

vii. Personal budget log

STEP 1

Income *Weekly / Monthly

Wage or salary (net after deductions)	.....
Partner's wages or salary (net)	.....
Tips or commissions	.....
Other earnings (net)	.....
Maintenance / Child Support	.....
Own and / or partner's pension	.....
Income support	.....
Jobseeker's Allowance	.....
Incapacity Benefit / Statutory Sick	.....
Working Tax Credit	.....
Children's Tax Credit	.....
Child Benefit	.....
Other Benefit Income	.....
Interest	.....
Boarders / Lodgers	.....
Other Income 2	.....
Other Income 3	.....

Total Income

BOX 1

STEP 3

Housing costs / Utilities

Outgoings *Weekly / Monthly

Mortgage payment	.....
Rent	.....
Mortgage Endowment Payments	.....
Second Mortgage / Other secured loans	.....
Council Tax	.....
Service Charge or Ground Rent	.....
Buildings / Contents Insurance	.....
Life Insurance	.....
Water Rates	.....
Gas	.....
Electricity	.....
Other fuel costs	.....

Total Housing Costs

BOX 2

STEP 3

Other Important Items

Outgoings *Weekly / Monthly

Telephone (including mobiles)	.....
Maintenance payments	.....
Magistrates' Court fines	.....
Pension / AVC payments	.....
HP payments / Conditional sale	.....
TV rental / licence	.....
County Court Judgements (CCJ)	.....
Tax National Insurance (non PAYE)	.....

Total Other Items

BOX 3

STEP 4

Everyday Expenditure

Expenditure *Weekly / Monthly

Food and Drink / Housekeeping	.....
Newspapers and Magazines	.....
Travel and Fares	.....
Car Tax	.....
Petrol	.....
Car Insurance	.....
Car Service; MOT; Repairs; Breakdown Cover	.....
Childcare (include pocket money, school meals)	.....
Pets (Food and Vet's Bills, Insurance)	.....
Cigarettes	.....
Clothes and Shoes	.....
Household Items (Repairs etc)	.....
Health Costs (e.g. Dentist, Eye Tests)	.....
Other 1	.....
Other 2	.....

Total Everyday Expenditure BOX 4

STEP 5

Other Expenditure

Outgoings *Weekly / Monthly

Religious and Charitable Giving	.....
Entertainment	.....
Holidays	.....
Savings	.....
Gardening	.....
Hobbies	.....
Gifts, e.g. Birthdays	.....
Christmas presents etc.	.....
Courses and professional fees	.....
Credit Card payments	.....
Loan repayments	.....
Catalogue payments	.....
Eating out	.....
Other 2	.....
Other 3	.....

Total Other Expenditure BOX 5

STEP 6

Total Income	BOX 1	£
Total Housing Costs	BOX 2	£
Total Other Items	BOX 3	£
Total Everyday Expenditure	BOX 4	£
Total Other Expenditure	BOX 5	£
Total Outgoings	BOX 6	£
(BOX 6 = BOX 2 + 3 + 4 + 5)		

Money Left Over

BOX 1 - BOX 6

viii. A sample Credit Report from Experian Credit Agency



SAMPLE REPORT – The information in this report is fictitious and is to be used for training and educational purposes only.

Our reference: 00000000/A1
(Please quote on all correspondence)

Consumer Help Service
PO Box 9000
Nottingham NG80 7WP

Date of report: 1 February 2007

RR00000
MRS JESSICA SOMEBODY
186, HIGH STREET
ANYTOWN
MIDSHIRE
A12 4CD

DEAR MRS SOMEBODY

Your Credit Report

Thank you for your recent application for a credit report. This includes all the information that we hold about you at the addresses shown on page 2 of your report.

If you need to get in touch about the information on your report, please remember to quote the reference number at the top of this page. Please also provide the number of each item you are querying (these are printed directly above the item they relate to, e.g., E1, C4, P2). Information may be printed on both sides of the paper.

We have included a leaflet explaining the different types of information that may be included in your report and the steps you should take if you have any questions. Please use this leaflet to answer your queries. Most of the information we hold about you has been sent to us by companies with which you have a financial relationship or have had in the past.

Your credit report has been updated to include any other names you have been known by and with links to previous addresses. If any of this information is wrong and you believe it should be changed please contact us. The enclosed leaflet explains how to do this. Our records will also show that you made a request for your credit report. This information will not be seen by companies searching your credit report but will be shown on any reports you ask for in the future.

If you have any questions about the information companies have given to us, you may wish to get in touch with them because we need their authorisation to make changes to your report. A list of useful addresses is included at the back of your report.

Consumer Help Service

PS The quickest way to get help with your report is to call our helpdesk on 0870 241 6212 or log onto our website www.experian.co.uk. Click on Consumer Advice and visit Your Credit Report Help Centre.

Application details

These are the details you gave us when you asked for your report. We have used this information to produce your report.

Name: MRS JESSICA SOMEBODY
 Date of birth: 09/10/1972
 Other names you have been known by: MISS JESSICA ANYBODY
 People you are financially connected to: MR SIMON R SOMEBODY
 Date of birth: 02/05/1974

Address details:

Present: 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Other: 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Electoral roll information

This shows the dates that your name was registered on the electoral roll and the addresses you were recorded at. There is more information about the electoral roll in the explanatory leaflet.

Present Address

F1 Local authority ANYTOWN LA
 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 SOMEBODY JESSICA From 10/2002 to present

Other address/es

E2 Local authority ANYTOWN LA
 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 ANYBODY JESSICA From 1982 to 10/2002

Aliases

Aliases are created when lenders tell us of other names you have been known by or when you tell us of other names you have used. Your credit report will include information recorded in these other names at the addresses you gave us when you applied for your report.

S1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of Birth 09/10/1972
 Also known as MISS JESSICA ANYBODY
 Confirmed by BOODLES BANK PLC on 18/05/04

Aliases continued

S1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of Birth 09/10/1972
 Also known as MISS JESSICA ANYBODY
 Confirmed by EXPERIAN CREDIT REPORT (2) on 09/03/06

This information was provided to us as part of report application or from information given after receiving a credit report

Financial associations

Financial associations show details of anyone you are financially connected to. Financial connections are created by joint accounts, joint applications, joint court judgments or from information you have given to us. When you apply for credit a lender may take into account financial information about people you are financially connected to

L1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of Birth 09/10/1972
 Associated with MR SIMON SOMEBODY Date of Birth 02/05/74
 Type of association JOINT ACCOUNT
 Association confirmed by BOODLES BANK PLC on 20/05/05

L2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of Birth 09/10/1972
 Associated with MR SIMON SOMEBODY
 Type of association FINANCIAL CONNECTION
 Association confirmed by EXPERIAN CREDIT REPORT (2) on 09/03/06

This information was provided to us as part of a report application or from information given after receiving a credit report.

L1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of Birth 09/10/1972
 Associated with MR SIMON SOMEBODY Date of Birth 02/05/74
 Type of association JOINT APPLICATION
 Association confirmed by GENERAL BANK PLC on 11/12/05

Public record information

This section of your report includes any court judgments, bankruptcies or individual voluntary arrangements. For further information please see the explanatory leaflet.

J1 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Information type BANKRUPTCY ORDER Date 03/12/05
 Discharged 03/12/07
 Court name ANYTOWN COUNTY COURT Case number 2005000136
 Source: INSOLVENCY SERVICE

When your bankruptcy has been annulled or discharged we will be informed by the Insolvency Service. For further information please see the explanatory leaflet.

Public record information continued

J2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Information type VOLUNTARY ARRANGEMENT Date 17/06/03
 End date 24/10/04
 Court name UNKNOWN Case number IVA0045658
 Source INSOLVENCY SERVICE

If you have any questions about voluntary arrangements you should speak to the Official Receiver

J3 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Information type VOLUNTARY ARRANGEMENT COMPLETE Date 17/06/03
 End date 24/10/04
 Court name UNKNOWN Case number IVA0045658
 Source INSOLVENCY SERVICE

This information shows that the conditions of the Arrangement have been met. Details of the Voluntary Arrangement will continue to be held on your report for six years from the date of the Arrangement.

J4 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type SATISFIED JUDGMENT Date 01/08/04
 Amount £481 Satisfied 16/11/05
 Court name SOUTHTOWN COUNTY COURT Case number ST701043
 Source REGISTRY TRUST LTD

Satisfied judgments are automatically removed from your report after six years.

J5 MISS JESSICA ANYBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type JUDGMENT Date 01/07/03
 Amount £1257
 Court name SOUTHTOWN COUNTY COURT Case number ST401135
 Source REGISTRY TRUST LTD

If you have paid a judgment you should contact the court involved and make sure they are informed. You may wish to request a Certificate of Satisfaction as proof of the change. We will be told that the judgment is satisfied and we will update our records. For further information please see the explanatory leaflet.

Credit account information

Credit account information shows details of your credit agreements with lenders. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses at the end of your report. Please see the leaflet for an explanation of what all the details mean including an explanation of the status history.

C1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of birth 09/10/72
 LENDU MONEY LIMITED CURRENT ACCOUNT
 Started 19/02/06 Balance £344 Credit Limit £360
 Status history 0000000
 In the last 7 months of account activity, the number of status 1-2 is 0 and the number of status 3+ is 0
 File updated for the period to 15/09/06

Credit account information continued

C2 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of birth 09/10/72
BOODLES BANK PLC CREDIT CARD
 Started 19/10/02 Balance £1126 Credit Limit £1300
 Status history 32100U00000
 In the last 36 months of account activity, the number status 1-2 is 2 and the number of status 3+ is 1
 File updated for the period to 01/09/06

C3 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE A12 4CD
 JOINT ACCOUNT
 Date of birth 09/10/72
GENERAL BANK PLC LOAN
 Started 04/06/01 Balance £0 Settled 04/06/06
 Status history 000000000000
 In the last 24 months of account activity, the number of status 1-2 is 0 and the number of status 3+ is 0
 File updated for the period to 28/06/06

Settled accounts are kept on file for six years from the settlement date. The status history in respect of a settled account relates to the period of time prior to the date of settlement.

C4 MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Date of birth 09/10/72
 Arrangement from 01/05 to 08/05
MOBILE PHONE FIRM RENTAL
 Started 05/07/01 Default £548 Defaulted 06/10/05
 Balance Satisfied
 Status history 8
 File updated for the period to 19/07/06

NOTICE OF CORRECTION, Reference 00000000 – See final page of report

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

C5 MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Date of Birth 09/10/72
MOBILE PHONE COMPANY RENTAL
 Started 27/08/98 Default £1021 Defaulted 08/09/04
 Current Balance £695
 Status history 8
 File updated for the period to 07/09/03

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

Council of Mortgage Lenders (CML) information

Members of the Council of Mortgage Lenders record information on customers who have given up their homes or had them repossessed. If you have any queries about the CML information shown below and would like to contact the company concerned yourself there is a list of useful address at the end of your report. CML information may be recorded at up to three addresses – the address which was repossessed or surrendered and your previous and forwarding address(es).

C6 MRS JESSICA SOMEBODY 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
MORTGAGE YOUR HOUSE PLC FORWARDING ADDRESS
POSSESSION ORDER 16/11/02
File updated for the period to 24/12/02

Previous searches

Previous searches show the names of organisations that have seen some or all of the information recorded on your credit report within the past 12 months. Searches of your credit report should all have been made with your consent. Most will relate to credit applications you have made but some may be routine checks by your lenders on accounts you already have. Unrecorded enquiries, quotations, identity verification checks and credit report applications are shown for you on your copy of your report but are not seen by lenders.

P1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
Date of birth 09/10/72 Time at address 03 years 07 months
Searched on 17/06/06
Searched by LENDU MONEY LIMITED
Application type REVOLVING CREDIT

P2 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
OPT OUT
Date of birth 09/10/72 Time at address 03 years 06 months
Searched on 15/05/06
Searched by HOPE BING AND LAMOUR LIMITED
Application type UNRECORDED ENQUIRY

P3 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
Date of birth 09/10/72 Time at address 03 years 02 months
Searched on 09/03/06
Previous searched on 14/12/05, 13/03/04, 12/12/03
Searched by EXPERIAN REPORT (1)
Application type CREDIT REPORT

This information was provided to us by you when you applied for your credit report via our website

Financial associate searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

U1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
 Date of birth: 09/10/72
 Name of applicant: MR SIMON SOMEBODY
 Date of birth: 02/05/74
 Date of application: 28/04/06
 Searched by: PFARI Y KING AND QUEEN STORES

U2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
 Date of Birth: 09/10/72
 Name of applicant: MR SIMON SOMEBODY
 Date of Birth: 02/05/74
 Date of application: 05/06/06
 Searched by: HONEST BANKING COMPANY LTD

Linked addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. For further information please see the explanatory leaflet.

B1 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 777
 Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
 Source: HOPE BING AND LAMOUR LIMITED
 Date of information: 15/10/02

B2 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Linked to: 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE
 Source: LENDU MONEY LIMITED
 Date of information: 05/01/03

B3 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
 Source: EXPERIAN CREDIT REPORT (2)
 Date of information: 15/04/05

This information was provided to us by you when you applied for your credit report in writing or by telephone.

Financial associate searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

U1 MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD

Date of birth: 09/10/72
 Name of applicant: MR SIMON SOMEBODY
 Date of birth: 02/05/74
 Date of application: 28/04/06
 Searched by: PEARLY KING AND QUEEN STORES

U2 MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of Birth: 09/10/72
 Name of applicant: MR SIMON SOMEBODY
 Date of Birth: 02/05/74
 Date of application: 05/06/06
 Searched by: HONEST BANKING COMPANY LTD

Linked addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. For further information please see the explanatory leaflet.

B1 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 777

Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
 Source: HOPE BING AND LAMOUR LIMITED
 Date of information: 15/10/02

B2 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE
 Source: LENDU MONEY LIMITED
 Date of information: 05/01/03

B3 MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
 Source: EXPERIAN CREDIT REPORT (2)
 Date of information: 15/04/05

This information was provided to us by you when you applied for your credit report in writing or by telephone.

CIFAS – The UK's Fraud Prevention Service

CIFAS information is displayed by address and so the information may not be in your name. This information helps protect innocent people from becoming victims of fraud. An explanation of CIFAS can be found in the explanatory leaflet. Please remember that the rules of CIFAS mean that you will never automatically be declined credit because there is CIFAS information on your report. If you want to contact the CIFAS member for more information about the details recorded, please use the address we have given you as part of the CIFAS entry. If you feel that a CIFAS entry is incorrect in any way you can either contact the member directly using that address or let us know exactly what you feel is wrong and why and we will contact the member of your behalf.

F1	Name used Date of birth used Address Used Date recorded Member name Members address Case Reference Product Type Type of case Reason for referral	MRS MARY JONES 12/09/1967 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ 08/06/06 WATCHIT TV RENTAL Watchit House, Television Road, Tellytown, Southshire Z98 1VY 14AY2400 PERSONAL CREDIT CARD FALSE IDENTITY FRAUD – USE OF FALSE NAME WITH AN ADDRESS DATE OF BIRTH
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Gone Away Information Network (GAIN)

GAIN shows that an individual owes money and has moved without giving the lender a forwarding address. It is explained more fully in the leaflet. If you have any queries about this information please contact the company which gave us the information.

T1	MRS JESSICA SOMEBODY Date of birth Last known at Located at By: Reference	09/10/72 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ 186, HIGH STREET, ANYTOWN, MIDSHIRE MOBILE PHONE FIRM 62623456 On 09/03/04
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Notice of Correction

Reference: 00000000

Page 1

00000000/SOMEBODY: "I, MRS JESSICA SOMEBODY, WISH TO MAKE IT CLEAR TO ANY POTENTIAL LENDER THAT THE HISTORY OF ARREARS ON THIS ACCOUNT WAS SOLELY THE RESULT OF REDUNDANCY AND NOT A RESULT OF ANY UNWILLINGNESS TO PAY. I WOULD LIKE TO STRESS THAT I AM NOW IN FULL TIME EMPLOYMENT AND ALL MY MONTHLY PAYMENTS ARE MADE ON TIME. SIGNED MRS J SOMEBODY." ADDED: 11/01/05 JPJ

small change : **big difference**

change



Change is a Community Finance Partnership which was launched in January 2003. Its aim is to help social housing residents access the financial services which are likely to be of greatest benefit to them.

For further information please contact us on the details below.

Jason Herbert
Hyde Housing Association
Programme Manager - Financial Inclusion
181 Lewisham High Street
Lewisham
London SE13 6AA
Direct Line: 0208 297 7587
Email: jason.herbert@hyde-housing.co.uk

David Short
Metropolitan Housing Partnership
Financial Inclusion Manager
Direct Line: 020 8829 8086
Fax: 020 8889 0984
Mobile: 07921 875780
Email: david.short@mht.co.uk

All these housing associations are partners in Change.

