

Newsletter

Issue 2 June 2007

Celebrating Our Own Success

In March 2007 The Money Skills Service invited everyone who had previously participated in a course to attend a review lunch. The aim of the lunch was to give past participants an opportunity to provide feedback on how the service has helped them and whether they have gained personally from attending one of our courses.

Guest speakers also attended the lunch, Toni Needham from Energy Efficiency and Bill Humphrey from United Utilities. Both guest speakers gave practical advice and information on how we can save money around our homes and distributed free energy saving devices.

There was then an opportunity for everyone to take part in a variety of activities such as 'Vote With Your Feet' and 'Think Tank'. This enabled

us to gain feedback on what has helped people most since attending a course and where there could be room for improvements.

One participant said 'Since attending the Utilities session and learning about energy saving around the home I looked into having a water meter fitted. I was paying almost £35 per month on Direct Debit. Since having a meter fitted my Direct Debit has gone down to £15. I'm thrilled!'

Helping To 'Deal With Debts'

We have recently had a new 'Dealing With Debt' session accredited by the AQA.

Our 'Dealing with Debts' session is now the seventh in our expanding range of courses. The session is proving very popular and has been delivered to both community groups and front line staff from our partner organisations.

The session helps participants to understand the differences between priority and non priority debts and the different sanctions for non payments.

Participants take part in activities around consequences of non payment for priority debts, such as rent arrears and council tax. Information provided about making arrangements to pay creditors and where to go for advice if you are struggling to make payments. There is also an activity involving Bailiffs and what they can and cannot do under the law.



Above: Think Tank
Right: Past participants taking part in 'Vote With Your Feet'



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Celebrating In Style!

Glenn Williams celebrated his 50th birthday in good company this year. He was taking part in a Dealing With Debts session on his Money Skills course.

We ran a six week course at the Manchester Methodist Housing Association building on Chorley Old Road during April and May 2007. The course was very successful with eight participants gaining AQA accreditation. The final session of Dealing With Debts fell nicely on Glenn's 50th birthday, which made our end of course celebration an extra special occasion! The participants from this course thought it was 'an excellent course, with some useful information' and particularly enjoyed the activities around priority and non-priority debts.



Glenn celebrating his 50th Birthday

Meet The Team!



Left to Right: Hayley, Dawn, Natalie, Carole

Three New Members Join The Team

The first quarter of 2007 has seen big changes within the Money Skills Service.

We are delighted to announce that Dawn joined us as a Management Support Officer / AQA Co-ordinator in November 2006 and Natalie and Hayley both joined the service as Development Workers in February and March 2007, respectively.

All the new team members have adapted very quickly to the service and have been all over Bolton to deliver sessions to various community groups and organisations.

Dawn has previously worked with the Money Skills Service as a volunteer and is co-ordinating the AQA accreditation scheme for our courses.

Natalie has previous experience of community finance development from her previous role at the Credit Union

and is implementing this into the Service. Natalie says "The Money Skills Service is a very valuable asset to Bolton. Both in my role at the Credit Union and in my experience from working at Bolton At Home, I have seen many people who clearly struggle with managing their everyday living costs. I hope the work that I do with participants will help to improve budgeting skills and help people to prioritise debts before they get out of control."

Hayley has come to Money Skills with several years experience from both personal and business banking and has been using this experience to enhance and develop the materials we give to participants. Hayley says "Working within the banking industry, I have witnessed the problems faced by customers when choosing between types of accounts and credit. I hope to use this experience to help our participants make the most of their money and help them to understand financial jargon!"

The Year So Far...

Since the turn of 2007 The Money Skills Service had been as busy as ever! 135 people will have gained AQA accreditation in the first half of this year.

We have run 6 week courses at:

- Sarah Lodge (Manchester Methodist Housing Association)
- Fleet House (Irwell Valley Housing Association)
- The Salvation Army
- MMHA Supported Housing Scheme.

We have also:

- Run a 4 week course for Rathbone UK Training
- Delivered training on how to calculate and understand a utility bill to 3 different groups from The Gateway Refugee Program, with our partners at Refugee Action.
- Delivered 'Dealing With Debts' and 'Debt Awareness' training to Bolton At Home Housing Services Staff.

Alongside these full accredited courses we have run taster sessions for, The Probation Service, FortAlice & Halliwell Ucan Over 50's Group



Participants from Rathbone UK, May 2007

Community Radio

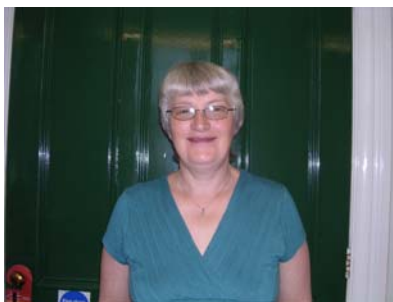
Money Skills are involved with a project managed by Bolton At Home to bring community radio to our local areas.

There will be four community radio broadcasts over the next nine months in different areas of the borough. The project is led by Bolton At Home but involves Bolton Council, Bolton PCT, Bolton Community College, GMP, The Fire Service, Local schools and many others.

Local volunteers will work together and will be making, producing and presenting radio broadcasts about local services in their area.

The first event is planned at the Washacre Estate in Westhoughton at John Holts Youth & Community Centre on 18, 19, 20 July with a Showcase Event organised for 21 July.

Stop Press!!



Alison started with Money Skills earlier this month as a Money Advice Development Officer.

Alison will be providing one to one debt advice to Bolton at Home tenants who are struggling with their finances. She will also be looking to enhance the provision of money advice within the borough.

More details about this new joint venture between Bolton at Home and Money Skills will be available shortly.

What's Next

Forthcoming sessions & how to get involved with the service

Over the next couple of months we will be holding sessions at:

- Connexions
- Choices Youth Support
- Catholic Children's Rescue Service
- The Salvation Army Resettlement Program
- TNG Training, Bolton
- Lord Street Children's Centre

If you are interested in running sessions within your organisation, please call our Development Workers on 01204 331968.

Similarly, if you know of any individuals who may benefit from this course, we run two open courses each year for interested participants.

Advice Bus

We have teamed up with other partner organisations in a series of mini advice road shows across Bolton.

The mobile advice centre is part of a council campaign to get people to claim what is rightfully theirs. Often there are welfare benefits grants and discounts available which people either don't know about or assume they aren't entitled to.

The last campaign, around 12 months ago, helped achieve more than £40,000 of extra weekly benefits - equal to around £2million a year. Many people simply didn't know they could claim.

The partners involved were, Welfare Rights, The Pension Service, Credit Union, Revenues & Benefits and Bolton At Home. We were on hand to help people to create a personal budget.

Competition time

Why not have a go at our quiz - All correct entries received before 31st July 2007 will be entered into a draw. The winner of the draw will receive a £10 gift voucher to spend. Please send entries to our FREEPOST address BELOW, along with your full name and address.

All the film titles below feature 'money' in the title. All you have to do is fill in the missing word!

..... The Money And Run (1968) ~ Starring Woody Allen
The Money (1986) ~ Starring Tom Hanks
The Of Money (1987) ~ Starring Paul Newman
Other..... Money (1991) ~ Starring Danny DeVito
Money(1996) ~ Starring Wesley Snipes
Money (1998) ~ Starring Chris Tucker
.....For The Money (2005) ~ Starring Al Pacino
.....Money (2005) ~ Starring James Marsters
Friends Money (2006) ~ Starring Frances McDormand
..... Money (2006) ~ Starring Chevy Chase

Good Luck! Congratulations go to Emma Berry from Horwich who was the lucky winner from our November 06 issue.

Final Word from the Project Manager

All change! The last few months have seen considerable changes within the Money Skills Service.

We have said goodbye to Karen Hampson and Jane Young - who will both be sadly missed by colleagues and participants alike.

We have however succeeded in recruiting four new members of staff - who are dedicated to providing you and your groups with the excellent quality service you have quite rightly come to expect from us.

I would like to say a big THANK YOU to all staff - old and new - without who there would be no Money Skills Service.

Why not visit us online to find the most up-to-date info.

www.quids-in.org



Write to us at:

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