

## Think Family Money Management Outreach (West Sussex)

A short-term service providing face to face support to swiftly address financial difficulties, low financial capability and debts; particularly those affecting the security of the home.

Support focuses on empowering clients to become more confident dealing with their finances and to become financially independent and in control of their finances by the end of support. We would expect to work with families for an average of three months.

### Eligibility for support

- Families must have an active Early Help Plan on Holistix
- Client has consented to, and is willing to engage with, financial support including meeting on a regular basis
- We do not generally work with clients already being actively supported by a debt intermediary (e.g. Christians Against Poverty, Stepchange)

### What the service provides

Upon allocation of a case, a dedicated Money Management Outreach Worker will make contact with the referrer and the client. If necessary, a joint visit to the client can be arranged to put the client at ease and support good engagement with the service. Throughout support, we will keep the referrer updated on our progress with the client, primarily via Holistix.

During the initial visit we complete an assessment with the client to gain an overview of their current financial position and understand their main worries and priorities. We will agree a client-led action plan to address arising issues, which can typically include:

- Reviewing income, benefits and ensuring the correct amounts are being claimed
- Priority bills/debts i.e. rent arrears, Council Tax arrears and utility arrears
- Other bills/debts i.e. water, loans and debt collection letters

After the initial visit we will meet the client regularly to work through their action plan in order of priority. Initially we will assist a client to write a household budget listing all areas of income and household expenditure. We will then address any priority issues which could typically include making arrangements for unmanaged rent arrears, Council Tax arrears and other priority debts, which if left unmanaged could result in serious consequences such as eviction, court action and loss of essential services.

If required, we can identify any potential savings that could be made to current expenditure. This may include reviewing gas/electric tariffs, eligibility for Warmer Home Discount scheme, water tariffs and internet/phone/TV packages.

When the client is happy with their budget and priority debts have been addressed, we can support them to deal with any other debts they may have. This often involves going through letters and paperwork received from creditors and debt collection companies to establish how much they owe and to whom.

If an authorised debt intermediary such as Stepchange or Christians against Poverty needs to provide licensed legal advice and ongoing help we can facilitate a referral and offer interim support.

We also assist clients in other areas, including:

- Opening a bank account or setting up online banking
- Utilising digital skills for other online uses, for example, to set up an email account, comparison sites
- Reclaiming PPI or bank charges
- Signposting to services such as Local Assistance Network, Charitable Trust funds
- Increasing awareness and knowledge of borrowing money; signposting to Credit Union as an alternative to doorstep or payday loans

There are some specialist areas that we do not offer support in; we will always try and signpost to a more appropriate service. These are typically:

- Debt intermediary or financial advice
- Sourcing and securing alternative or new housing and accommodation
- Sourcing of household goods/furniture, for example, white goods and furnishings
- Completing tax returns
- Completion of benefit and/or disability claim forms
- Acting as Lead Worker for the family

### **Client engagement**

Support is focused on empowering clients to take control over their money management and finances and therefore they will be expected to undertake actions themselves during the course of support. For clients to fully benefit from support it is imperative that they fully engage with us. Clients who fail to attend or continually cancel appointments may have support withdrawn. Any closure of support is discussed with the client and lead/key worker but remains at the discretion of the team, who also manage demand and throughput for the service.

### **Telephone and email advice**

We are happy to assist IPEH workers with any advice or guidance they may require on general money and debt issues.

**Please send all referrals and requests to: [MMOW@southdown.org](mailto:MMOW@southdown.org)**