

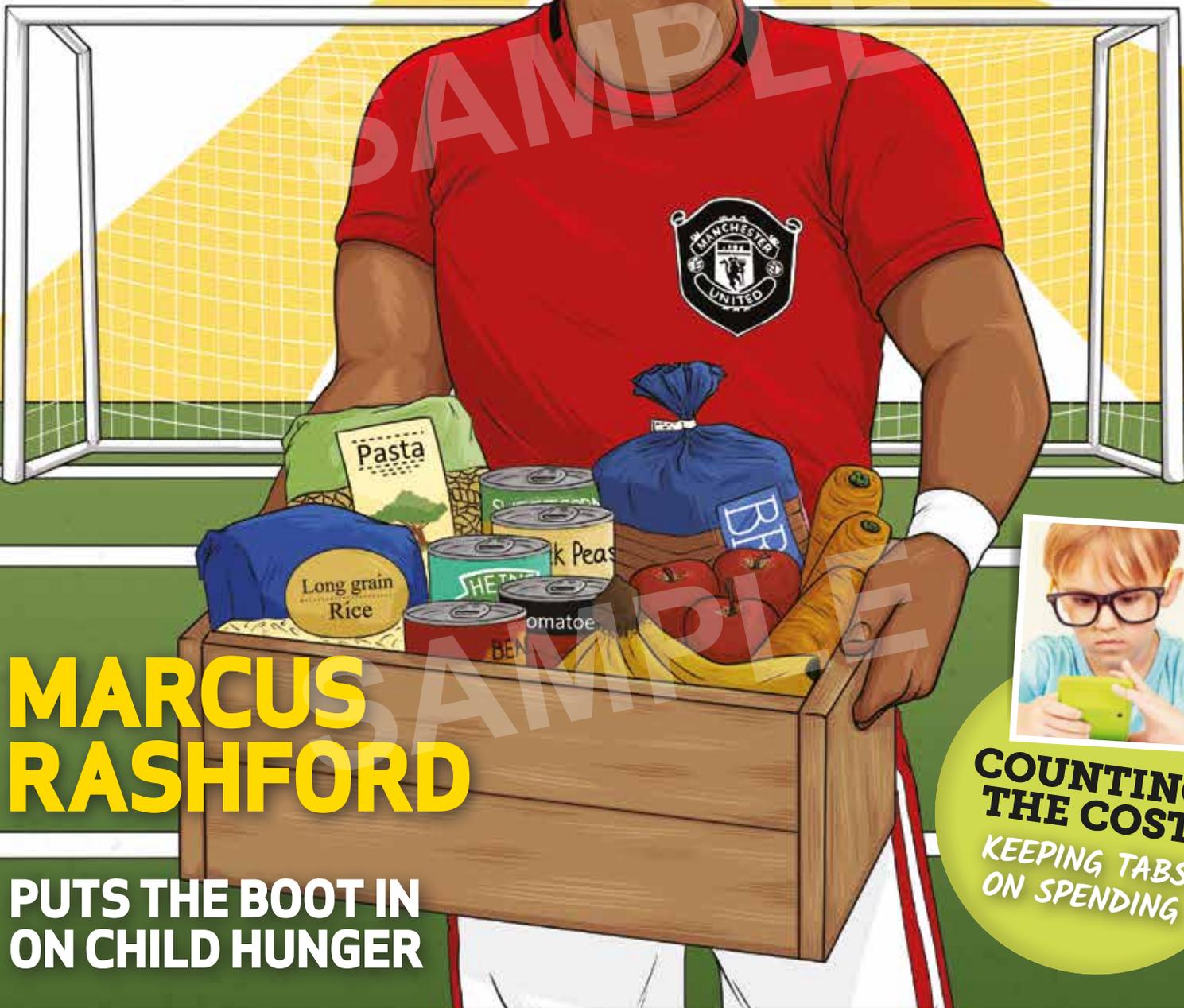
YOUR **FREE** GUIDE TO **SMARTER** MONEY SAVING

Quids in!

AUTUMN 2020 / WWW.QUIDSINMAGAZINE.COM

FEEL THE **BUZZ**
Free money
for electricals

GAME CHANGER



MARCUS RASHFORD

PUTS THE BOOT IN ON CHILD HUNGER



**COUNTING
THE COST**
KEEPING TABS
ON SPENDING

EXPERT ADVICE ON: ✓ SPENDING ✓ SAVING ✓ BORROWING ✓ INCOME

Welcome



Our West Country team has a desk in a pandemic response hub. Alongside advice charities and a volunteer army distributing food,

we offer support on money worries and finding work. A couple of weeks ago, staff were discussing someone whose food parcel had gone partly to waste. Without a fridge to store fresh goods in, a couple of days' worth of precious food had to be binned. He was not alone.

Grants to help people fill holes in their kitchens where an appliance should be are not always well-publicised. They're easier to find online but not everyone has internet access. Hopefully, our feature on where help might come from will offer some pointers.

The long-term effects of lockdown remain to be seen. People stepped up to meet the needs of those struggling more but protecting our own needs may limit that compassion. Charity begins at home but I hope, as this crisis continues, it doesn't end there.

Jeff Editor
editor@quidsinmagazine.com



DEBT COLLECTOR CURBS CURTAILED

● Bailiffs are back in England and Wales

The lockdown ban on bailiffs accessing people's homes ended in England and Wales on 23rd August. Within limits, they are free once more to extract household items to cover outstanding debt.

Experts believe people who were struggling before coronavirus will take the hardest hit. But figures from Citizens Advice show that six million UK adults have fallen behind on bills during the pandemic, including 2.8 million in council tax arrears.

With curbs lifted, debtors will start receiving action notices from bailiffs relating to unpaid council tax, fines and penalties. For millions, pre-lockdown anxieties will return with a vengeance.

Help is available to us. If you are worried about a visit from the bailiffs, contact StepChange for free on **0800 138 1111** or Citizens Advice. For

further info, see: qimag.uk/bailiffs

In Scotland, bailiff action by sheriff officers can be pushed back by applying for a six-month 'statutory moratorium'. More from Advice Scotland here: qimag.uk/bailiffscot

Quids in! says

Bailiffs must send a 'notice of enforcement' before they visit and usually then have 12 months to collect the debt. They need to check if we are more vulnerable because of coronavirus and maintain social distancing. It's best to call to tell them about any disability or serious illness, including mental health problems. Inform them if any children, pregnant women or over-65s live there. Let them know if you don't speak or read English well or were recently bereaved or unemployed.



In this issue...
Electric Dreams:
Help with kitchen appliances **Page 4**



Beat the Bills:
Cutting the cost of a cuppa, etc **Page 7**



Rashford's Goal:
Footballer cries 'foul' on food **Page 8**

- **Address** 24 James Street West, Bath, BA1 2BT **Tel** 0845 646 0469
- **Editor** Jeff Mitchell **Email** editor@quidsinmagazine.com
- **Office Manager** Dan Fineman **Email** daniel@cleanslateltd.co.uk
- **Partnerships Manager** Lisa Woodman **Email** lisa@cleanslateltd.co.uk
- **Staff Writer/ Researcher** Anna Reynolds • **Design** Joe Burt

© This magazine may not be reproduced in part or full without prior written permission

The publisher (Clean Slate Training & Employment CIC) makes every effort to ensure content is correct at the time of going to print. We have no political allegiances, and opinions expressed are not necessarily those of the publisher or editor. Any relationship with advertisers or sponsors is always on the understanding that we retain our editorial independence.

CleanSlate
Training & Employment

SOCIAL WE'RE A
ENTERPRISE
BUSINESS WHERE SOCIETY PROFITS

Quids in! guides are designed to help people understand and manage their money better. They are published by Clean Slate, a CIC (Community Interest Company) and a social enterprise.

Our purpose

Clean Slate helps people on low incomes become better off through money guidance, employment support and digital skills. Workers recruited from the communities we work in offer support alongside structured training. Our social publishing project creates resources to help change society so it does not cost more to be poor and anyone willing and able to work can do so.

GOVERNMENT TOLD: 'STOP THE ROT'

● Fears the end of furlough will leave three million jobless

Coronavirus and the lockdown has triggered the largest employment crisis since the 1980s. Between March and May this year, the number claiming benefits was the highest since records began. In April 4.2 million of us were receiving Universal Credit.

Many workers that held onto our jobs have taken reduced hours and pay. "For some people, eighty per cent of their salary has been the difference between being able to pay the bills each month and not," said Seema Malhotra, Shadow Minister for Work and Pensions.

Until recently, the global response to the pandemic has all been around public health. But now the government is focused on kickstarting the economy.

For those out of work before coronavirus, the chances of getting a job might seem even more slim.

Lynsey Sweeney, managing director of Communities that Work, told *Quids In!*: "We've got to stop the rot and act now so that people who find themselves unemployed don't stay unemployed for long. No government can do it alone."

Clean Slate Training & Employment, which runs *Quids In!*, offers help to people struggling to make ends meet. Its centres in Bath, Gloucestershire and London have teamed up with partners in Birmingham, Newcastle and Liverpool. Projects provide money guidance, employment support and help getting online by phone, in person and using web-based tools. See qimag.uk/qicentres

"We've got to stop the rot and act now"



SEEING THE LIGHT

● Campaign getting people online aims to leave nobody in the dark

Q*uids in!* and the Good Things Foundation have teamed up so people can find online tools to help stretch their money. It has been backed with funding from the Joseph Rowntree Foundation and Mastercard. A campaign, *Nobody in the Dark*, was launched in July and is promoted through social media to attract Facebook and WhatsApp users.

Lockdown was a wake-up call to many on low incomes without easy access to the internet. Some found they had limited contact with family and children fell behind with school work. Charities stepped in to offer free tablet computers and laptops, and internet connection data, but demand has outstripped the kit available.

The Good Things Foundation helps make the benefits of the internet accessible to all. It runs a network of local 'online centres' and LearnMyWay, a series of courses to explain how the digital world works. See qimag.uk/online



ASK ANNA

Dear Anna,
I've fallen behind with my rent since lockdown. I am back at work but only part-time. I haven't told my landlord as I'm scared of being thrown out. What should I do?

Louise

Anna says: This is an issue a lot of us are facing right now, Louise.

Evicting you costs money, so your landlord should want to help. See if you can reduce your rent and agree a repayment plan. A local housing advice charity, or Citizens Advice or Shelter, can support you with this. If you rent from the council, or a housing association or charity, they should offer support.

There could be other ways to free up money to get back on top. Try doing *Quids In!*'s money health-check using our Future-Proof Finance Quiz, (visit qimag.uk/quiz). It asks non-intrusive questions and offers ways to help balance your books. It includes links to practical tools like a benefit checker.

WIN
£50

JOIN THE CONVERSATION

Got something you want to tell us, or a money-saving tip to share? Each issue there's £50 for the best letter, email or tweet, so include your name and address.

- ✉ **POST** The Editor, *Quids In!*
24 James Street West, Bath, BA1 2BT
- ✉ **EMAIL** editor@quidsinmagazine.com
- 🐦 **TWEET** @quidsinmagazine

HARDSHIP SCHEMES...

ELECTRIC DREAMS

Millions of us are living without essential household items such as a fridge freezer or cooker.

Savvy *Quids in!* readers often remind us it's cheaper and healthier to cook food from scratch. We can save money buying and cooking in bulk too, stocking up on home-cooked ready meals for the next few days. It also costs less (and saves time) to wash our clothes at home rather than using a laundrette.

But we can't do any of this if we don't have our own oven, fridge, freezer or washing machine. And that's the situation for 4.8 million households in the UK.

Luckily, if we are struggling to buy white goods, there is help available.

SWEET CHARITY

The charity Turn2Us has a search tool on its website (turn2us.org.uk) that helps householders find financial help if we're struggling. It asks about our age, gender, health status, nationality, location and the jobs we've had. Often there's a fund to apply to.

If we have worked in construction, for example, B&CE's Charitable Trust may be able to give us a hardship grant. There is financial support available for almost every profession, including hair and beauty, pubs and bars, and mechanics. It could be enough to fill a gap in the kitchen with a new





appliance.

If we have disabled children, we can apply to the Family Fund. Or, if we, or a member of our family, suffer from mental health issues, there is another charity we can turn to. Same for those in recovery from substance misuse. Or people from a specific faith. Each one has its own process and eligibility criteria.

Dawn Jackson, head of Grants at Turn2Us, says: "You can check if you're eligible for support from over 1,500 grant-giving charities. These include charities who offer help with the cost of white goods (like ovens and fridges). Unlike loans, you don't have to pay a penny back. Last year we awarded a total of £3.4 million in grants to over 2,500 recipients."

FURNITURE BANKS

As well as grants, it's worth checking out websites where a range of household goods can be picked up for free or reduced prices. A few to try, where you can find people in your local area who are giving away unwanted items, include:

- Freecycle
- ilovefreecycle.org
- gumtree.com.

Remember, there are no safety guarantees when picking up second-hand goods this way. At least check the plug is properly wired and all of the cables are fully insulated. Any signs of overheating, like scorch marks, might suggest it's not fit for use.

Furniture banks are popping up around the country too. They offer fridges and kitchen appliances at a heavily discounted price. It's worth asking a local church or community centre or checking online. Our landlord or local council might also know if there's help in the area.

There are furniture recycling projects all over the UK and many sell electrical items as well as sofas, tables and chairs.

"If we are struggling to buy white goods, there is help available"

They don't often provide goods for free but they're way cheaper than buying new. To find out if there's one nearby visit: reuse-network.org.uk/find-items. We can tick the box for electrical items to speed up the search for what we need.

CELTIC PRIDE

For readers in Scotland, community care grants are available via the Scottish Welfare Fund, which is a national scheme delivered by local authorities. We can apply for the grant via our local authority. As well as using the grant to pay for a cooker, fridge, freezer or washing machine, it can be used to help with living expenses.

Welsh readers can apply to the Discretionary Assistance Fund (DAF), which offers grants to buy fridges, cookers and other household items.

Turn2us' Dawn Jackson adds: "Basic household appliances are not a luxury. Living without a cooker, for example, takes away dignity, leaves families worse off, and the impact on children or other dependants cannot be overstated.

"Heather and David needed to move after David's leg was amputated. Frequent trips to hospital meant they struggled to afford what they needed, including a cooker. By using our Grants Search, the couple were able to secure an Elizabeth Finn Fund grant to help."

■ Tenants who rent from the council or a housing association or charity should speak to their landlords about any help available.



IN KIDS WE TRUST

Windfalls await 6.3 million young people over the next ten years

Millions of teens will from this month have access to savings pots set up in their name. Child Trust Funds were launched by the government in 2002 – and later scrapped in 2011. The £250 paid into them when they were born, and doubled when they turned seven, could now be worth well over £1,000.

The scheme is seen by financial experts to have been of particular benefit to young black and Asian people. Kids from families on low incomes may also have benefitted from a top-up from the government. Many, however, may have no idea there is a windfall waiting for them.

Not all parents took advantage of the scheme but anyone turning 18 should check. The government itself set up accounts for 1.8 million babies whose parents did not respond. This includes children in care, whose local council should have set one up for them. About 6.3 million people born between 1st September 2002 and 2nd January 2011 should benefit.

Funds can be tracked down using the Government Gateway system and some may want to ask an advice agency for

help using it. Unclaimed Funds will move into an ISA (Individual Savings Account), continuing to gain interest.

The Financial Times reckons black and Asian teenagers could feel most benefit. It calls for similar schemes to be launched to help address the wealth gap. Black

workers, it reports, earn on average nine per cent less, and Asian workers 20 per cent less, than white workers.

The Money and Pensions Service has all the details about Child Trust Funds and tracking down the savings. See qimag.uk/childtrustfunds

“The government itself set up accounts for 1.8 million babies whose parents did not respond”



☎ QUIDS IN! USEFUL NUMBERS

LOAN SHARKS

The Illegal Money Lending Team tackles loan sharks. Call anonymously on ☎ **0300 555 2222**, text LOAN SHARK and your details to **60003** or email them at reportaloan shark@stoploansharks.gov.uk.
In Wales call ☎ **0300 123 3311** or email imlu@cardiff.gov.uk.
Scotland: ☎ **0141 2876 655**, or email loansharks@glasgow.gov.uk

CREDIT UNIONS

Credit unions are not-for-profit organisations that provide bank accounts, loans and savings. They may help people the banks won't. To find your local credit union call ☎ **0161 832 3694** or visit www.findyourcreditunion.co.uk.

BENEFITS

• People with disabilities or carers should contact the Disability Benefits Centre (☎ **0345 605 6055**) and for Child Benefit and tax credits call Inland Revenue (☎ **0845 300 3900**).

• Council Tax and Housing Benefit is dealt with by your local council.
• Benefits calculator www.entitledto.co.uk
• Pensions Service: ☎ **0800 99 12340**

DEBT ADVICE

For free debt advice and help, contact any of the organisations below.

- **National Debtline**
☎ **0808 808 4000** www.nationaldebtline.org
- **StepChange Debt Charity**
☎ **0800 138 1111** www.stepchange.org
- **Citizens Advice**
www.citizensadvice.org.uk.
In Wales call ☎ **08444 77 20 20**
England call ☎ **08444 111 444**
- **Citizens Advice Scotland**
www.cas.org.uk. ☎ **0808 800 9060**
- **Debt Arrangement Scheme (Scotland)**
☎ **0300 200 2770**
www.dasscotland.gov.uk
Government-backed scheme to pay debts.



Quids in! Readers club

Pleased to receive your free Quids in! every three months? Now you can stay in touch all the time with our new Readers Club. Join the growing crowd of money-saving, savvy-shopping, debt-beating, cash-boosting Club members and receive freebies and top tips throughout the year by email.

Sign up here:
qimag.uk/QIClubReg

THE Quids in! SPENDING DIARY

Money, where does it go? One minute it's here, the next it's gone. How can we keep tabs better? Here's how...

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Item							
Amount	£	£	£	£	£	£	£
Item							
Amount	£	£	£	£	£	£	£
Item							
Amount	£	£	£	£	£	£	£
Item							
Amount	£	£	£	£	£	£	£
Item							
Amount	£	£	£	£	£	£	£
Item							
Amount	£	£	£	£	£	£	£
Item							
Amount	£	£	£	£	£	£	£
Total for the day	£	£	£	£	£	£	£

At Quids In! money events people tell us how hard it is to keep hold of money. Everything costs more than we expected. Before we know it, we've run out. We're not really sure why.

The best way to avoid getting caught out is to plan. How much is coming in? How much is going out? To do this well, we need to make a note of what we're spending. All the little things that soon mount up, all need recording. That's where a

Spending Diary comes in.

Use this page to either record everything or just what goes out in cash. (Card, online payments and direct debits all appear on bank or card statements. It's cash that's hard to trace, once it's gone.)

Jot down everything from a pint of milk to parking tickets. Tot up the outgoings for each day.

Soon we might spot things that maybe we don't need. Could we cut them out and start saving?

Check out the Quids in! Budget Planner to help make sure more is coming in than going out: qimag.uk/diary

GAME CHANGER

It's rare we see a celebrity fighting to give people like us a voice. So when footballer **Marcus Rashford** called out the government over its neglect of hungry school children, it was a big moment

It seems everybody wants a piece of footballer Marcus Rashford right now. The Manchester United and England player hit the headlines in June when he forced the government to provide free school meals over the summer.

Since then, Marcus has received a lifetime achievement award and featured on the front cover of Vogue magazine as a leading activist of our time. But, growing up, his story is not so different to many of ours.

NOT ABOUT POLITICS

Born in Wythenshawe, Manchester, to a single parent family, Marcus and his siblings relied on breakfast clubs and free school meals to get by. "My mum worked full-time, earning the minimum wage, to make sure we always had a good evening meal on the table, but it was not enough," said Marcus in his letter to MPs.

"The system was not built for families like mine to succeed, regardless of how hard my mum worked."

Marcus teamed up with the food charity FareShare UK and raised around £20 million. This was enough to supply three million meals a week to the most vulnerable families. Marcus's campaign to end child hunger united the country. It gave hope to thousands of us who struggle to feed our kids.

Soon it was clear to Marcus this wasn't enough. Around 1.3 million children in England are registered for free school meals. Since the schools shut, one quarter of these children received no support.

In his emotional letter, Marcus called

on the government to reverse its decision not to provide free school meals during lockdown: "This is not about politics; this is about humanity. Can we not all agree that no child should be going to bed hungry?"

THIS IS NOT THE END

Celebrities, members of the public and political figures all got behind Marcus's appeal. Could he force the prime minister to change his mind?

It didn't take long. Boris Johnson made a U-turn and announced a £120 million 'Summer Covid Food Fund' for school children in England. Families that qualified received £15 a week per child in food vouchers. Parents around the country breathed a huge sigh of relief.

It's a good start but more work needs to be done if we want to stop food poverty for good. Speaking to the BBC, Marcus said: "I don't want this to be the end of it. People are struggling all year round.

There's more steps that need to be taken beyond this campaign."

STRIKING A POSE

Since the launch of his campaign, Marcus has become the youngest person, at 22, to receive an honorary doctorate from the University of Manchester. He is also on the front cover of this month's Vogue magazine, which highlights the achievements and campaigns of black people and those forcing change.

Marcus is proof that there are people out there fighting our corner and using their influence for good.

Quids in! says

Could your kids qualify for free school meals? They save the average family £370 per year. In England, each child on free school meals means an extra £1,000 for the school too. Support for schools in Scotland and Wales works a little differently but is based on the number of people needing help with meals.



"Can we not all agree that no child should be going to bed hungry?"

