

## Tackling Money Worries - projects listing October 2014

Project name	Lead and partner organisations	Primary geographic area	Project description
The Fife Young Families Money Advice Project	Enable Scotland in partnership with Citizens Advice Rights Fife	Fife	<p>Families who have a child with a learning disability will be able to increase their skills and confidence in money management and be better able to make financial decisions to avoid future debt.</p> <p>In addition to direct support, the project will also increase the capacity and understanding of each organisation around the practical and emotional needs of families with an additional support needs child.</p>
Home-Start Aberdeen Money Advice Project	Aberdeen City Council in partnership with Homestart Aberdeen	Aberdeen City	Families with children will be able to better access help in tackling debt problems at an early stage - rather than at crisis point - by accessing this help alongside other support from Homestart. Families will also be given additional skills and strategies for managing credit/debt and building financial resilience.
West Lothian Supporting Families	Children 1 <sup>st</sup> in partnership with West Lothian Council	West Lothian	<p>Vulnerable young parents aged 16-25 will be able to access help with money problems through this project.</p> <p>Young parents accessing Children 1<sup>st</sup> Services and who have money and debt problems will be able to access help from a family support worker and advice worker. Help will also be accessed through core agencies used by young parents (such as community health, social work) which can further identify families in need. The project aims to focus on prevention</p>

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			and early intervention to avoid debts escalating, or happening at all.
Canny Families	Changeworks in partnership with, Stepping Stones for Families and Granton Information Centre.	North Edinburgh	Stepping Stones is a community organisation which works with young families, including those expecting a child. Referrals to their services come from community midwives, health visitors and Social Work Family Support Service. This partnership project will provide these families with improved access to debt advice as well as support on avoiding fuel debt and minimising food waste.
Prevention and Intervention Money Advice Project (PIMAP)	West Lothian CAB in Partnership with NHS Lothian and West Lothian Council	West Lothian	<p>Low-income families in West Lothian will be connected to targeted assistance at both pre- and post-natal stages through this partnership project.</p> <p>West Lothian CAB will work in partnership with a variety of NHS workers with whom families will already be engaging (for instance midwives), with a view to assisting low income families to resolve their debt problems and to build financial capability. This will include access to financial capability workshops for families with a view to avoiding child poverty before it occurs.</p> <p>Advice will be provided face-to-face and over the phone, with staff from partnership organisations co-located where possible. Financial capability workshops will be offered in community venues to families.</p>
Intensive Debt and Financial Capability	Maryhill & Possilpark CAB and	Possilpark, Glasgow	Project staff from Maryhill CAB will be co-located in GP practices, including capacity to provide out of hours

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in Possilpark	Glasgow City Community Health Partnership		provision in Possilpark health centre for low income families with children. The project will provide debt advice and deliver one-to-one and group financial capability support to families. The project will also provide training to health professionals to identify and initially raise debt issues with families vulnerable to debt.
Glasgow supporting families	Children 1 <sup>st</sup> and Govan Law Centre	Greater Pollok, Newlands/ Auldburn, Pollokshields, Southside Central, Langside and Linn.	<p>The project will build on existing relationships with local nurseries and Health Visitor teams and will link into the One Glasgow “Improving Futures” approach which supports provision of family support delivered by the voluntary sector.</p> <p>This project will provide additional support to “just coping” families by providing dedicated money advice including debt, rent arrears, fuel arrears, income maximisation. The project will be able to provide casework and representation through employment of a part-time solicitor.</p> <p>Training and support sessions will be provided to existing family support staff as well as group sessions to families to raise awareness of debt issues.</p>
Early Years Money Support Service (Clackmannanshire)	Clackmannanshire Council	Clackmannanshire	This project integrates money and debt advice directly in to the local established multi-agency screening group (including health, social work and other key partners) focussed on helping vulnerable families. The project would create a new, dedicated Money Support Worker to provide both debt advice and financial capability support to vulnerable families referred by the screening group.

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Leith Early Years Collaborative Pioneer Site - Family Friendly Money Advice	Granton Information Centre in partnership with NHS Lothian; Citadel Youth Centre; Dr Bell's Family Centre; City of Edinburgh Council and Edinburgh Community Food	North Edinburgh & Leith	This project aims to maximise the income and reduce the indebtedness of some of the most financially vulnerable families in North Edinburgh, particularly through supporting pregnant women and families with young children. This project seeks to provide accessible welfare and debt advice, tailored to the needs of vulnerable women and families; it will also feedback information to health professionals on the success of different approaches to providing advice to this client group
Families 1 <sup>st</sup>	Airdrie CAB in partnership with Motherwell CAB and Bellshill YMCA	North Lanarkshire	<p>This project will provide assistance to people who require support following a change in family structure, but for whom there is currently no facility to receive appropriate debt advice.</p> <p>The project will provide comprehensive financial capability work, with workshop sessions tailored for both adults and young people. Follow-up intensive debt work will be carried out with attendees once further needs have been assessed.</p>
Tackling Money Worries with Families of Young Children in Dundee	Shelter Scotland in partnership with One Parent Families Scotland	Dundee	<p>The project will build on One Parent Families Scotland's (OPFS) existing services to families in Dundee. People are referred to OPFS by Health, Social Work and Education services where a need for lone parent support has been established.</p> <p>The project will enhance current One Parent Families</p>

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			Scotland's services in Dundee by providing a money and debt advice service that can address the wide range of needs of one parent families. The project will deliver debt advice and develop financial education resources.
The Family Inclusion Justice Project	North Lanarkshire Council	North Lanarkshire	<p>The project will work with families of women who are resident in North Lanarkshire and who are working with the NLC Criminal Justice Women's Service, who are serving a term at HMP Cornton Vale or who are working with NLC Throughcare or Restorative Justice services.</p> <p>This project will provide money advice, financial education and income maximisation to help families and children cope with the financial impacts of a family member going through the criminal justice system.</p>
Grampian Prison Tackling Money Worries Project	Shelter Scotland in partnership with Families Outside	Families of prisoners at HMP Grampian living in Aberdeen, Aberdeenshire, Moray	<p>The project will provide debt advice and support, and financial capability assistance as well as training to Family Contact Officers in HMP Grampian to help them identify families with money problems.</p> <p>Project staff will be partly based in HMP Grampian and provide home visits to families and appointments in Shelter's Aberdeen Community Hub and other outreach locations.</p>
Managing Money Better Partnership	Citizens Advice Edinburgh in partnership with	Prisoners at HMP Edinburgh and their families	The project will provide extended support to low income families where a family member is entering, inside or about to leave HMP Edinburgh and is at high risk of experiencing

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	Families Outside	living in Edinburgh & Lothians	debt problems. The project will deliver debt advice at crisis stage and will look at maximising household budgets as well as building up the resilience of families to prevent future problems occurring.
Money Advice for Addiewell Prisoners and Families Project	Motherwell CAB in partnership with Families Outside	Prisoners and their families of HMP Addiewell living in Lanarkshire	The project will connect low income families affected by imprisonment to appropriate help to resolve debt problems, help them make informed choices about money and prevent financial problems recurring. The project will be accessible by families of Addiewell prisoners who are serving a sentence or leaving prison. The project will provide money advice prior to admission to prison to help prepare families for the change in circumstances as well as during sentence and after release.
Integrated Debt Advice and Support Hub: HMP Barlinnie	Parkhead CAB in partnership with the Croft and Families Outside.	Families with a relative in HMP Barlinnie	<p>The project will bring agencies together to provide debt advice and financial capability advice to families of prisoners in HMP Barlinnie.</p> <p>The project will train staff working in the prison to spot when prisoners and their families have a financial problem in order to refer to the project.</p> <p>The project will carry out assessments of families looking at their needs when prisoners first go into prison, particularly targeting families of offenders for whom this is the first time in custody, and when a prisoner is going to be released. The project will be used as a model for learning about advice provision and support for these families.</p>