**Priority Area for Advice Organisations**

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| **FIS outcome** | **Service specification outcome** | **Measure** |
| **Debt** |  |  |
| Residents will be able to seek free advice about their debts and be supported to make affordable repayment plans | Reduce debt among socially excluded and vulnerable people and those on a low income | Number of clients (and amount of debt) who have repayment agreements made, amounts written off and number of clients advised on debt issues |
| Residents will have increased ability and confidence in managing everyday finances including contracting with utility companies | Improve skills and confidence in money management among socially excluded and vulnerable people and those on a low income | Number of clients assisted to prepare a household budget\*  Number of clients advised on fuel issues |
| Residents will have increased knowledge and confidence in using financial services | Improve skills and confidence in money management among socially excluded and vulnerable people and those on a low income | Number of clients referred for support to open a bank account |
| **Income** |  |  |
| Residents will be supported to claim the benefits to which they are entitled | Increase uptake of welfare benefits and tax credits for those not working and on low income | Number of claims made, benefits gained, number of clients represented at court, tribunal or at mandatory reconsideration |
| Residents will be supported to access emergency support when required | Not specific but linked to both debt and benefit take up | Number of applications for charity support, emergency payments, food bank vouchers/awards |
| Residents will be supported to manage their finances | Improve skills and confidence in money management among socially excluded and vulnerable people and those on a low income | Number of clients assisted to prepare a household budget\*  Number of clients advised on fuel issues |

\*The support provided in preparing a household budget includes the following activity:

* Checking that the client knows how much money comes into the household and how frequently
* Checking that the client knows what bills have to be paid and when, and the difference between essential and non-essential payment (also described as the difference between priority and non-priority debts)
* Helping clients to see how much they might need to set aside each month e.g. bills that are paid once a year, or special occasions like birthdays/Christmas
* Making sure clients are aware of opportunities to save money, e.g. on fuel tariffs
* Giving clients information about appropriate bank accounts and safe saving options
* Explaining about costs of borrowing money