

## Priority Area 2015-16

The commissioned advice services round from 2015-18 includes provision for agreeing a priority area to focus on for each year of the agreement. The City Council and Advice Organisations have agreed that the priority area to focus on during 2015-16 will be Debt. It was further agreed that the issue of debt includes supporting people to manage their money, and helping them maximise their income.

Debt links into the themes of both Debt and Income in the Council's Financial Inclusion Strategy(FIS). The table below provides the measures that will be used to monitor the way the advice organisations deal with Debt issues, and shows how these measures meet both the aims of the FIS and the outcomes required from the Service Specification for Advice Services.

<b>FIS outcome</b>	<b>Service specification outcome</b>	<b>Measure</b>
<b>Debt</b>		
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
<b>Income</b>		
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, foodbank 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