

APPENDIX 2

Priority Area for Advice Organisations

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

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