



Money Help from Citizens Advice Bureau

Sorting out money problems can be difficult without help, and won't go away if you ignore them, so find out how the CAB can help you! This workshop will show you how your local CAB can help if you have a problem with your money.

Who am I?



My name is Richard Hustler and I have worked at Newport Citizens Advice Bureau for just over 4 years.

I am a Legal Help Supervisor and help people to deal with problems that they have with their money.

Ground Rules for Today

We should all ...

- feel able to join in
- feel free to ask questions
- listen to other people
- try and have a go and not worry about getting it wrong
- keep to time
- suggest things to add to the jargon busting flip
- keep personal information confidential
- respect each others' different views.

Jargon Buster

When we have problems with our money we might get letters that we do not understand with big words that can seem scary.

‘Jargon’ is the name for this – Today we will look at some letters together and ‘bust’ words we do not understand.



Money Coming In

The money that we get can come from many different places such as;

- Benefits
- Jobs
- Family
- Friends



In groups we will look at and talk about money we get often and money that we get sometimes

Expenditure - Spending Your Money

What do we spend our money on?

Important Things

Rent

Council Tax

Gas

Electricity

TV Licence

Food

Fines

Fun Things

Going out with Friends

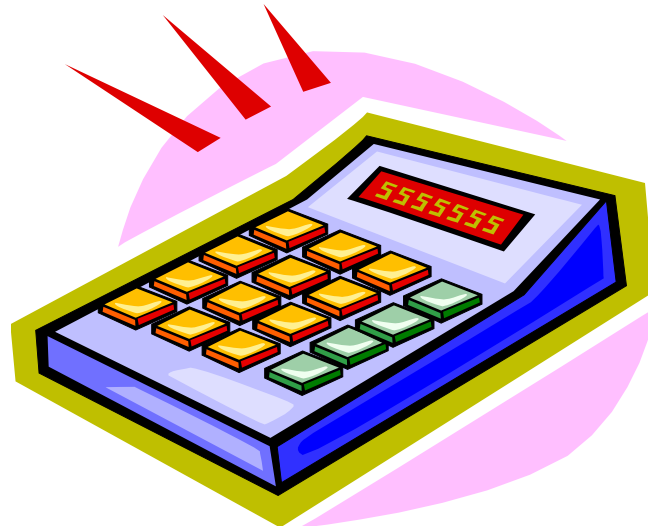
Clothes

Hobbies



Budgeting – Keeping an eye on our Money

Why do we budget?



What would happen if we did not budget?

What could happen if I have a problem with money

- Eviction (losing your home)
- Disconnection (being cut off)
- A Fine (having to pay money)
- Bailiffs (someone who could take things that you own)
- County (civil) court
- Magistrates (criminal) court
- Prison
- Credit rating goes down (this makes it harder to get a loan or credit card)
- Deduction from Income (money taken from wages or benefit)

What should I do if I have a problem with my Money???

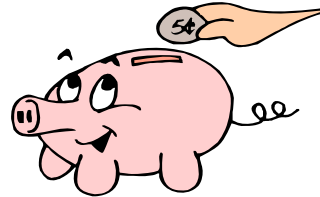
- Tell someone



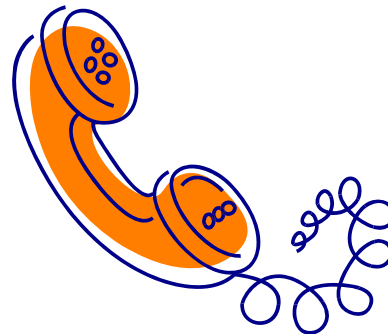
- Make a list of the money you get each week or month and look at the money you are spending



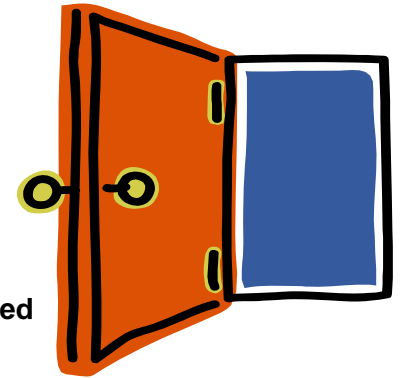
- Can you save money?



- Speak to the people you owe money to or come and visit us at Newport Citizens Advice Bureau.



When are we open?



1.30pm to

- **Newport Citizens Advice Bureau Drop in and Telephone services**
- **Drop in Services at 8 Corn Street** **Debt Clinic no appointment needed**
- Monday - Wednesday 9.30am - 1.00pm
- Thursday 3.30pm No Service
- Friday 9.30am - 3.00pm

- **Drop in at Resource Centre 35 Commercial Road (No appointments needed)**
- General enquires Debt,
- Employment and Welfare Benefits enquiries
- Wednesday 1.00pm to 3.30pm Thursday 9.30am – 12.30pm
- **Telephone Advice on 0844 471 2020**
- Monday – Friday 10.00am – 4.00pm
- Tuesday, Wed, Thursday and Friday 10.00am – 1.00pm

- **Better Advice/ Better Health:** We are able to offer a service for patients of the following surgeries. St David’s Clinic and St Julian’s Medical Centre (Appointment must only to be made through the Surgeries)

- **Disability benefit for Children Project:** We offer a service to Children with disabilities and their families. For more information please contact us on 01633 212680

- We are able to offer Specialist advice in Employment and also in case of discrimination involving employment and goods and service for information please contact 01633 222622