

Money Worries???

Find your local MABS office below or contact the MABS Helpline at 1980 283438 or go to www.mabs.ie

<u>Carlow</u>	059 91 40977	<u>Kildare</u> :	
<u>Cavan</u>	049 4362900	Kilkock	01 6284466
<u>Clare</u> :		Newbridge	045 435558
Ennis	065 6841991	<u>Kilkenny</u>	056 61777
Shannon	061 360422	<u>Laois</u>	0502 61727
<u>Cork</u> :		<u>Leitrim</u>	071 9644994
Charleville	063 81603	<u>Limerick</u>	061 310620
Cork City	021 4552080	<u>Longford</u>	043 3347705
Dunmanway	023 8855155	<u>Louth</u> :	
Mallow	022 43879	Dundalk	042 9327823
<u>Donegal</u> :		Drogheda	041 9842810
Derrybeg	074 9560747	<u>Meath</u> -Navan Town	046 9072836
Donegal	074 9724462	<u>Mayo</u> :	
Letterkenny	074 9129909	Ballina	096 72902
<u>Dublin</u> :		Castlebar	094 9028888
Ballyfermot	01 6235443	<u>Monaghan</u>	042 9749189
Ballymun	01 8620059	<u>Offaly</u>	0506 9323211
Blanchardstown	01 8206324	<u>Roscommon</u>	0903 6227811
Clondalkin	01 4575782	<u>Sligo</u>	071 9141022
Cherry Orchard	01 6233900	<u>Tipperary</u> :	
Coolock	01 8674892	Carrick on Suir	051 645077
Crumlin	01 4560731	Clonmel	052 6129313
Dun Laoghaire	01 2302002	Nenagh	067 41033
Dundrum/		Thurles	0504 23510
Rathfarnham	01 2990360	Tipperary Town	062 33410
Finglas / Cabra	01 8642148	<u>Waterford</u> :	
Killinarden	01 4519630	Waterford City	051 857929
Meath Street	01 4731878	Dungarvan	058 44922
North Strand	01 8794006	<u>Westmeath</u> :	
Pearse Street	01 6706555	Athlone	0906 476616
Rialto	01 4731856	Mullingar	044 93 40871
Swords	01 8901102	<u>Wexford</u>	053 9121504
Tallaght	01 4203274	<u>Wicklow</u> :	
<u>Galway</u> :		Arklow	0402 91200
Galway City	091 569349	Bray	01 2760411
Tuam	093 24421		
<u>Kerry</u>	066 7129750		

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ISSUE

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Traveller's Garaid

Newsletter of National Traveller MABS

- Welcome -

Welcome to the first edition of **Traveller's Garaid. (Traveller's Money)**

National Traveller MABS hopes to bring you two editions annually to highlight money matters relevant to the Traveller community.

In the current economic climate it is more crucial than ever that we are aware of our rights regarding money and of the supports available to us.

In this introductory issue we will give you a brief account of the role of National Traveller MABS and how your local MABS can advise you on money issues. We will also detail the effects on education of the December 2010 Budget, give details of the Household Budget Scheme (HHB) and update you on our work locally with Traveller organisations and MABS.

Finally we hope you can spare a minute to read **Traveller's Garaid**. If you have any comments or would like us to address any topics in future issues please do not hesitate to contact us on info@ntmabs.org. We look forward to hearing from you.



Nancy Power Nuala Ní Ghabhann
Coordinators

What is National Traveller MABS?



National Traveller MABS (NTMABS) is part of the national network of Money Advice and Budgeting Services around the country that offer free and confidential advice to people with unmanageable debt or in danger of having unmanageable debt.

National Traveller MABS was established in January 2005 to support MABS services nationally on issues relating to the Traveller Community and support the Traveller Community nationally in relation to money matters. We do not deal with clients directly but rather work to ensure equality of access for all Travellers to MABS and financial services.

We facilitate the building of relations between local MABS Services and local Traveller groups and relevant services. We encourage, support and develop Community Education around Money Matters, which can bridge the gap between MABS and Travellers locally.

On a national level we draw attention to issues of equality, exclusion and access and lobby for change through research and project work. For further information, please visit our website at www.ntmabs.org.

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What is MABS?

The Money Advice and Budgeting Service (MABS) is a national, free, confidential and independent service for people in debt or in danger of getting into debt. The service has over 52 local offices and is present in every county in the Republic of Ireland. The service is non judgemental and while MABS does not give money, it supports people in regaining control of their finances by negotiating on behalf of the client and providing advice on more manageable alternatives.

Each local office is organised and managed by a local community-based management committee. MABS also operates a Helpline for those who prefer not to meet with a local service. The Helpline Advisers can assist you to deal with your debt problems. Helpline Advisers are available 9a.m. - 8p.m., Monday to Friday on 1890 283 438. Outside these times, you can leave a message and an adviser will get back to you as soon as possible. You can also contact the Helpline by e-mail: helpline@mabs.ie.

On page 4 of our newsletter we have provided a comprehensive list of all the local MABS services and their contact numbers.

Education Cuts Identified 2011



In November 2006, Minister Mary Hanafin stated at the launch of the report and recommendations for a Traveller Education Strategy that, *"The link between education, lifelong learning, training and enterprise is perhaps the most vital in helping to increase the range of life choices available to Travellers"*

The report emphasised moving away from Education provided on the basis of identity towards it being provided on the basis of need. The cuts in Education in the December 2010 budget however appear to be clearly based on identity.

-Visiting Teacher's for Travellers Service to end by June 2011.

-Resource Teachers for Travellers support to end by June 2011.

-Cuts to the 1.5hrs additional teacher hours per Traveller child.

-All Senior Traveller Training Centre's to be phased out by June 2012.

The issue of ensuring children are educated according to their needs is not in dispute. The concerns arise because cuts are to services and supports that have seen a great improvement in the number of Traveller children staying on in post-primary.



In 2008, the then Minister for Education, Batt O'Keefe said *"In 2006, the most recent year for which figures are available, 2,317 Travellers enrolled in our post-primary schools, compared with 1165 in 2000. In the same year 7,771 Traveller students were enrolled in our primary schools – twice the cohort enrolled two decades ago."*



This staggering increase is being driven by the work of Visiting Teachers who provide a vital link between the home and school system. Additionally, Resource Teacher's help prevent children dropping out when in transition to post-primary.

The Senior Traveller Training Centre's are an important opportunity for Travellers who've missed out on Education the first time around. According to Bernie Ruane, President of the Teacher's Union of Ireland (TUI), Training centres are a place where *"Traveller adults particularly those who may not have benefited from education in the past to take up opportunities for second chance and further education. Once again the weakest have been unfairly and unjustly targeted."*



As Barnardos stated in January 2011 *"The cuts to Traveller-specific services is a short-sighted saving that will cement intergenerational cycles of disadvantage in the Traveller community."*

Household Budget Scheme

For many, the Household Budget scheme is a life saver when paying bills and managing a tight income.

The scheme, available to people on social welfare, allows for up to 25% of your weekly payment to be deducted and used to pay part or all of your local authority rent/mortgage (amount must equal your weekly rent/mortgage), ESB (a minimum of €3.50 is applied), Bord Gáis (minimum of €4.00 is applied) and/or Eircom (a minimum of €3.50 is applied).

People in receipt of the following payments can avail of the Household budget scheme:

- Back to Work Allowance
- Back to Work Enterprise Allowance
- Disability Allowance
- Blind Pension
- Carer's Allowance
- Carer's Benefit
- Farm Assist
- Invalidity Pension
- Jobseeker's Benefit



- State Pension (Contributory)
- State Pension (Non-Contributory)
- One-Parent Family Payment
- Pre-Retirement Allowance
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension
- Back to Education Allowance

For an application form please:

- Access www.anpost.ie where you can print off a form
- Go to your local Post office
- Contact your local MABS office (details in this newsletter)
- Contact National Traveller MABS at 01 864 8510

If you are struggling to pay your bills and need some advice in managing your income, contact the MABS helpline at 1890 283 438.

Developing and strengthening links...

Over the last 4 years, NTMABS has been working locally to bring local MABS offices together with a diverse range of Traveller support organisations and service providers who have a remit to work with Travellers in their area.

The final report of this project is due in the spring of this year. This report will focus on financial issues that affect the Traveller community and how MABS nationally can support Travellers and local supports in tackling these issues. From the 37 meetings that were conducted over the last number of years, a range of issues were identified which have been separated into 7 specific categories: social/cultural, illegal debt, accommodation, access to financial services, money management, education and employment.

Similarly for the suggested ways of improving Travellers' access to MABS, the 5 main areas highlighted were: promotion of MABS, community education, targeted Traveller services, delivery of MABS and internal/structural changes.

It is envisaged that this report will lay the groundwork for strategies within NTMABS and it is anticipated that some of the current pilot initiatives, such as the MABS outreach clinics in Traveller centres, will be replicated around the country in the near future.

