

Introduction

Welcome to ‘A Way of Life’, a money management education resource designed specifically to meet the needs of the Traveller Community.

MABS’ strategic approach to money management education continues to be learner-centred, accepting that in order to create real change for learners and to provide people with the skills and knowledge required to help them avoid becoming over-indebted, our education activity must be relevant to each learner. MABS money management education resources aim to be both relevant and appropriate to each learner’s way of life.

North Galway MABS can be credited with initiating this resource, having originally developed the programme with a group in the Traveller Training Centre in Tuam in collaboration with MABS ND. National Traveller MABS have promoted and facilitated the use of this resource since 2008. Finglas Cabra MABS and National Traveller MABS have collaborated on this version of this programme.



What is the Programme for?

'A Way of Life' is intended to serve two purposes:

- To facilitate the development of skills and knowledge required to avoid becoming over-indebted
- To support Services in building links into their local Traveller communities

Why can we not just use Cents and Cents-Ability?

Cents and Cents-Ability is intended to support Advice Staff in broad work with groups in their communities, with the various topics targeting named learner groups. In work with Traveller groups however, it makes more sense to develop a specific programme, allowing a greater lead-in time for learning to take place, whilst at the same time, allowing positive relations with the community to form.

Travellers as a Specific Group

There are approximately 22,400 Travellers living in Ireland (Census 2006) but the more recent 'All Ireland Health Survey', (2008), puts that figure at 36,224 in the Republic of Ireland. Travellers form the largest indigenous minority in the country, with a separate language, culture and way of life. Equality legislation has recognised the Community to be one of the most

excluded and marginalised groups in Irish society¹. Other facts related in the All Ireland Health Study (2008) are published below to highlight some of the issues which Travellers face.

- The population is very young with 42% under 15 years of age compared with 21% in the general population.
- 63% of Travellers are under 25 years of age compared with 35% of general population.
- The gap in life expectancy for Traveller women is 11 years less than that of settled women.
- The gap in life expectancy for Traveller men is 15 years less when compared to settled men.
- Suicide is on the increase – being six times the rate of the general population.
- 66.3% of Travellers said that illicit drug taking is a problem in the community.
- There are very good supports within families and the community.
- There are extended family networks.
- There is a strong sense of community.
- Unemployment – even during the boom was running at 75% for Travellers compared with 9% for the general population. (Census 2006)

With this backdrop, we see education such as this programme as a key way for MABS to address the issue of the financial exclusion for Travellers. This programme will provide participants with the skills and knowledge required to address it.

¹ The fact that the Equal Status Acts 2000 and 2004 prohibit discrimination on nine grounds, one of the grounds being membership of the Traveller community, is evidence of the marginalisation and exclusion Travellers face in society.

Some Key Facts

- Economically, many of the migratory seasonal jobs that were traditionally done by Travellers have disappeared. There is a tradition of moving: Nomadism is a historical tradition and part of Traveller culture, but it has been affected by changes in legislation².
- Some families remain highly nomadic and travel throughout the year, and that could be between Ireland and the UK. Due in the main however to the changing legal environment, many families now tend to travel only during the spring and summer, returning to the same place for the winter months due to children being in school. Nomadism is an important factor in Traveller culture and has distinguished them from the settled population.
- Moneylenders are used and may fall into both categories, legal and illegal, and may also themselves be Travellers. They tend to appear at major times (weddings, funerals) when they know their services may be required. It may be possible that you could have a moneylender in your learner group.
- Local Authorities under The Housing (Traveller Accommodation) Act, 1998, are to assess Traveller Accommodation needs, and to provide for nomadism as part of this process
- Traveller Accommodation includes the following:
 1. Group Housing – Social Housing – often specific to Travellers.
 2. Halting Site – Official – with a nominal fee for the Caravan being parked there and Bay Units (outhouse) with toilets, shower, washing machine.

Electricity is supplied and there is a chance to source it from the local grid.
 3. Private Rented Accommodation.
 4. Unofficial site: In a caravan, heating supplied by bottled gas, electricity supplied by diesel generator.
 5. Privately owned houses.

² Anti-Trespass Act brought into law in 2002 – Under Section 24 of the Criminal Justice Act (1994).

It's a good idea to get this type of information from the group co-ordinator/trainer in preparation for the course so that the information you use will be most relevant.

Why do Travellers need a Separate Resource?

Target Group

Travellers have been, and continue to be part of our target group, marginalised and low income families. Historically for many different reasons, there has been a poor use of many services by Travellers. These include reports of poor experiences and not understanding the benefit of the services. Fear and intimidation also play a part for a group that have consistently been on the margins of Irish society and who still experience prejudice and discrimination.

Builds Links and Spreads Knowledge Both Ways

This Money Management Resource provides an opportunity to build links between the money adviser and the Travellers participating in the course, and by demonstrating all the tools that are available, this in turn helps spread the skills to the wider community.

National Traveller MABS will support Money Advisers in using this programme, as it is clear that it is an ideal vehicle for explaining to Travellers the valuable work that MABS does, whilst at the same time imparting the skills and knowledge required for people to manage their own money.

Group Discussion leads to better understanding

This programme works well for Travellers because it encourages group discussion and the sharing of the skills and knowledge that is already in the room. The people who will be sitting in the room already have a lot of learned life skills from coping with the bills to dealing with the costs of living. Literacy is a major issue to be aware of, so facilitated group discussions on issues that arise provide greater learning and, in these circumstances, works best. It is important that the experiences shared are not too personal. The conversation is steered into the general and then the lessons pulled from this are ones required like planning ahead, budgeting, knowing where your money is going, saving, setting your own goals etc. The course helps to provide an understanding of the full extent and benefits of the MABS service.

Good Facilitation draws on the existing knowledge in the room

Facilitating the sessions may be seen in terms of directing the traffic - awareness of where you want to go and where people should arrive at in the end. The aim is to give the group a better understanding of the skills required to manage their money. Remember that you are only one source of information and skill in the room – each learner brings something with them – a good facilitator supports the sharing of this knowledge.



Facilitation Pointers

Lay down the ground rules about sharing knowledge that is already in the room – ensure these ground rules remain in clear display throughout the sessions. It is possible that this group already have ground rules – find out – you may only need to add one further on not sharing personal stories.

Start with prompting questions! – for example ‘What’s the only part of a bill we can control? How much we use’. You want the answers to be coming from the group; you also want to learn what the existing practice is.

Active Listening: Be aware of what issues are coming up and how they might be addressed within the context of the discussion.

Encourage all participants to speak – invite those who may not have spoken before.

Know where you want the discussion to go to!

There may be specific lessons from each part so make sure you elaborate on them and then move on.

Stay focussed on the discussion. Don’t be afraid to stop and bring it back to the question in hand.

Do not allow any one person to dominate / or make it too personal (about them or someone else!) but this should be addressed at the start in the ground rules.

Ensure that we share as a group: this is not a ‘one to one’ with a client – it’s broad lessons that we are drawing from the group.

As with any group, you will have learners whose literacy levels are very good, and others whose skills are quite poor. Never assume! Keep writing to a minimum, to single words in block letters, speak each word out as you say it and do not invite anyone from the group to write for you! Encourage people to sit in pairs - this may combat the feeling of insecurity for those with poorer literacy skills

And bring it to a close – summarising the main learner outcome that we want people to take away with them.

Because your work with your Traveller group will be discussion-based, it is very easy for the group to wander into all kinds of area only loosely related to money – it is important not to allow this to go too far – MABS know about money and debt – that’s all we can advise on – keep it focussed.

The relevance of this resource increases the impact

Providing the specific space and time required to deliver this programme is a valuable and worthwhile approach. Travellers develop the skills and knowledge required around money management, and may go on to help other Travellers with various money issues, for example to open up bank accounts. Specific issues such as the 'ML10 form' make this course relevant to Travellers and ensure that the learning has a greater impact.

Travellers learn how MABS works

'A Way of Life' creates an awareness of the value of the MABS service and in turn, spreads this awareness throughout the community. It gives the adviser the opportunity to interact with one of the most marginalised groups in Irish society and to learn some of the difficulties that exist specifically for Travellers in their local area. Using 'A Way of Life' builds bridges between Travellers and the MABS Service.

The MABS Ethos

The ethos which underpins our Service includes a non-judgemental approach to work, while we strive to remain accessible, equality focussed and culturally inclusive. Travellers are a core part of our target grouping; the starting point for providing

this programme is respecting that Travellers are different. 'A Way of Life' brings this ethos to the fore and helps us move people in the right direction towards actively managing their own money.

Culture

One of the core principles of MABS is respect for our client group.

As Michael McDonagh wrote *'you must begin to look at Travellers as having our own culture. ...see us as different because of our culture. See that difference not as a difficulty but as something positive and enriching for all society.'*

Often when Travellers are asked about their culture they are immediately asked to defend it, and put in a position of having to justify WHY they are different.

As Michael McDonagh puts it *'If you work with people from an Ethnic group, make sure you see the value in their life rather than putting them down'.*

Culture is like an iceberg; the majority is below the surface and is not visible.

Within Traveller culture, family is key and there is a lot of support that comes through the extended family network. In the group that you are working with on this programme, you will find that many of the Travellers are related e.g. mother and daughters-in-law.

Concept of Culture

Surface Culture

Above sea level
Emotional load:
relatively low

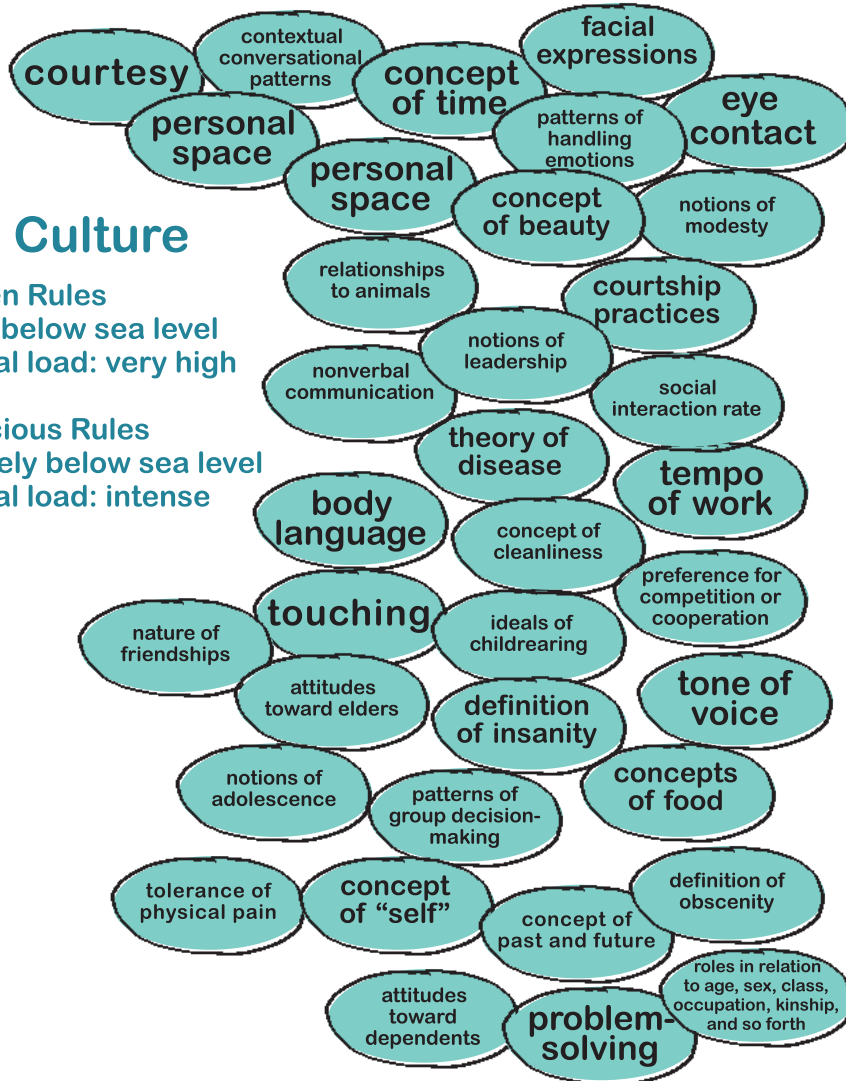


The majority of culture is below the surface

Deep Culture

Unspoken Rules
Partially below sea level
Emotional load: very high

Unconscious Rules
Completely below sea level
Emotional load: intense



A Way of Life!

Different issues in different areas

Travellers' lifestyles vary; it is not possible to paint a picture that is too specific. In general, Travellers will experience many of the money issues that other clients of MABS live with. Issues that are concerns for Travellers in cities may be completely different for Travellers in the west or south of the country. You should not expect to go in knowing all the answers. You will not know what it is like to live through a severe winter in a caravan, but the participants in this programme may know. Therefore facilitating the open discussions leads to the discovery of what the issues are in the local area. It will be appropriate to spend time on those parts of the programme where possible solutions may be found, provided that the discussion remains focussed on the area of MABS expertise – money management.

No matter what the issues are, the solutions and the knowledge that you will be passing on remains the same.

In National Traveller MABS experience, approximately 90% of past clients of NTMABS were women, who were taking responsibility for issues around bills and household costs. Many of these women would be dependent on their husband's social welfare, and also get the Child Benefit payment directly. However that is changing, as there are now more Traveller women on the One-Parent Family Payment.

Health is a major concern as can be seen by the results from the All-Ireland Health Survey. Whilst some have access to full medical cards, a lot of expenses are incurred in making medical appointments and acquiring medicines prescribed.

Funerals are a big expense and in recent years with the boom, the trend has been to honour the dead by erecting a large gravestone. Traditionally, a lot of money can also be spent on weddings. While this occurs in many families within the Traveller Community, the attitudes and traditions are being challenged and debated more. These scenarios get a better airing and outcome when discussed in a group. Remaining non-judgemental is important for you as the facilitator.

Much of what is generally known about Travellers comes directly through the media. Travellers usually live life segregated from the settled population. Within the context of the learning this will provide an opportunity to know what life is like for Travellers in your local area. Whilst the knowledge and skills that a money adviser can impart are very much needed, it is also important to remember that you are delivering this course to adults who deal with all the responsibilities of running a household on a daily basis.

Facilitation skills are important – these include having the skill to remain focussed on the issues at hand and work with the group towards finding solutions. Travellers refer to themselves as Travellers and are offended when referred to as 'Itinerants'. It's important to be aware of this and use the appropriate language.

This programme is an opportunity for the money advisers and for the Service to gain a better understanding of the local area that they live and work in, and about the lives of local Travellers.

**I'm a Traveller, not a tinker,
not an itinerant, not a knacker,
not a gypsy ...I'm a Traveller**

Programme

The programme is made up of five units:

Unit 1 Managing Money

Unit 2 Control and Budgeting

Unit 3 Income Maximisation

Unit 4 Saving and Banking

Unit 5 Borrowing

The units each take about ninety minutes to deliver. Remember to allow for a ten-minute break, and let the group know at the start when that break will be and at what time they can expect to be finished.

It is a good idea to stick with whatever the established practice is with the group – for example, if they are used to taking a break at 11am and to finishing at 12, they will expect to do so today as well!

Find out what the practice of the group is, and plan your session to fit in with that.

Sample Ground Rules

- **Ground Rules are agreed so that we can all get the most out of our time here, and can feel secure in the discussions we have.**
- **Treat each other with respect**
- **One person speaks at a time**
- **Everyone's point of view is valuable – listen respectfully to each other**
- **Do not share personal stories, or ask questions about your own money situation – you can do this at the end of the session, alone with the trainer**
- **Mobile phones to be turned to silent**
- **Please arrive on time – do not leave during the session, but wait for the agreed break time.**
- **Please come back from break at the agreed time.**

Getting the Programme off the Ground

National Traveller MABS (NTMABS) can provide you with support in order to get the programme off the ground locally and that should be your ideal starting point. NTMABS can link you into the local Traveller groups and to the various training programmes and groups that may be working in your area.

For instance there are over 40 Primary Health Care projects in the country and there is most likely one in your area, which is an ideal starting point. The Travellers here work as outreach workers into the community and they can help to spread both the skills and the knowledge that they pick up.

Other Traveller Organisations which exist and which can provide information and link the various groups working in this area are:

- The Irish Traveller Movement is an umbrella membership-based organisation made up of individuals and groups working directly with the Traveller Movement.
<http://www.itmtrav.ie/>
- Pavee Point is a partnership of Irish Travellers and settled people working together to improve the lives of Irish Travellers through working towards social justice, solidarity, socio-economic development and human rights.
<http://paveepoint.ie/>

- Exchange House National Traveller Services offers Family Support, Youth Services, Addiction Services and Education Services to members of the Traveller community in the Dublin area, and nationally.
<http://www.exchangehouse.ie/>
- The National Traveller Women's Forum is a National Network of Traveller Women and Traveller Women's organisations from throughout Ireland.
<http://www.ntwf.net/>
- The Traveller Counselling Service:
6 New Cabra Road, Phibsborough,
Dublin 7.

Ph: 086 308 1476

Email: travcounselling@hotmail.com

The Traveller Counselling Service is an independent culturally appropriate counselling service which is specially set up for Travellers in the Greater Dublin Area.

Counselling offers a safe, confidential space where the client can explore their difficulties with the support of the counsellor and find possible ways of addressing or resolving them.

Get in touch with National Traveller MABS if you wish to deliver this programme but are uncertain of who to contact locally. There is a wide network of organisations working in this area and there will not be a shortage of a possible target audience for this programme.

Always be Prepared!

Remember, you will need to prepare – sometimes, it will take more time than you think, so please read the whole programme through **before** you start delivering it. For some units, you will need to source leaflets / other documents – that may take time, so don't leave it until the last minute!

Space and Equipment

Make sure to visit the centre beforehand. Ideally, you need a space that is comfortable to work in, with natural light, and large enough to take chairs in a circle, rather than in rows. You may not need tables for the group – they may end up simply being in the way – so a circle of chairs and space for your flipchart stand would be ideal. Your options may be limited in terms of what you can change, but do try to create a comfortable environment, where both you and your learners are at ease.

Should you decide that it is appropriate to view some websites during the programme, such as the ESB one, you will need internet access. It may be easiest to sort this via your own laptop using mobile broadband – check to see whether the centre has an IT room with broadband where you could do this piece instead.

Group size

Anything more than fifteen for this group will cause problems – an ideal size would be ten or twelve. If the centre has more than fifteen, it would be worthwhile considering two separate groups. It may be tempting to believe that you can manage twenty, but a large group is not advised, given the extensive discussion you will need to facilitate.

Remember the dynamic of the group will be affected by gender, and by age and family relationships – find out as much as you can before you commence.

Literacy

There will be participants in your group that read and write well, however there is a strong chance that the general level of literacy within the group may be low, so

steer clear of exercises which are to be written.

Individual exercises are not a good idea – paired work is far better.

Do not invite anyone to take a pen to write on the flipchart, or to take notes for a group.

Limit the amount you write on the flipchart to single words, written in block, lower-case letters, calling them out and repeating them as you write them.

Use your 'Needs and Wants cards' from Cents and Cents-Ability with blu-tak on the back to provide visuals rather than words where possible.

Only use those handouts provided with the Programme rather than creating your own, as these ones have been written in plain English, as are the leaflets and publications recommended.

Resources for the Learners

- **Bring along envelope folders for each learner on the first day – it is a nice touch if you have their names printed on the front for them. These folders are for the participants to store any handouts or leaflets you give them during the programme.**
- **Calculators with big buttons, rather than the smaller ones with scientific functions are best – these can be purchased in the two-euro shop and are a good investment for any Service.**
- **You will also need Spending Diaries for each person, and ensure you have a supply of pencils to hand.**

Case Study Characters

We know money is a sensitive topic, and in order to learn about money management behaviour, we need to be critical. If we only discuss our own behaviour however, it becomes very difficult to be critical, so the opportunity to learn is limited. This resource therefore has a number of case study characters around whom all discussion can revolve. This allows the learners to step away from themselves, and to focus on this fictional character, considering the options open to him, to review and evaluate decisions he makes, and to criticise or applaud his behaviour.

In being able to be brutally honest about this character, the learner is freed up to ask

questions and express opinions, and then to reflect what he says, what he thinks and what he hears on to his own situation. He therefore is provided with a safe learning environment. There are six case study characters provided – your learners should readily identify with one or more.

WARNING! The stories for each of the Case Study characters contain details of money – figures for entitlements, payments, and so on. These figures are correct in April 2011 – they may not be correct when you deliver 'A Way of Life'! As state entitlements change, MABS NDNL will adjust the characters accordingly, and will make an amended pdf of each case study available on the intranet. Please ensure you check to see if there is an updated version for print-off **before** you use the hard copy provided!

What is an SLO?!

Specific Learning Outcomes (SLOs) are the broad objectives which you are aiming to achieve in each session. They act as a guide for you – at the end of the session, you need to be able to tick off each SLO, confident that your group have achieved this. The activities described for each of the units are designed to contribute to the achievement of the named SLOs.

Managing Money

A Way of Life!

Unit 1



mabs
Money Advice & Budgeting Service

Before you begin...

your Checklist!



You know where to go, you know how many people are in the group, you've seen the venue and agreed on the room layout, you are aware of their break times, and of the ground rules they have in place



You have your lesson-plan You have the Needs and Wants cards from Cents and Cents-Ability



You have Spending Diaries for everyone in the group, should they want one



You have a clean flipchart pad and a supply of good quality markers of different colours



You have blu-tak You have pencils You had a good night's sleep You know you're brilliant!



Managing Money



The Specific Learning Outcomes (SLOs) for this unit are:

- 1.1** Each learner fully understands and subscribes to the ground rules for the programme
- 1.2** Each learner understand what MABS is and what MABS does
- 1.3** Each learner explores his attitude to money, considering feelings associated with this
- 1.4** Each learner can differentiate between things he needs and things he wants
- 1.5** Learners are able to prioritise their spending
- 1.6** Learners can maintain a Spending Diary for a one-week period

Lesson plan



10.00am: Introduction

Money Adviser introduces herself and explains why he/she is there. She will give a brief history of MABS and explain why she has been invited to work with group for coming weeks or this one session. Group will be given ground rules regarding communicating personal details within group and agree to listen to each other's ideas which is where we usually get our best ideas on improving our ways.

- As this session features Money Management in itself, acknowledgement will be given to all who manage money and consider how we all spend money differently; this is based on different attitudes to money, different amounts of money and different lifestyles.
- It will be worth considering that as this session is designed with the Traveller community specifically in mind, the case studies being used are based on real Traveller issues that have arisen in various offices around the country.



10.15 am: Group Discussion

Following above discussion, group will be asked to give their understanding about feelings associated with money and these will be fed to flip chart.





Questions

Prompt the discussion with questions - how do you feel when you get paid, how do you feel when you buy things in a shop, how do you feel when your purse is empty, how do you feel when Christmas is coming, how do you feel when a family occasion is coming - wedding, communion, etc. Record the feeling - think beforehand of the answers you are likely to get -



As the group will invariably get animated, you will need to tightly control the discussion, so you will need to keep your ground-rules posted in a visible place, and refer to them if things are getting out of hand.

The conclusion you are aiming for with this discussion is that there is always some feeling associated with money - it is never only money - and that's why it is so important for us to be in control of our money, rather than allowing our money to be in control of us.



10.35 am: Needs and Wants

[Use your Needs and Wants cards from Cents and Cents-Ability for this]

Break the group into two or three smaller groups. By now, you will have an idea as to the make-up of the group - stronger people, more vocal people, shy people and so on. This can be a good opportunity to separate some of the stronger participants and to give the learners a chance to become more involved.

Each smaller group should be given a set of cards and a flipchart - remember - you do not want them to write anything, and make sure you are explicit about this! You will have prepared the flipchart beforehand so that it has a line down the middle - on one side, you have written 'Need' and on the other 'Want'. Writing 'need' in one colour and 'want' in another will assist anyone with literacy problems in recognising which is which. Ask the group to separate the cards into needs and wants; where they cannot agree, they should place the card along the line. They can do this with the flipchart lying flat on a table or on the floor.

Questions

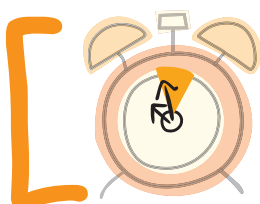
As they do this, go from group to group and stir up the conversation - challenge their thinking, ask them to justify their view, encourage them to disagree with you, if they are all in agreement on one item, offer the opposing view - do they still think the same?

Look for a volunteer from each group to call out their answers to you. As they do so, you will also have a flipchart prepared on a stand, again with the line down the centre. Use a small piece of blu-tak on the backs of your cards to stick them up on the sheet as they call them out. Invite the other group to agree or disagree - you can get a lively exchange going as the group argue over whether each item is a need or a want.



What can you conclude from all of this?

- Needs and Wants are personal - different people need different things at different times of their lives.
- The important thing is for each of them to know the things that they need.



10.55 am: Ten-minute break

This break is important but you may need the support of the group leader to ensure you can bring them back at the agreed time.



11.05 am: Priorities



While the group have been gone for their break, move your cards on to another flipchart. Line them down along the left of the page, in order of broad priority - have rent, light, food close to the top, with the more fun stuff closer to the end.

Questions

When the group come back, ask them what did they think they learned from the Needs and Wants game. Explain that what we have learned is that differences always occur, there is no absolute right or wrong, and that these differences are part of what makes us unique. Because of these differences, we will prioritise our spending differently. It is important to point out that although we do prioritise our spending differently there will be a common agreement that some items should always be close to the top of everyone's list



- Invite them to look again at the cards and to call out what they think should be broad priorities
- Move them around as they speak. Lead them to conclude that rent/utilities/food are our first priority, and that this is one thing we should have in common.

A Way of Life!



11.25 am: Wrap-up

Re-cap

- We talked about how money makes us feel, we talked about the difference between things we need and things we want
- We talked about priorities
- Things we need to pay for first
- and lastly we talked about the importance of knowing where the money goes.

Finish up by thanking the group, and confirming arrangements for the next session.

Well...
how did it go?

- Take a moment to think about it...
- Did it go according to plan?
- How did the ground rules work?
- Were people easy to manage?
- Is there anything in your approach you'll need to change for session two?
- Chat to a colleague or friend - tell them about it!

Control & Budgeting

A Way of Life!

Unit 2



mabs
Money Advice & Budgeting Service

Before you begin... your Checklist!

- You've thought about the last session, you know what you need to change, you know the group
- You have the ground-rules ready to put up again
- You have your lesson-plan
- You have a clean flipchart pad and a supply of good quality markers of different colours
- You have enough big button calculators
- You have some blank budget sheets - use the ones in this resource
- You have the Case Study Characters - enough copies for everyone. Have you checked if an updated version is available on the intranet?
- You have some sample bills - use the ones included!
- You have an accordion file as an example of a good way to file bills at home
- You have a flipchart prepared with a grid for the budget - you could also use the Budget Board if you like!
- You have blu-tak You have pencils
- You had a good night's sleep
- You know you'll be even better today!



Control and Budgeting



The Specific Learning Outcomes (SLOs) for this unit are:

- 2.1** Learners can reflect on their current practice in managing money
- 2.2** Learners understand what a budget is and the advantages of having one
- 2.3** Learners can use a budget sheet to draft a budget for a Case Study character
- 2.4** Learners are familiar with the common features of a generic household bill and the various payment options available to them

Lesson plan



10.00am: Recap

Re-cap from last week - ask the group did they each keep a Spending Diary? You do not want to know how much was spent or on what - you simply want to know if they learned anything - was there anything that surprised them, did they find they spent more or less than they thought on some things? Could they see anywhere they waste money?



10.10am: Emotions and money

On a flipchart, draw a heart in the centre - ask the group to tell you how they feel about money, or how does money make them feel. Remind them they did this last week so don't spend too much time on it - prompts you might look for include - powerful, free, trapped, scared, anxious, generous, mean, important, nothing, worthless, stupid, happy, sad, worried, nervous, etc. Let the discussion run into the fact that positive feelings on money - powerful, free, happy, generous - stem from being in control, knowing how much is coming in and when, having enough to pay your bills when you must.

Managing money now - look at your case study characters - discuss how they manage their money - let the group comment and criticise, inviting them to identify what is good in managing money - having an overview, having systems for paying bills, putting a few bob aside, and so on.

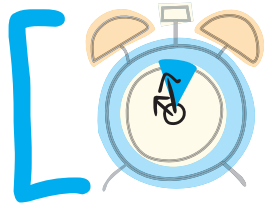


10.30am: Budgets

Does anyone know what a budget is? It is simply a plan, listing how much money is coming in, and how much money is due to go out. As an example, think of a weighing scales - the scale must balance, or everything falls off. Can they see why a budget would be of benefit to them? The budget is what gives you control - it is the tool that gets the 'happy' money feelings.

Prepare a budget for your case study character - draw a simple grid on your flipchart, use the needs and wants cards with blu-tak on the back, rather than writing words. Show them how to use the calculator to add up the income and the spend, and to determine which is greater and what that means. Ask the group to consider what changes could be made for this character?

If time permits, repeat this exercise for another case study character - give them a budget sheet for use at home themselves if they'd like to try it out.



10.55 am: Ten-minute break

This break is important but you may need the support of the group leader to ensure you can bring them back at the agreed time.



11.05 am: Household Bills

Ask them to list the kinds of bills that come into their home - electricity, gas, rent, television, etc. Have some sample bills - pass them around - explain the features.

Each company uses their own kinds of bill. That said, there are many features common to all - it is important to be familiar with the bill so you can understand it fully, and confidently check that all is in order, and that you are not being over-charged.

Some of the most common features of any bill include:

- **Postal Address** - your address, the address where the service is being provided Account Name / Account holder - the name of the person who owes this bill
- **Account Number** - your account number - this should be quoted in all contact with the service provider, and whenever you make a payment
- **Invoice Number** - some bills may have an invoice number - this is a number unique to your account, at this particular period in time
- **Service Provider Contact Details** - the details of how to contact the Service provider - generally a phone number
- **Billing Period** - the period of service for which you are being billed. Some service providers charge you in advance - ie, before you actually use the service (eg, Eircom line rental); others charge you after the service has been used (eg, ESB)
- **Payment Due date** - this is the date by which you MUST pay your bill Methods of Payment - most bills will detail, often on the back, the ways in which you can pay this bill
- **Total Due** - this is the amount you owe the service provider, and which you must now pay
- **Arrears** - this is any amount you still owe from bills you may have only paid in part or not paid at all.

Help them to highlight the elements of the bill which are fixed costs and which cannot be influenced by them, and those which are usage-related, places where they can reduce the amount of the bill.



11.20 am: Discussion

Allow them lots of time for discussion on this, sharing the knowledge they have, using their own wisdom. Conclude the discussion with noting the importance of having a system on this - a place to keep the bills until they are paid, a place to keep the bills with receipts once they are paid, how long they should be kept for, and so on. A good option is an accordion file - show them what that looks like!



11.25 am: Handout on Bill Payment

Now
what
about
you?

- How did you do today?
- Take a moment and congratulate yourself on a job well done.
- How did today's session compare with the last one?
- How did your changes work out?
- Will you need to do anything differently next time?
- Now go back to your office and brag!

Incorporating Easy Pay Card and Household Budgeting Scheme

BillPay - Post office

BillPay is available over the counter at your local post office. It is a free service, and can also be used on line. You will have to register with billpay.ie and get a pin number. It is a secure on-line payment service. You will need a laser card to use this service.

PostPoint

PostPoint allows you to pay your household bills, top up your mobile phone, buy international calling cards and stamps in shops nationwide where you see the PostPoint sign. The service is free, there are no delays and you can choose to pay either part or all of your bill.

PayPoint

PayPoint offers an easy and convenient way to pay ESB, Bord Gais and Eircom bills. Over 60 Irish credit unions have already joined the PayPoint network.

Household Budgeting Scheme

This is a service run by An Post for the Department of Social and Family Affairs. The service is free. The Department will deduct an agreed amount from your social welfare payment and pay some of your main bills for you (mortgage or rent, gas, eircom and electricity). The total amount deducted towards payments will not be more than a quarter (25%) of the amount you received. You can choose which bills you want to pay and the amount, and apply through a Freepost application form. You can add new payments or give two weeks notice to cancel existing payments.

EasyPay

The ESB can issue you with an EasyPay card which will help you budget for your ESB account. You can use your EasyPay card to make payments to cover your next bill. You can use your card at PayPoint outlets or post offices.

Direct Debit - through the bank

Direct Debit is a convenient way to pay regular bills such as your ESB bill. To use this method you will need a bank account that allows for Direct Debit payments and an email address. A Direct Debit means that you give authorization or permission to a company (e.g. ESB) to get money directly from your bank account. You fill in a form giving this permission.

Internet/Telephone Banking

Internet and telephone banking allows you to use bank services from your home, from your work or if you are away on a break. You can get information on your account as well as paying bills.

By post - cheques

A cheque is a simple and secure way to pay bills. Just fill in the details and keep a record of the payment.

Airtricity - SmarterEnergy Card

This card from Airtricity allows their customers to pay smaller regular amounts off their bill as it suits, rather than waiting for a big bill to arrive. Airtricity customers should contact their supplier for details.

My Budget Sheet (Weekly or Monthly)

INCOME	Euro
Wages / Salary	
Social Welfare	
Pensions	
Child Benefit	
Other Income	
Total Income (A)	

EXPENDITURE	Euro
Household	
Mortgage	
2nd Mortgage	
Maintenance	
Rent	
Mortgage Protection Insurance	
Food & Housekeeping	
Home Insurance	
Electricity	
Gas / Oil	
Other Heat & Fuel	
Telephone	
Mobile Phone	
TV Licence	
TV Expenses	
Clothing & Shoes	
Refuse Charges	

EXPENDITURE (continued)	Euro
Travel Expenses	
Car Loan Repayments	
Insurance	
Road Tax	
Car Maintenance	
NCT Test	
Petrol	
Buses	
Taxis	
Childrens' Costs	
Childminding & Crèche	
School & College Fees	
School Transport	
Uniforms & Books	
Other	
Other Regular Payments	
Health Insurance	
Life Assurance	
Savings	
Miscellaneous	
Holidays	
Medical Expenses	
Social	
Other	
Total Expenditure (B)	
A-B = Money for Creditors	
Priority Payments to Creditors	
Secondary Payments to Creditors	

logo

Your Name,
Your address,
Line one,
Line two
Line three

This bill is for:
House Name, House Address, Town Name

Your electricity bill at a glance

full details of your account are on the back of this bill

- **Billing Period**
60 days
- **Reading Type**
We read your meter
- **Bill summary**

Your last bill	€ 0.00
Payments	€ 0.00
Balance brought forward	€ 0.00
Charges for this period	€ 0.00
VAT	€ 0.00

Total due € 0.00

- **Pay By** Direct Debit

Payment terms 14 days from date of bill issue.
Information on the fuel mix and environment impact is on the back of this bill

Your Account Number ● **00000000**

To ask about this bill ● Call 0000 000 000
Open mon - fri 9am - 6pm

For emergencies of electricity interruptions ● call 0000 000 000
Open 24 hours, 7 days a week

MPRN ● **MPRN 10 XXX XXX XXX**
00 MC PROFILE
000 MCCO1 5
Date of issue 01 oct xx
invoice number 00000001



logo

90-10-22
Bank Giro Credit Transfer
Address line one,
Address line two,
Address line three

Your name here

Date		
Notes / Coins		
Total Cash		
Cheques ect		

Income Maximisation

A Way of Life!

Unit 3

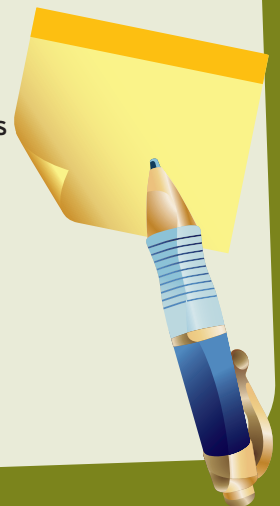


mabs
Money Advice & Budgeting Service

Before you begin...

your Checklist!

- You are feeling quite comfortable with the group by now You have the ground-rules ready to put up again You have your lesson-plan
- You've done your homework - remember, we're the Money Advice and Budgeting Service - we're not experts in entitlements - we know what entitlements are available, we know where people can get information, and we know who's who in our local community
- You've checked out the energy websites - you're familiar with how they work
- You have decided whether to go on-line during the session - if so, you've already checked that the room is equipped for this, that there is broadband access, and that everything is in working order
- If you're not going on-line for this piece, you have the downloads ready as handouts
- You've familiarised yourself with the SEAI / Power of One Website and selected and downloaded appropriate material, relevant to your group - remember to keep on file the ones you use - they will be useful for other groups, and also in your client work
- You've downloaded and read the information from the National Consumer Agency on switching utility provider
- You've found out a little about how your learners live - in houses, halting sites, caravans, and so on
- You have a clean flipchart pad and a supply of good quality markers of different colours
- You have enough big button calculators You have blu-tak You have pencils You had a good night's sleep
- You know you're so good at this!



Income Maximisation



The Specific Learning Outcomes (SLOs) for this unit are:

- 3.1** Learners are aware of their sources of income and the need to maximise these
- 3.2** Learners are aware of the entitlements which they may have and how to go about accessing these
- 3.3** Learners know the importance of energy efficiency in minimising spending and know how to improve energy efficiency at home
- 3.4** Learners understand what to consider when making decisions on switching utility provider



10.00 am:

Recap [Re-cap from last week]



10.05 am

Let's start with big blank page!

- Invite the group to tell you where and why we get money
- All the sources of income we could receive. List the sources individually
- Be prepared
- What ones will you expect to hear? Wages, dole, pension, disability, training allowance, 'money', etc.



10.10 am: **Income Maximisation**

Does anyone think she has enough money?

Does anyone feel she could do with more? Important to be sure that we at least have all that we're entitled to - we call this income maximisation. Let's list ways of maximising our income - flipchart - list of possible entitlements - talk a little about each one.

The ones you will want to mention include FIS - look at the case study character who applies for FIS.

Talk about the role of the CIS - where are they located, what do they do, have they ever invited anyone from the local CIS in to talk about entitlements?

What is the job of the CWO - what payments does he cover?

Remember, you are not expected to be an expert on any of this - you have a knowledge based on your work, so tell them what you know, reminding them that all payments are based on individual circumstances, and that they should contact the CIS for information on their own situation.



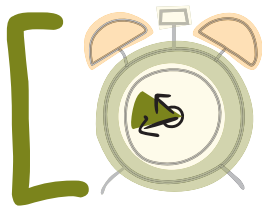
10.25 am

The flipside of this is to reduce our spending - ask the group to consider ways they could spend less money - for example, the shops they use - the kinds of things they buy - where they buy meat / veg / clothes / etc - allow them share their experiences. Write up any good ideas.

Some discussion points could include -

Utility bills - what portion of the bill is within their control - only the usage - is there any way of reducing this? Look at some of the case study characters - where could any of these reduce their outgoings?

The main learning for the group in relation to this will be done through their discussion, through their sharing of local knowledge and practices within their own community - manage the discussion efficiently, allow lots of time for people to exchange ideas - your job is to ensure that everyone is listened to, that the discussion does not go off on a tangent, that information can be shared. You are not expected to be the one with all the answers!



10.40 am: Ten-minute break

This break is important but you may need the support of the group leader to ensure you can bring them back at the agreed time.



10.50 am: Energy efficiency

Explain that one of the biggest costs any family faces is in on electricity or gas usage, and it is also an area where there can be a lot of wastage. If you have live internet access, set up the ESB website during the break.

Allow them take the tour of the house, noting the energy use as they go through all the rooms. It is possible that some of your group do not live in a house, but nonetheless, they are still using electricity on various appliances and may not know the cost. Discuss the options for cutting back throughout the home.

If you do not have internet access, then download some handouts in advance -

http://www.sei.ie/Publications/Your_Home_Publications/

<http://www.sei.ie/uploadedfiles/InfoCentre/energyefficiencyfornet.pdf>



11.00am: Utilities

Explain that 'utilities' is the term given to the services that a home uses - electricity, gas, phone, etc. These bills are always in arrears - this means that from the moment we turn on the light or the heat, we owe money to whoever is providing that utility - the utility service provider. It makes sense to keep these costs as low as possible, and to pay them regularly - failure to pay will mean disconnection.

There is ample scope for discussion on this - allow the discussion to take place, allowing people to spin out their knowledge, and subtly correcting any inaccuracies as they arise. Areas into which this discussion could stray include how long it takes for disconnection to take place, how does it happen, how can you become re-connected, what about meters, will the CWO pay the bill, and so on. Use your experience as a Money Adviser in this community to explain to them what non-payment of utility bills will mean for them.



11.15 am: Switching Utility Providers

Who provides these utilities? What happens if we switch - include advice from the National Consumer Agency -

http://www.consumerconnect.ie/eng/Hot_Topics/Tip_Of_The_Week/Tips_Archive/Switching_electricity_suppliers.html



11.25 am: Wrap-Up - give out handouts

So how was that?

- By now, you should be feeling in your stride - you're doing really well.
- Chances are you learned a lot today - take a moment to think about the tips you picked up - are any of those useful for your client work?
- Write them down, tell your colleagues.

Saving and Banking

A Way of Life!

Unit 4

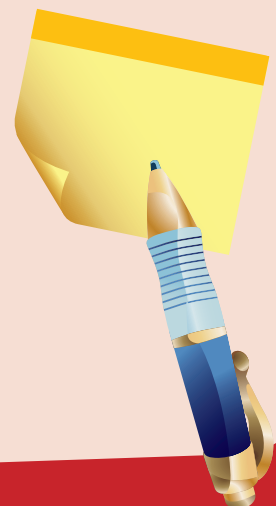


mabs
Money Advice & Budgeting Service

Before you begin...

your Checklist!

- You are really enjoying this programme now - you're learning so much, and teaching so much
- You have the ground-rules ready to put up again - are they still relevant? Do they need any amendment?
- You have your lesson-plan You have some sample ML10 forms You know which banks / credit unions serve your community
- You've downloaded and read the information on Opening a Bank Account from the CIB website - http://www.citizensinformation.ie/en/money_and_tax/personal_finance/financial_institutions/opening_and_switching_a_bank_account.html
- You've contacted the National Consumer Agency for leaflets on opening bank accounts and on switching accounts
- You've also read the information on switching accounts
- You are familiar with the range of services a bank / credit union in your community can offer a customer
- You've checked out the virtual ATM exercise on www.moneycounts.ie - you've checked whether the facilities in the centre will support its use
- You have a clean flipchart pad and a supply of good quality markers of different colours
- You have enough big button calculators You have blu-tak You have pencils You had a good night's sleep!



Saving and Banking



The Specific Learning Outcomes (SLOs) for this unit are:

- 4.1** Learners know the steps to take to open a bank account and to use an ML10 form
- 4.2** Learners know the range of services they can access through a bank and how to go about doing so
- 4.3** Learners understand what to consider when moving bank accounts
- 4.4** Learners are aware of the advantages of saving
- 4.5** Learners know how to save for a specific goal



10.00 am:

Recap [Re-cap from last week]



10.05 am

Most of your learners will have bank accounts if they are in receipt of any payment. Do they remember how they opened an account? Would they be able to tell someone else how to do so?

Give them a leaflet or handout on opening a bank account (look for the leaflet from the Financial Regulator / NCA on this) and briefly go through it with them. Explain the jargon. Don't spend too much time on this - they need to understand it, but it can detract from the main piece of this session.



10.15 am

What Services does a bank provide.

- Should people have a bank account and why?
- Should people have a cash card and why?
- Do we think most people take all their money out when they get paid?
- Is there any other service that people use the bank for - what?

Use a flipchart to record what they say. Add to it the other services which a bank can offer - allow them to discuss whether they think any of these are services they would like to have? How could they be useful? How might they go about getting them? You will need to be familiar with these services and their general terms for this session.

Given that Travellers are very often among the financially excluded, what you are trying to achieve in this session is to encourage the learners to make greater and more-informed demands from the financial institutions, according to their needs.

During the discussion, you may find there are some people who have never used an ATM or who are nervous about doing so. Log on to www.moneycounts.ie and use the interactive ATM there to help them get used to the steps involved.



10.25 am

We've talked about the services a bank can provide, we've talked about which of these might be useful to us. Now split the group into three slightly smaller groups (this can be done as a whole group, but sometimes shifting to a different format can improve the dynamic). Ask them to talk about the things they want in a bank - the kind of services, the location, ATM machines, attitude and respect towards them as customers, and so on.

Again, given the issue of financial exclusion, this discussion is valuable in allowing the learner time to reflect on their rights as a customer, and their specific needs.

As a whole group, get them to list the things and record these on a flipchart.

Now ask if they're all satisfied that they have all of this from their bank - if not, what can they do? Can they move account?

Have leaflet from Regulator / NCA on switching accounts.



10.50 am: Saving

Ask your group to name the most expensive event in someone's life they can think of - wedding, funeral, Christmas, buying a caravan, etc - there are only ever two ways to pay for something big like this - save or borrow.

Why save? Tease out with them why saving is a good idea - saving for the short-term, for the longer-term, for a rainy day. Can you name advantages of saving with them?

Where to save? Ask them to suggest places to save - in a jar, under the mattress, in the credit union, the bank, and so on - list each idea, then re-visit, and look at the advantages and disadvantages of each.



11.05 am: Saving for a goal

Pick one of the case study characters. Tell the group her story - what age she is, what income she has, what saving goal. On a flipchart, write the amount the character needs; write down how many weeks / months the character has to reach the goal. Show them how to work out how much she will need to save each week to reach the goal.

Now, write up where she spends her money - ask the group to suggest ways for her to make changes that will yield the saving she needs.

Rather than using this exercise as a technical exercise in budgeting, take it as a discussion - encourage them to be creative about ways of changing behaviour, rather than on the mechanics of the money. At the end of this session, they will be better- equipped to be creative regarding their own behaviour.

Repeat this with a second character - again, look for ways to guide the discussion so that the group can learn from the character.



11.25 am: Wrap-Up

Four
down,
one
to go.

- How does that feel?
- Take a moment to think about your learners - you're coming to the end of the programme, just one session left -
- Is there any issue coming up that you feel hasn't been fully dealt with?
- Have they grasped and understood all you've talked about?
- Is there something else that this programme should include?
- Then tell us - [education@mabs.ie!](mailto:education@mabs.ie)

Borrowing










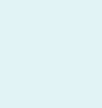
A Way of Life!

Unit 5



mabs
Money Advice & Budgeting Service

Before you begin... your Checklist!

-  You're coming to the end - you're going to wrap this up well, ensure your learners leave happy and feeling secure, affirmed in their efforts - make them smile, make them proud!
-  You have the ground-rules ready to put up again - by now, these are most likely in the background - your group is well-formed by now
-  You've planned your finale with the group leader - maybe you'll come back for another session and give out some certificates - something to acknowledge your group's hard work
-  You have your lesson-plan
-  You have copies of The Vicious Circle - make sure you're familiar with the story; consider the alternatives open to the character - what could she do in this community? Offer solutions!
-  You have a flipchart prepared with a grid for comparison of cost of credit
-  You have a clean flipchart pad and a supply of good quality markers of different colours
-  You have enough big button calculators
-  You have the Case Study Characters - enough copies for everyone! Have you checked if an updated version is available on the intranet?
-  You have blu-tak You have pencils You had a good night's sleep
You're going to make a big difference - well done!



Borrowing



The Specific Learning Outcomes (SLOs) for this unit are:

- 5.1** Learners have considered the difficulties in meeting unexpected expenditure
- 5.2** Learners are aware of the different reasons for and ways in which people borrow money or use credit
- 5.3** Learners know the most common forms of credit open to them and the pros and cons of each
- 5.4** Learners have considered the options open to them if they are using expensive credit at present
- 5.5** Learners know what to consider if they are planning on applying for credit
- 5.6** Learners know the steps they can take if they are struggling with debt



10.00 am:

Check-in with what was done last week - has anyone made any changes? Today we'll talk about borrowing.

Ask the group to consider any kind of unexpected expenditure that may have come up in their lives - big bills they had not known were on the way - what kinds of things might that be? Funerals, damage to the home, need to replace an appliance, sickness, need to travel, and so on. Explore with the group the difficulties of dealing with this.



10.10 am: The Vicious Circle

Give them a copy of this picture story. This story is a fairly typical example of how, even with the best will in the world, things can go wrong. This is the story of Terri and her family....

Read through the story - allow them to be involved - pause after each picture - what do they think? Can they imagine what that must be like?

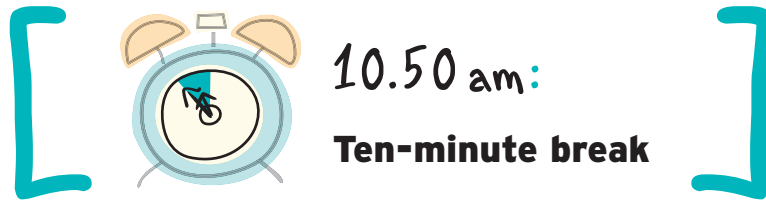
- Picture n° 1** Terri O'Brien has just cleared the rent and paid for the coal. Now this! Isn't that just so often the case - you think you're on top of things...
- Picture n° 2** With all the children's clothes to wash, Terri needs the machine. She decides to use the money she has put by for the ESB bill to pay for the repair. Did Terri have any other option? What else could she have done?
- Picture n° 3** Soon, a double ESB bill arrives. And the children all need new shoes. Now what can she do? Things are starting to pile up - is there anywhere she can get help? If you were Terri's friend, what would you advise her?
- Picture n° 4** Terri manages to pay the ESB. The kids still need shoes and clothes for school. And the rent is way overdue. So what did Terri do? It looks like she used her rent money to get the ESB off her back - but now her rent is behind...How might she be feeling now?
- Picture n° 5** The shoes are bought but now the rent is six weeks in arrears, and the ESB is due again. Terri's husband is unemployed and finds it impossible to get a loan. What's happening here? Terri is robbing Peter to pay Paul - and the bank won't help because her husband is out of work. Is there anywhere else to go for help?

- Picture n° 6** The bank won't give Terri a loan as she doesn't have a job or an account. However, her neighbour knows a moneylender who can help out. What is a moneylender? Are there advantages in using one? Are there any drawbacks? Is Terri's neighbour offering the best advice?
- Picture n° 7** The moneylender offers a loan of €200, to be paid back at €10 per week. Terri's delighted. Of course Terri is relieved - the rent and ESB will be off her back. But is it a wise move? Does she have an alternative?
- Picture n° 8** With the €200, she paid the rent and had enough left to buy one child a coat. How is she feeling now?
- Picture n° 9** Ten weeks later, Terri is finding it harder to manage. She has €10 less each week, the rent is overdue and the other children need winter coats. Things are beginning to slip - what had seemed like the answer to her prayers is now causing her more problems - now what?
- Picture n° 10** With €70 still to be repaid, the moneylender offers Terri another loan. This will cost her €20 per week. Terri feels she has no other choice -the rent has to be paid - she hates to be in arrears - and the kids really need the coats - can you imagine how it is for her?
- Picture n° 11** Terri is cracking up. She has €20 less each week now. She keeps screaming at the kids and her nerves are gone. Terri is under a huge amount of strain - she's trying her best but it seems to simply be getting worse.
- Picture n° 12** Terri's debts mount up. She is tied in a vicious circle to the moneylender. Is this all the future holds for her? Is it? What can she do?



10.40am

The Vicious Circle can be a very negative tale - it is important to offer solutions - the importance of having something put by, where can Terri go for help when the washing machine breaks down, what can she do if she cannot pay her ESB bill in full, what can she do if she cannot pay her rent in full, could the credit union be of any help to her, the importance of having an account somewhere, the wisdom of using a moneylender - and finally, is that all that the future holds for Terri - offer solutions - if you were Terri's money adviser, what would you advise her to do?



11.00am

During the break, you will have drawn up a grid on the flipchart (even better, have it drawn before you come) looking like this:

	LICENSED MONEY LENDER	ILLEGAL MONEY LENDER	CREDIT UNION	BANK
Amount Borrowed				
APR				
Weekly Repayment				
Number of Repayments				
Total Amount to be Repaid				
Total Cost of Credit				

Fill in this grid with the group, discussing each item as you complete it. Get the information from the locality. Write in black, complete the amount to be repaid in a second colour, complete the cost of credit in red - this will show the group the difference clearly between the options that might be open to them. Supplement this discussion with the Case Study of Winnie - ask them what options are open to Winnie - what could she do? Do not take too long on the maths of this - instead, focus on the fact that the money-lenders are more expensive. The discussion may well lead into the issue of financial exclusion - what other options are open to Travellers? Do you know what options are open to Travellers in your area?



11.15 am

Things to consider before I borrow - ask the group, based on what you have discussed so far, what advice they would give to a friend about borrowing - be prepared to prompt -

- Can I afford to repay the loan?
- Do I really need the item I'm borrowing for?
- Am I borrowing only what I need to? (Essential to only borrow what you need)
- How long will I be repaying the loan?
- Have I considered the other long term expenses during that time?
- Do you know the weekly amount to be repaid?
- What is the amount and date of each payment? (Same day the same each week)
- Have I shopped around and compared costs?
- Am I borrowing from a Regulated Source?
- Have I allowed for emergency expensed in my budget?
- Do I understand the Terms & Conditions of the loan? - tied into contract and can it be changed.
- Am I being rushed into making the decision?
- Do I need independent Financial Advice to help me?
- What will this Financial Advice cost?
- Have you a Credit Rating?
- Can the debt be frozen?
- What happens if I don't pay the loan back?

The Vicious Circle



11.25 am

And when things go wrong...?
What advice would they give to someone who cannot pay what she has borrowed?
Explain what MABS can do, and how they can be contacted.



11.30 am: **Wrap-up**

Remember to congratulate your group - they've taught you and each other a lot!
Thank them for their time and effort.
And well done to you - thank you for your time and your effort!

<p>1 Terri O'Brien has just cleared the rent and paid for the coal. Now this!</p>	<p>2 With all the children's clothes to wash, Terri needs the machine. She decides to use the money she has put by for the ESB bill to pay for the repair.</p>	<p>3 Soon, a double ESB bill arrives. And the children all need new shoes.</p>
<p>4 Terri manages to pay the ESB. The kids still need shoes and clothes for school. And the rent is way overdue.</p>	<p>5 The shoes are bought but now the rent is six weeks in arrears, and the ESB is due again. Terri's husband is unemployed and finds it impossible to get a loan.</p>	<p>6 The bank won't give Terri a loan as she doesn't have a job or an account. However, her neighbour knows a moneylender who can help out.</p>
<p>7 The moneylender offers a loan of €200, to be paid back at €10 per week. Terri's delighted.</p>	<p>8 With the €200, she paid the rent and had enough to buy one child a coat.</p>	<p>9 Ten weeks later, Terri is finding it harder to manage. She has €10 less each week, the rent is overdue and the other children need winter coats.</p>
<p>10 With €70 still to be repaid, the moneylender offers Terri another loan. This will cost her €20 per week.</p>	<p>11 Terri is cracking up. She has €20 less each week now. She keeps screaming at the kids and her nerves are gone.</p>	<p>12 Terri's debts mount up. She is tied in a vicious circle to the moneylender. Is this all the future holds for her?</p>

Case Studies

A Way of Life!

Elizabeth

Elizabeth is in her forties. She is separated and living in Dublin with her daughter Noreen aged 18. Noreen is finished school and doing a course. She gets €100 per week while Elizabeth gets €188 per week from the social welfare. They are living in a caravan near some relatives and friends and they love it.

Elizabeth has been working part time for several years in the local school. Since Noreen left school recently, Elizabeth no longer gets FIS or the child benefit, and she is not finding it easy.

Elizabeth's income from work gives her an extra income of €110 per week when the school is open so she signs on casual for that term. When she is not working she can claim half rate jobseekers. Her income when she is working in total is €365 and €270 when she is not.

Noreen gives her mam €20 per week and uses the rest for her mobile, clothes and hair. She wants to be a hairdresser and Elizabeth wants to go back to school now as a mature student.

What Elizabeth spends her money on:

She pays her rent, pays her ESB which covers her heat too and puts €30 per week into the post office for her daughter's wedding.

Sometimes Elizabeth lends Noreen money if she has run out before the week ends.

As she wants to go back to school, Elizabeth is hoping to buy a car and of course is learning how to drive from a friend. She gives her friend €10 whenever she goes out to cover the petrol and goes out twice a week.

Elizabeth's post office account now has €5,650 in savings. She is trying to increase this so she can afford a car and can't decide how to go about this. If her daughter gets married next year she will have to manage that too and is going to have a chat with her daughter to discuss their options.

Geraldine

Geraldine is a young woman who lost her husband one year ago due to a sudden illness. She has three school-going children and is in receipt of widow's pension, in the amount of €253.10 per week. She also receives child benefit for the three children of €447.00 per month.

Geraldine lives in a Local Authority Scheme house, and her rent is €44.62 per week. She spends a lot of her time caring for her elderly mother who lives close by.

Geraldine is still in mourning for her husband and does not socialise, however her children are very active and she ensures that life is as normal as possible for them.

She is desperately worried about the very large loan with the local Credit Union which she took out in order to pay for her late husband's funeral. The loan was for €10,000 and the repayments are €75 per week. At the time that she took the loan, Geraldine had a part-time job in a local take-away but was not able to return to work after the funeral. She has fallen into significant arrears with the lender, now at €1,950.

Geraldine's main priorities are looking after her children and keeping the roof over their heads and is not sleeping at night with the worry of it all.

Mary & Thomas

Mary and Thomas are in their 30s and living on a site two miles away from the nearest town with three of their children aged 9, 13 and 16. The two youngest children are collected each morning at the gate for school. The eldest boy has a disability and he is collected by minibus and taken to his special needs school. Mary and Thomas live beside some members of Mary's family. Her family babysit when Mary and Thomas need to take the eldest boy to his hospital appointments.

Mary and Thomas are receiving social welfare. Sometimes Thomas gets work landscaping with his brother and this means he has to go away overnight if the work is away from where they live. He manages to lodge money into the bank so Mary can use it if she needs but Mary does not like to go to the bank.

They receive:

Basic Payment	€188.00
Adult dependant	€124.80
Three children	€28 x 3 = €72.00

This amounts to €396.80 per week.

They also get child benefit paid monthly of €447. Their eldest son gets a Domiciliary Care Allowance of €309.00 per month, which is paid to Mary.

How Mary & Thomas spend their money:

- Mary manages the money to pay rent, food, bills and anything needed for school.
- Thomas likes to save €50 per week in case he needs money for travelling to work with his brother. When he gets paid for working with his brother, he puts it back into the kitty. This happens once a job is finished and there is no definite date for that.
- Because they spend a lot of time away with their eldest son, they like to leave money with Mary's sister in case she needs to buy something for the two younger children.

Their older boy is soon due to finish in the school he is in at the moment. They would like him to be able to go to a recreational centre, but they will need to move so that they can be closer to it. They also need to get him a motorised wheelchair that will fit into a caravan or they will have to change their lifestyle.

Sarah & John

Sarah & John are both in their early twenties. They moved into the city a year ago, and have no family support around them. They live in rented accommodation and have two children, both under the age of three.

Sarah is doing a course. While at the course her two children attend the local crèche. The cost of this is subsidised by the local community welfare officer, who also pays a rental subsidy.

John receives social welfare, which is reduced to €240 per week, as Sarah gets €180 per week from her course.

They receive:

John's Welfare	€240.00
Sarah's Welfare	€180.00
Two children	€28 x 2 = €56.00

This amounts to €476 per week.

Sometimes after her course, Sarah likes to go to the local shopping centre where she buys new clothes for her children and John. Some weeks, Sarah could spend €50 on clothes in the shopping centre. John pays the bills out of the money he collects but he is aware they are falling behind in his rent as the landlord called by to discuss the matter.

What Sarah & John spend their money on:

- Sarah buys her lunch in the canteen - this adds up to about €50 per week. She buys phone credit of €20 each week so she can ring John. Her Bus Fare to and from the centre costs her €20 per week.
- John uses his money to buy the weekly shop which includes nappies and meat for the week. It generally costs about food €190 per week.
- They pay €130 each week for their rent.
- John pays €10 per week ESB and €20 per week off the Gas.
- John pays for the cable television each week €17.29
- John spends about €40 per week on cigarettes
- John buys a TV license stamp in the post office each week for €4
- John is in the local jobs club and spends nothing going to and from but likes to travel to see his mother once a month which costs about €100.

John & Sarah are three months behind in their rent - €390, because they had not been paying the full amount each month. This month is also expensive - Sarah's and their eldest daughters birthdays occur. John wants to manage all the money as he thinks Sarah has a spending problem and they are falling behind in their bills.

Edward & Theresa

Edward & Theresa are a very happily married couple with two young school going children. They live in a Local Authority Scheme house with rent of €84 per week and Edward drives a car which he needs due to the family illnesses. The boys are in national school and are doing very well.

They lead a normal quiet life surrounded by family and friends, however Theresa's frequent illness and trips to the hospital put severe financial pressure on them.

Theresa is the organiser of the family and the person who pays the bills, does the shopping, takes care of the children and the house. While she is away these responsibilities fall to Edward.

Edward doesn't read or write very well. Though he gladly takes on the role of looking after his family in Theresa's absence, he struggles with it. In addition to this, all of his time is taken up with visiting Theresa and looking after the children while she is away.

Edward receives Carers Allowance of €233.80 for Mary who receives Disability Allowance of €217.80. They also receive Domiciliary Care Allowance of €309.50 per month, for one of their sons who has an ongoing illness.

Edward is beside himself with worry over the family finances and caring for his wife Theresa who is frequently very ill.

As a result of the difficulties they face, they have rent arrears of €2000. Their ESB bill is also in arrears at €700. The car loan from the local credit union is now also behind, with arrears of €350. They now fear eviction, disconnection and legal action from the credit union.

Winnie

Winnie has a loan with the Credit Union for €1,500, which she took to buy a new caravan. She is paying that off at a rate of €14.20 per week.

Winnie's husband has just died. She has no savings to cover the costs of the funeral, which come to €4500. Her family and friends had a collection, raising €2000, leaving her with a bill of €2500.

What can Winnie do?

Some of the options that friends and family suggest to Winnie include the following:

- Ask the Undertaker to accept an amount each week
- Enquire at the local Social Welfare regarding a grant
- Ask the CWO to pay help pay the bill
- Talk to the Credit Union about a top up loan.
- Go to the St. Vincent de Paul
- Talk to the local money-lender

