

Financial Capability Interventions in Wales

The following interventions that currently exist across Wales have been identified by various forums and stakeholders, as the Strategy develops this list will be updated. If there is an intervention that needs to be captured on this list please contact: lee.phillips@moneyadvice.org.uk

Interventions - Children and Young People	Region	Delivery Organisation
Ynys Mon CAB deliver financial capability sessions to KS3 pupils in schools.	Anglesey/ Ynys Mon	CAB
Money Advice Service in partnership with Welsh Government and Big Lottery Wales and various local authority Families first and Flying Start teams, will be conducting some ground breaking parenting interventions research in Wales. Financial capability will be 'added on' to existing parenting programmes and will be evaluated over a two year period following the intervention.	Areas across Wales	Big Lottery Wales/MAS/ WGov
Families First sessions run to parents at primary Schools in the Barry area by Cardiff & Vale CAB.	Barry / Cardiff & Vale	CAB
Family interventions - 'Banks and Babies' in Caerphilly and Blaenau Gwent, and Family financial capability by Caerphilly CAB.	Caerphilly & Blaenau Gwent	Caerphilly CAB
Herbert Thompson Primary School in Ely, Cardiff run an innovative model of a school savers club. The club has 6 pupil volunteers managing the club, supervised by adult volunteers. They collect savings on a weekly basis, with year 6 pupils training and overseeing younger pupils in years 4 and 5, building their money management skills. Savers get a time credit for saving, and volunteers get additional time credits for managing their savings club. The time credit scheme is managed by the local Communities First Group ACE, and credits can be used in a number of local sports, leisure and arts facilities.	Cardiff	Communities First Group ACE and Cardiff and Vale Credit Union
Hywel Dda Primary School in Ely has been earmarked for a potential time banking/reward scheme to enable financially excluded children to be able to earn small rewards which will allow credits to their credit union account. Cardiff Council have allocated £500 funding for the pilot project. Hoped to be delivered during the next academic year.	Cardiff	Hywel Dda Primary / Cardiff Council
Cardiff & Vale CAB also plan to run budgeting sessions with NHS Wales for 14-25 who have completed their cancer treatment to be delivered at the Heath hospital, Cardiff.	Cardiff & Vale	CAB
Denbighshire CAB provide Preventative Money Advice sessions with North Denbighshire Communities First and Denbighshire County Council Families First as partner agencies.	Denbighshire	CAB/ Communities First/ Families First

Interventions - Children and Young People	Region	Delivery Organisation
Barclays 'Prepare for work' scheme delivered in schools includes financial capability elements.	National	Barclays
Wales Illegal Money Lending Unit (WIMLU) teaching packs have been distributed in primary and secondary schools.	National	Government
Financial education has been in the school curriculum in Wales since 2008.	National	Government / DE&S
Implementation of a revised curriculum is planned a new applied Maths GCSE, which includes financial education elements.	National	Government / DE&S
The Welsh Baccaulaureate is being re-launched in September and will include financial capability.	National	Government / DE&S
The Welsh Government has developed a suite of financial education materials for use by primary and secondary schools, local authorities and/or consortia to deliver quality training for teachers. The materials may also be used by an individual practitioner aiming to enhance their knowledge and identify opportunities to deliver financial education in their own classroom. http://learning.gov.wales/resources/learningpacks/financial-education/?lang=en	National	Government / DE&S
Teacher's resource, Money Matters - A pack of four English medium novels for children between 7 and 11 years old that supports financial education in line with the specific requirements of the Literacy and Numeracy Framework. The series is also available in Welsh, under the title ' <i>Cyfres y Geiniog</i> '.	National	Gwales/ Welsh Books Council
Interventions for young people in an informal education setting such as youth clubs and outreach/detached youth work are varied and ad hoc. Existing interventions and resources include the Money Advice Service Young People's toolkit for youth workers and videos of young people and their money experiences.	National	MAS
SNAP Cymru delivers training or information which includes money management to families, Children and Young people who have or may have additional learning needs.	National	SNAP
Pembrokeshire Communities First will soon provide family learning opportunities to develop skills around budgeting and healthy cooking on a budget.	Pembrokeshire	Pembrokeshire CC
Financial capability interventions are being delivered in primary and secondary schools by Communities First, CAB, (including Pembrokeshire Communities First, Caerphilly and Blaenau Gwent CAB - Coleg y Cymoed, and Merthyr CAB with Credit Union and MyBnk).	South & West Wales	Communities First / CAB / MyBnk

Interventions - Children and Young People	Region	Delivery Organisation
Spending and savings schemes - Credit union schemes including CIC - Community Cards prepaid debit card scheme for primary school children.	South Wales	CIC
Quids In: Working with partner organisations delivering tailored participatory Group Workshops sessions to families with young children, young people under 25 years of age whose own lives & the lives of their family members have been put in crisis for example, through substance & or alcohol misuse, primary & secondary schools, Llandrillo College.	Conwy	Families First Welsh Government Funded
Using a bilingual web-based resource, Money Wise lessons cover a number of themes to help young people understand the concept of money – where it comes from and how to save and spend wisely. The programme is designed to cover elements of KS2 Literacy & Numeracy Framework and PSE Framework, for delivery by teachers, moneywise.carmarthenshire.gov.uk As well as working with schools, the hope is to develop Money Wise sessions to be used in the community, including family centres and youth groups.	Carmarthenshire	Carmarthenshire Trading Standards

Interventions - Young Adults	Region	Delivery Org.
<i>'Going it alone?'</i> is a bilingual, young person friendly guide on independent living, with a board game of the same name. It provides essential information on what a young person needs to consider before making the move to independent living, and signposts expert agencies in their area for further information and guidance. The leaflet is being rolled out through classroom sessions, Bus Stop and youth projects and especially those working with core NEET and 'at risk NEET' groups. The board game was developed by the Young Housing Network, the game will be available for schools and community groups in Conwy and Denbighshire to access and use as a learning tool.	Conwy and Denbighshire	Grŵp Cynefin/ Cartrefi Conwy/ North Wales Housing /the Bus Stop Project
Save The Family Limited run a project providing guidance and support to 360 homeless, disadvantaged and isolated young people aged 11-25 in Flintshire and Denbighshire.	Flintshire / Denbighshire	Save the Family Limited
My First Home Project run through Merthyr Valleys Homes, allows young people to learn skills to sustain a tenancy and includes free kitchen packs.	Merthyr	Merthyr Valleys Homes
Barclays Money Skills aims to build the financial skills, knowledge and confidence of young people and other vulnerable groups in the UK to help them manage their money more effectively. The programme is delivered in FE colleges by college tutors and Barclays volunteers through a week-long campaign of tutorials and interactive activities, and tackles topics such as budgeting, saving and spending, as well as providing practical guidance about where to get help and advice.	National	Barclays

Interventions - Young Adults	Region	Delivery Org.
Local Authorities have leaving care teams to support vulnerable Young Adults leaving care - one example is the Money management resource for young adults on the City and County of Swansea's Leaving Care website, http://www.swansealeavingcare.com/independantlivingskills/independant-living-skills-2/ and the 14+ team and the Bays Project (Barnardos) ensure that care leavers can access financial help.	National	Local Authorities
Shelter Cymru's Housemate resource which includes activities, worksheets and guidance for teachers on topics such as cooking a healthy meal on a budget, furnishing a home on a budget, household bills, where and how to access financial help.	National	Shelter Cymru
Lloyds Banking Group Money for Life Challenge was a national competition that provided small grants to empower teams of 16-24 year olds to develop innovative money management projects that impacted their communities. Colleges Wales partnered with Youth Cymru to promote the Money for Life Challenge in Wales. In the 2014-15 programme 80 groups of young people entered the competition. This programme will no longer run.	National / UK	Lloyds Banking Group
Money Advice Service provides a learning disabilities toolkit to support those working with young people.	National / UK	MAS
The National Students Union has a website that offers advice on money and funding http://www.nus.org.uk/en/advice/money-and-funding/	National / UK	NUS
The <i>Student Money manual</i> from the Money Charity has been revised and updated for 2015/16, this year's guide aims to gives young adults the skills needed to stay on top of their finances throughout higher education and beyond. The manual aims to provide students with all the financial information they will need to make the right decisions.	National / UK	The Money Charity
Money Advice Service provides a Young People and Money toolkit and videos of young people and their money experiences to initiate conversations.	National /UK	MAS
The Money Charity offers three standard hour long workshops and two standard 100 minute workshops for Post 16 students aged between 16-19 years old.	National/ UK	Money Charity
Neath Port Talbot Homes enable young tenants to write their own leaflets explaining welfare reform.	Neath Port Talbot	NPT Homes
MyPad is a pre-tenancy training project for young people in Newport. It is a course of group workshops that are a mix of discussion, games and film; all are delivered by housing staff.	Newport	Newport City Homes; Charter Housing; Melin Homes and Linc-Cymru

Interventions - Young Adults	Region	Delivery Org.
The Hafod Youth Panel are used to voice their financial opinions and assistance they require.	South East Wales	Hafod Housing Association
Tai Calon, United Welsh & NPT Homes allow young people & children to take part in time banking, assisting them to learn financial and money skills in community projects in return for rewards.	South Wales	Tai Calon, United Welsh & NPT Homes
University of South Wales offers Money Management Sessions by the Student Money Advice Team as well as a website offering budgeting advice, top tips and how to access student discounts.	South Wales	University of South Wales

Interventions – Working-Age People	Region	Delivery Org
Project 43, created by Cynon Taf Community Housing Group and working in partnership with Dragon Savers Credit Union, is a Community Food Network run from a void Cynon Taf property in Aberdare town centre.	Aberdare	Cynon Taf Community Housing Group / Dragon Savers Credit Union
Following the pilot by Martin Lewis, Comic Relief have added additional funding to the 'More than Food' campaign supporting vulnerable people with emergency food, and gives them professional financial advice through partnerships with local debt and money-management charities.	All Trussel Trust foodbanks	Comic Relief/ Trussel Trust
Anglesey & Gwynedd Welfare Reform Boards are supporting a Financial and Digital Inclusion Group, designed to bring together frontline workers to support each other, sharing good practice, network and work collaboratively to support people in their communities.	Anglesey / Gwynedd	Wales Cooperative Centre
Wales Cooperative Centre is running a 'Your Money Your Home' project funded by Comic Relief providing support including financial capability for vulnerable tenants in the private rented sector.	Anglesey, Blaenau Gwent, Caerphilly and Newport	Wales Cooperative Centre / Comic Relief
Wallich Clifford Community has a three year project, based in Bridgend, working with offenders, helping them manage their finances through budgeting, support them by advocating on their behalf to help them access services relevant to their needs.	Bridgend	Wallich Clifford Community

Interventions – Working-Age People	Region	Delivery Org
‘Disability Can Do’ Organisation has a three year project supporting 3,960 disabled people and carers in Caerphilly and Blaenau Gwent through the welfare reform changes.	Caerphilly / Blaenau Gwent	Disability Can Do
The Centre for Business and Social Action Ltd’s project aims to provide families experiencing hardship to become more self-sufficient. The project will benefit 90 families.	Carmarthenshire	Centre for Business and Social Action Ltd
Cardiff & Vale Credit Union has launched a payroll savings scheme with Panasonic Manufacturing UK Ltd. The Cardiff-based company, which employs over 420 staff, has made it possible for employees who choose to join the credit union to make regular deposits and loan repayments directly from their wages via payroll deduction.	Cardiff	Cardiff and Vale CU and Panasonic
The City and County of Cardiff have decided that upon trying to access a high interest short term lending website via an internet facility administered by the Council, the user will be taken to a ‘coaching’ page providing a signposting service. As part of this the council promotes appropriate advice and support which is available at local Community Hubs, the Illegal Money Lending Unit and the Money Advice team and through recognised partner organisations such as the Money Advice Service and Cardiff and Vale Credit Union.	Cardiff	City and County of Cardiff
Nearly 600 existing and former prisoners are now signed up with LASA Credit Union. The scheme is delivered by Wales CRC and Working Links through the St Giles Trust. Upon release prisoners who are part of the scheme are given a prepaid VISA debit card which they can use alongside their Credit Union savings account.	Cardiff & Swansea	LASA / Wales Community Rehabilitation Company
Carmarthenshire have embedded money advice in their homelessness teams	Carmarthenshire	Carmarthenshire CC
‘Financial Inclusion Together’ was a Local Service Board project supported by the European Social Fund through the Welsh Government. The project aimed to tackle poverty by developing, coordinating and promoting financial inclusion services within service across Conwy and Denbighshire. It has left an e-learning resource as a project legacy.	Conwy / Denbighshire	Local Service Board
Denbighshire CAB deliver personal budgeting support sessions in conjunction with Denbighshire County Council and the DWP as part of the Universal Credit roll out in Denbighshire.	Denbighshire	CAB / Denbighshire CC/ DWP
Monmouthshire Housing Association provides the Money Wise Service for all tenants providing face to face advice on money matters which includes debt, energy advice, welfare benefits and money management.	Monmouthshire	Monmouthshire Housing Association

Interventions – Working-Age People	Region	Delivery Org
CAB-run ‘Train the Trainer’ courses to explain the risk of high cost credit.	National	CAB
Money Advice Service, Communities First and CAB all provide tools and support to learn and embed basic financial capability, such as the Money Advice Service online tools and resources, the CAB Digital Money Coach and the Welsh Tenants ‘Step Up’ app.	National	Communities First / CAB / Step Up
Moneyline Cymru is supported by housing associations across Wales and offers an alternative to high interest doorstep lenders and offers loans and financial advice to customers. Each shop has a designated money advisor who can give advice, guidance and budgeting tips.	National	Community Housing Cymru
Supported by Welsh Government, the Credit Union payroll deduction in the public sector makes it easier for eligible employees to save.	National	Credit Union
Credit Union rent accounts are a tool to help some people with budgeting for their rent payments.	National	Credit Unions
Most housing associations provide digital inclusion officers to support their tenants with issues such as the poverty premium	National	Housing Associations
Many housing associations have partnered with FareShare Cymru to provide affordable food to vulnerable tenants. The small contribution paid is saved with a Credit Union or used by Communities First to provide additional services.	National	Housing associations, FareShare Cymru
A formal Delivery Partnership has been agreed between DWP and Local Authorities to deliver Personal Budgeting Support to claimants during Universal Credit roll out across Wales.	National	Local Authorities/ DWP
Face to face and telephone money advice, available bilingually and funded by the Money Advice Service. 0300 500 5000 English or 0300 500 5555 Welsh.	National	MAS / Citizens Advice Cymru / Connect Assist
RNIB – 2014/15 project delivering a comprehensive and coherent specialist welfare rights advice and financial inclusion support service to 5,103 people with varying sensory loss needs across Wales.	National	RNIB
The Wales Community Rehabilitation Company provides ‘Through the Gate’ resettlement services which starts whilst a person is still in custody and continues in the community. The aim is to reduce reoffending by providing each prisoner with a tailor-made package of support which may include help finding accommodation and financial advice.	National	Wales CRC

Interventions – Working-Age People	Region	Delivery Org
Welsh Government’s Better Advice Better Lives provides expert advice on a range of subjects including welfare benefits and debt to people living in deprived communities in Wales. As part of the scheme, staff work with health practitioners to support people with health problems, including families with disabled children.	National	Welsh Government/ Citizens Advice Cymru
Funded by the Economic and Social Research Council (ESRC) in Partnership with Public Policy Institute Wales, the Young Foundation is conducting research to explore the use of pay day loans and alternative forms of affordable credit in Wales	National	Young Foundation and PPIW
The ‘Bus Stop Project’ is a community development project to take internet access and financial skills to people living in rural areas.	North Wales	Grwp Cynefin
Pennysmart Community Interest Company is a social enterprise offering advice services, staff & volunteer training, the North Wales forum and Bite Size money skills across North Wales.	North Wales	Pennysmart CIC
There are a number of newsletters aimed at tenants that promote financial capability for example, Pembrokeshire Council ran a series of articles in their Tenancy Newsletter for the summer 2015 where they highlighted how people can access money advice and talked about borrowing options. They also embedded the ‘payday loan tool’ from the Money Advice Service, onto the council website with an advertisement window displaying the tool on the homepage.	Pembrokeshire	Pembrokeshire CC
Provision currently available in Wales includes centres for independent living set up in Pembrokeshire for people with learning or physical disability supporting financial independence.	Pembrokeshire	Pembrokeshire CC
There are also a number of programmes aimed at supporting individuals to reduce their expenditure, including the Pembrokeshire Community First contracted financial capability project with CABx ‘Save Energy, Save money’ project, the Credit Union Oil Syndicate Programme (Ceredigion and Carmarthenshire CCs) and the ‘Cyd Cymru Wales Together’ Collective Energy Switching project are seeking to reduce the cost of necessities such as energy and utilities.	Pembrokeshire / Ceredigion / Carmarthenshire	CAB / Communities First / Cyd Cymru
RCT Homes have managed UC preparation days from 7 Job centres which raises awareness, and informs people of digital, financial skills to mitigate the impact.	Rhondda Cynon Taff	RCT Homes, Job Centre
Melin Homes provides financial support helping people make the most of their money such as choosing the right energy supplier, energy saving tips to reduce bills, opening bank and credit union accounts and checking that people receive all the benefits they are entitled to.	South East Wales	Melin Homes
City and County of Swansea, has a Financial Inclusion network of public, third and private sector organisations delivering on an action plan based on the Welsh Government’s Financial Inclusion Strategy and the Local Service Board, ‘One Swansea’ plan.	Swansea	Swansea CC

Interventions – Working-Age People	Region	Delivery Org
There are also a number of ongoing initiatives by the Association of British Insurers and the Money Advice Service to raise the awareness of the value of protection products e.g. contents insurance.	UK	ABI
'Get Ready: it's your money, it's your future', a new, free, online learning tool designed to provide a basic understanding of pensions and retirement savings to employees in workplace schemes.	UK	National Skills Academy and Axa
There is also a survey completed by 'Quids In' of financial wellbeing among social housing tenants	UK	Quids In
<p>The Warm Homes Arbed and Warm Homes Nest programmes provide energy efficiency improvement to household on low incomes, helping homes to be warmer and cheaper to heat.</p> <p>Menter Cwm Gwendraeth Elli Cyfynged's two year project aimed at reducing fuel poverty in Carmarthenshire through the creation of fuel clubs and providing advice on fuel poverty</p> <p>The Centre for Business and Social Action Ltd's project based in Llanelli, Carmarthen and Ammanford to provide families experiencing hardship to become more self-sufficient.</p>	Various	Menter Cwm Gwendraeth Elli Cyfynged'
Housing Associations have created the My, Our, Your Benefits Are Changing campaign to raise awareness of welfare reform to staff (My), the impact on organisations (Our) and supply accurate information to tenants (Your).	Various	Various
Carmarthenshire County Council and Blaenau Gwent County Borough Council, along with 9 other local authorities across Great Britain, have taken part in a series of trials to help claimants get ready for Universal Credit. The trials have been partnerships between jobcentres and the local authorities. They have looked at the best way to prepare claimants for the world of work by helping them with online access and digital support, and managing their finances on a monthly basis.	Various	Various
Tai Ceredigion and West Wales Credit Union are piloting products to assist with Universal Credit.	West Wales	Tai Ceredigion and West Wales Credit Union
<p>Working within the 3 Community First Wards of Kinmel Bay & Colwyn Bay's - Glyn 2 & Rhiw wards, deliver:</p> <p>i) Financial Inclusion through one to one face to face independent advice, advocacy & representation services &</p> <p>ii) Deliver both one to one & group Financial Capability budgeting sessions to support individuals to manage their money effectively & to sustain effective budgeting on an ongoing basis, through what potentially may be ever changing sources of income, enabling individuals to receive the appropriate benefits to which they are entitled wider range of advice they need to solve the problems they face. Clients seen at identified community first postcode by ward outreaches.</p>	Kinmel Bay & Colwyn Bay	Citizens Advice Cymru Welsh Government funded Communities First

Interventions – Working-Age People	Region	Delivery Org
Experian and Learning and Work Institute (previously NIACE) have recently updated their popular teaching pack Getting Credit: A beginner's guide , first produced in 2006. The resource, which includes five 90 minute session plans and supporting materials, introduces learners to the process of applying for credit and the role of credit reference agencies. The resource is designed both for educators working with adults as well as younger learners as they approach the age of 18. http://www.experian.co.uk/downloads/consumer/gettingCredit/gettingCreditDownload.pdf	National	Experian and Learning and Work Institute

Interventions – Older People in Retirement	Region	Delivery Org.
MYPad project run by Care & Repair agencies allows older people to use iPads to access financial products.		Care & Repair
Welsh Housing Aid Limited provides a housing, benefits and debt advice, advocacy and support service to prevent homelessness, improve housing conditions and increase the housing security of people aged 50 and over in Carmarthenshire and Pembrokeshire.	Carmarthenshire / Pembrokeshire	Welsh Housing Aid Limited
A number of projects are currently in place to provide support and a voice to vulnerable older people. These include a three year project by Age Cymru Ceredigion to provide financial advocacy to older people living in Ceredigion and Powys.	Ceredigion and Powys	Age Cymru
Work ongoing includes Citizens Advice, e.g. Denbighshire Citizens Advice - three projects extending the services currently offered to provide evening and weekend early intervention debt crisis advice, money management guidance and financial capability sessions to 3000 people living in Denbighshire who are at risk of financial crisis.	Denbighshire	Citizen Advice
'Wales Against Scams Partnership' (WASP) was established by Age Cymru and the Older People's Commissioner. WASP includes representatives from the public sector and private companies who will aim to create a partnership strategy with the mission of making Wales a safer place for older people and a hostile place for scammers	National	Age Cymru and OPC
There are a number of national schemes in place to tackle digital exclusion in older people, for example Barclay's Digital Eagles programme.	National	Barclays
Care & Repair Cymru work with all agencies in Wales to identify benefit take up and benevolent funds.	National	Care & Repair Cymru
Community Housing Cymru is investigating the need for a combined awareness campaign for freedoms, the new state pension and financial assistance for low income pensioners	National	Community Housing Cymru

Interventions – Older People in Retirement	Region	Delivery Org.
Digital Communities Wales is a new programme funded by the Welsh Government which supports digital inclusion, building upon and replacing Communities 2.0.	National	Government
Step Change and other social enterprises are developing accredited equity release services which are anticipated to represent a growing market.	UK	StepChange
Some Credit Unions (for example West Wales CU) are linking with libraries to provide digital access to CU services.	West Wales	Credit Unions / West Wales CU

Interventions – People in Financial Difficulties	Region	Delivery Org.
The Wales Cooperative Centre is also providing money signposting and support, targeted at private rented sector tenants through the project 'Your Money Your Home'.	Anglesey, Blaenau Gwent, Caerphilly and Newport	Wales Cooperative Centre
Ynys Mon CABx offer financial capability sessions to debt clients where relevant.	Anglesey/ Ynys mon	CAB
Caerphilly and Blaenau Gwent CAB - Confident with Cash. This project takes referrals directly from Families First agencies, interweaving debt and financial capability with home visits working with families over a 3 to 6 month period to resolve people's debt issues and increase their confidence in dealing with money thus putting them back in control of their finances.	Caerphilly and Blaenau Gwent	Caerphilly & Blaenau Gwent CAB
Gamechangers Cymru - Barclays supported programme offering support to heavily disadvantaged families in Cardiff and the surrounding area of the city, supporting families to overcome barriers such as housing problems and debt.	Cardiff	St Giles Trust Cymru
Action in the Community Trust project will provide debt and welfare benefit advice to residents of Llanedeyrn and Pentwyn in Cardiff, where almost 40% of people are claiming income-related benefits.	Llanedeyrn and Pentwyn in Cardiff	Community Trust
Money Advice Service funded debt advice across Wales.	National	Citizens Advice Cymru and Shelter Cymru

Interventions – People in Financial Difficulties	Region	Delivery Org.
The Money Advice Service and Community Housing Cymru are developing a pilot that will utilise housing association data to identify people at risk of falling into debt and design early intervention models through pre-tenancy work.	National	MAS / Community Housing Cymru
11,000 Face to Face debt advice sessions funded by Money Advice Service per annum.	National	MAS/ Citizens Advice Cymru
Preventative work by Cynon Taf Housing Association with three project supporting 350 tenants, residents and families within RCT to tackle debt issues and improve financial literacy.	Rhondda Cynon Taf County	Cynon Taf Housing Association
Wales & West Housing Association are working with St Giles Trust Cymru to support vulnerable people with debt, benefit and employment advice.	Various	Wales & West Housing Association / St Giles Trust
Making referrals from partner organisations e.g. Flying Start, Relate Cymru, Barnardo's, CAIS, Touchstones, provide 'one to one' face to face appointments in an office or by way of a home visit to maximise income through providing benefit checks, exploring benefit entitlement to meet individual family needs – financial circumstances, possible mental / physical disabilities and the entitlement to appropriate benefits e.g. Personal Independent Payment, DLA for a child & the applicable premiums, and on current & potential financial circumstances, providing debt advice & exploring options to meet the presenting short term & long term circumstances.	Conwy	Moneytree

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