

## **Working Age People**

Welsh Government have mapped their commitments within the [Financial Inclusion Strategy](#) to the actions within the [Financial Capability Strategy for Wales](#) (see the mapping [here](#)).

### **Activities that meet the overarching priority, not linked to specific actions**

**Priority 1: Improving basic money management skills**

**Priority 2: Impact of welfare Reform**

**Priority 3: Attitudes to Affordable Credit**

**Priority 4: Interventions to help people build financial resilience**

**Priority 5: Support for vulnerable groups**

### **Activities that meet the overarching priority, not linked to specific actions:**

In 2016, MAS launched a £7 million fund called 'What Works' to gain a better understanding of which projects and interventions work best to help people make the most of their money. There are seven projects with specific delivery in Wales, linked to the Financial Capability Strategy for Wales, with a current estimated spend of £1.7m, or 16% of the total WWF grants for the UK.

Through the What Works Fund, the Money Advice Service is funding the Wales Coop, Gingerbread Wales and Citizens Advice Cymru in the 'Working Age' segment. Links to evidence summary and key highlights below

[Evaluation of the 'Your Money Your Home Project' 2018](#) 1-2-1 advice/support sessions delivered by The Wales Cooperative Centre and partners to working age adults living in the private rented sector.

- YMYH has supported 351 tenants against a target of 338. Despite exceeding the target, engaging tenants in the first instance, and then continuing engagement was challenging.
- In some cases, tenants required longer term in-depth support to address issues that were beyond the scope of this project. By allowing the FI Officers to take a holistic person-centred approach ensured that issues around health and wellbeing were addressed, and tenants were able to concentrate on financial capability

### Family Finance Project (FFP) - Evaluation

Financial capability training delivered by Gingerbread (using face to face and online facilitated approaches) to 130 workless single parents in South Wales.

#### Key Findings

Significant positive changes for single parents participating in FFP were reported six weeks after completing the programme:

- Participants felt more confident about managing their financial situation.
- There was a significant increase in participants reporting using more ways to keeping track of their spending - 73 per cent of participants reported more ways of keeping track of spending six weeks after completing the training.
- There was a significant increase in participants reporting they were able to keep to a budget, with 40 per cent reporting a higher frequency of keeping to a budget six weeks after completing the training.
- There was also a significant decrease in the frequency of missed or delayed bill payments.

### Money Talks: Evaluating life-events focused money guidance

Citizens Advice Cymru tested a life-event focused money guidance service for working-age people. This was delivered at scale across Wales in local communities (outside the workplace), reaching more than 1,800 clients between May-December 2017.


#### Key Findings

- Money Talks was more effective at improving people's financial capability than the comparator (face to face advice). When clients' financial capability scores were tracked from baseline to follow up, changes in scores were statistically significantly greater for Money Talks clients than they were for the comparison group. This was the case across all financial capability measures.
- Most Money Talks clients reported a positive change in their financial capability.
- A significant change was observed in Money Talks clients' wellbeing - average wellbeing scores increased from 4.6 to 5.9 on the ONS personal wellbeing scale of 0-10. These changes were also significantly greater than changes observed in the comparison group.

**Priority 1: Improving basic money management skills**

Priority 1: Improving basic money management skills	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<p>1. Lever opportunities to embed budgeting and savings behaviours when people are planning for births, marriages and entering employment or when they are experiencing events such as bereavement or redundancy</p>	<p>3</p>	<p>Admiral have just introduced a home-moving salary advance to support financial wellbeing and have a Ministry of Money scheme, which provides clear branding around the financial wellbeing support available to staff</p> <p>As part of the What Works Fund, MAS will be working with Citizens Advice Cymru to answer the research question: Is tailored life- event financial capability support (to clients that are experiencing a life event) more effective at improving financial capability than not delivering any specifically tailored intervention; and what works when testing and delivering at this scale?</p> <p>Linked to the UK Strategy, MAS will be undertaking research into savings behaviour to better understand what consumers are doing at different life stages and the consumer experience of trading off different short/long term saving needs.</p>
<p>2. Use opportunities such as the 'Business Wales Accelerated Growth' programme and Welsh Government funded 'Business Wales' to encourage payroll deduction as an option for Small and Medium Sized Enterprises (SMEs) and micro businesses in Wales to support good money attitudes and behaviours</p>	<p>2</p>	<p>LP and CG to meet and understand how this can be taken forward through Welsh Government and partner agencies</p> <p>LP to meet with Business Wales end of July</p> <p>LP met with Business Wales. Definite links and will need to dig deeper to understand the synergies.</p> <p>During 2017-18 working across Welsh Government pilot activity will be taken forward to test deliver models for the All-Age Employability Plan.</p> <p>Officials have prepared advice for Ministers in respect of the new Employment Advice Service (EAS) which is a key element of the Welsh Government Employability Plan.</p>

Priority 1: Improving basic money management skills	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<p>Continued from above</p> <p>Use opportunities such as the 'Business Wales Accelerated Growth' programme and Welsh Government funded 'Business Wales' to encourage payroll deduction as an option for Small and Medium Sized Enterprises (SMEs) and micro businesses in Wales to support good money attitudes and behaviours</p>		<p>Welsh Government have launched the <a href="#">Prosperity for All: Employability plan</a> Within this is a new Employment Advice Gateway which will enable people to talk to a trained advisor about employment and skills, aims and aspirations, and any issues or barriers to work. We need to better understand how we can help these advisors to appropriate resources for money management</p> <p>Business Wales are working to promote the MAS 'Financial Wellbeing in the Workplace' presentation at the Royal Welsh Show in July via twitter and their newsletter. Verbal update at the meeting</p>
<p>3. Consider the introduction of budgeting and money management interventions at employer induction programmes to target 'in work' poverty</p>	<p>3</p>	<p>LP to discuss with Public Health Wales how such a programme could be supported through the Corporate Health Standard</p> <p>LP attended a Big Lottery Wales Roundtable on in work poverty and highlighted the issues of financial capability and workplace induction.</p> <p>MAS WWFund specifically mentions workplace, there may be bids for Wales, or at least learning Wales can take forward. Any successful bids can be announced in January 2017</p> <p>MAS have created an employer portal with a simple guide with everything an employer would need in one place to help employees make the most of their money. It can be found at <a href="https://www.moneyadvice.service.org.uk/en/employer-best-practices">https://www.moneyadvice.service.org.uk/en/employer-best-practices</a> . The working age Steering Group for the UK Strategy is focusing in on how to engage more employers in financial capability.</p> <p><b>MAS are talking with Wales and West Housing Association to equip their L&amp;D staff to train workers on their own financial capability.</b></p> <p>'Drive' Drive currently employ 600 staff and is a charity providing specialist support across South East Wales to people with learning disabilities, mental health issues, autism spectrum disorder, physical disabilities, complex health needs, dementia and people who can challenge services. They are working with MAS to consider including financial wellbeing in the workplace as part of their <a href="#">corporate health standard</a>.</p>

<p>4. Raise awareness of payroll deduction in the private, public and third sector through Credit Unions in Wales</p>	<p>2</p>	<p>LP and CG to meet with ACE and ABCUL to understand where this fits in the Credit Union Strategy for Wales currently being developed.</p> <p>Credit Union Strategy for Wales has been launched with payroll deduction a key theme</p> <p>Welsh Government, in partnership with the Wales Co-operative Centre have agreed for the Financial Inclusion Champion to support a Credit Union Payroll Development Pilot. This pilot will run for 6 months until January 2017 and the Champion will work with 3 credit unions to look at the links between credit unions and employers in Wales. The hope is that this will promote existing payroll schemes, try to increase the take up of these schemes, as well as getting new employers to take up payroll deduction; whilst identifying and understanding barriers and good practice etc.</p> <p>The Cabinet Secretary for Communities and Children has issued a letter to 52 anchor companies across Wales to highlight the benefits of becoming a credit union member via payroll deduction. A list of the anchor companies can be found below:</p> <p><a href="http://gov.wales/topics/businessandconomy/how-we-support-businesses/anchor/?lang=en">http://gov.wales/topics/businessandconomy/how-we-support-businesses/anchor/?lang=en</a></p> <p>Welsh Gov funded a payroll pilot to explore the potential of Credit Unions sharing a resource to boost their payroll deduction engagement with employers and will produce and share a key messages paper. Wales Co-operative Centre have now completed the pilot and a report is available.</p> <p> <a href="#">Final Report on CU pilot.pdf</a></p> <p>More than 140 organisations across the country have signed up to the Credit Unions of Wales Payroll Partner mark, which was launched in March 2018. The mark recognises those organisations across the country helping staff save and borrow responsibly, while also benefitting the local community.</p> <p>We continue to promote the roll of credit unions and payroll deduction in Wales. We have facilitated the Credit Unions in Wales working with DWP at the Royal Welsh Show</p>
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## Priority 2: Impact of welfare Reform

Priority 2: Impact of welfare Reform	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<p>Activities that meet the overarching priority, not linked to specific actions:</p> <p>Through the What Works Fund, the Money Advice Service is funding the Wales Coop to scale up an existing project will give the them the capacity to work with a larger group of Private Rented Sector Tenants and expand to new areas with a view to improve their general Financial Capability, specifically is preparation for Universal Credit and to test the 2 stage Research question:</p> <ul style="list-style-type: none"> <li>• Can delivery of targeted one-to-one interventions, to Private Rented Sector Tenants who are at risk of falling into debt, help this group improve their financial capability and resilience through creating positive behavioural change?</li> <li>• If so, can this affect longer term, sustained, positive change where tenants feel less anxious and more capable when dealing with financial difficulties, increase their financial resilience, and are confidence in preparing for and managing life events?</li> </ul>		
<p>1. Explore opportunities to expand on the DWP Trusted Partners work and Universal Support Delivered Locally, particularly in relation to attitudes and behaviours of claimants identified in the Financial Capability Survey in Wales.</p>	<p>2</p>	<p>LP to meet with DWP Wales to determine next steps</p> <p>As a part of the UK Strategy, work is progressing with DWP to develop a toolkit for Universal Credit staff, for example work coaches in job centres, and their service managers, to help them support UC claimants who may have a money management need.</p> <p><b>MAS have attended an event to prepare advice providers in Rhondda Cynon Taff County Borough Council presenting on the Universal Credit Tool, fee free basic bank accounts and other support.</b></p>
<p>2. Promote existing resources developed by and for local authorities and make them available on the Money Made Clear Wales website_ <a href="http://www.moneymadeclearwales.org/">http://www.moneymadeclearwales.org/</a></p>	<p>1</p>	<p>LP to meet with JL to discuss making the tools available on moneymadeclearwales website Moneymadeclearwales no longer continues</p>

<p>3. Share the learning from housing associations that have delivered money advice sessions for tenants to help them prepare for welfare reform, particularly in the private rented sector (landlords forums etc.)</p>	<p>1</p>	<p>Wales Cooperative Centre were successful WWF applicants and they will be extending the Your Money, Your Home scheme which provides financial capability training and support for working age tenants in the private rented sector.</p>
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**Priority 3: Attitudes to Affordable Credit**

<p>Priority 3: Attitudes to Affordable Credit</p>	<p>Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)</p>	<p>Delivery Agent</p>
<p>1. Promote the Wales Illegal Money Lending Unit educational resources with parenting and 'supporting people' programmes</p>	<p>1</p>	<p>LP to meet with Cymorth Cymru to see how these resources can be promoted though the 'supporting people' programme</p> <p>Cymorth Cymru have a mailing list of over 2000 organisations and individuals. They will send out information to that list.</p> <p>In 2017, WIMLU and Social Publishing Project completed a project together. In a neat piece of poetic justice they were able to use money reclaimed from the proceeds of loan shark crime to fund and to create a bespoke magazine. To coincide with the launch of the loan shark special social publishing project created a Loan Shark Briefing drawing on the information they gained during the process. You can read it at <a href="#">here</a>:</p> <p>This magazine is available free of charge to all rental households in Wales.</p> <p>These resources are on the school's resources depository called Hwb</p> <p><b>As part of the Proceeds of Crime Awards in Talk Money Week 2018, <i>Quids in!</i> has again partnered with the <a href="#">Wales Illegal Money Lending Unit</a> to produce a free 8 page magazine (4 in English, 4 in Welsh), which warns people against loan sharks and illegal money lenders. It is written in <i>Quids in!</i>'s accessible style and contains stories/ case studies, signposting and information on how WIMLU can help. The magazine is free of charge and is primarily aimed at social tenants and low income households.</b></p>










<p>2. Promote initiatives, such as the Cardiff Council coaching page, with local authorities, to encourage people to consider the appropriate actions for their circumstances</p>	<p>1</p>	<p>LP to meet with the WLGA to discuss the best way of sharing this example.</p> <p>LP attended the WLGA Welfare Reform Leads Network event. The Cardiff Council webpage was shared with all other 21 local authorities. Swansea subsequently have shared their debt panic button which can be seen here:</p> <p><a href="http://www.debtpanicswansea.org.uk/">http://www.debtpanicswansea.org.uk/</a></p>
<p>3. Ensure the recommendations and learning from the High Cost Credit research being undertaken by the Young Foundation with Public Policy Institute Wales is shared through the Wales financial Capability Forums.</p>	<p>1</p>	<p>Once the final research has been published, LP will ask the Young Foundation to present at the financial capability forums in Wales</p> <p>Research has been published with a series of events across England and Wales to follow up on recommendations.</p> <p>Over 12 million people in the UK do not have access to affordable credit. The report by The Young Foundation, 'Credit where Credit's Due?' (<a href="https://youngfoundation.org/wp-content/uploads/2016/05/Summary-Report-VFinal3.pdf">https://youngfoundation.org/wp-content/uploads/2016/05/Summary-Report-VFinal3.pdf</a>), calls for real change to address this issue by improving access to affordable credit and providing people with the skills and confidence to make positive financial choices</p> <p>The report, was commissioned by the Public Policy Institute for Wales (<a href="http://ppi.wales.gov.uk/">http://ppi.wales.gov.uk/</a>) as part of its work on tackling poverty and is funded by the Economic and Social Research Council (<a href="http://www.esrc.ac.uk/">http://www.esrc.ac.uk/</a>).</p>



**Priority 4: Interventions to help people build financial resilience**

Priority 4: Interventions to help people build financial resilience	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<ul style="list-style-type: none"> <li>In September 2018 the WLGA hosted an event for all LA's and their elected representatives in relation to Welfare Reform. 18 LA's attended and were briefed on the role that MAS can play in employee wellbeing. Specific focus was drawn to the information MAS has available for employees which can be hosted on their internet. This was reiterated as a key support source as all LA's are facing budget challenges and coupled with ongoing service reductions, staff who are dealing with vulnerable customers in an advice giving environment may also be under additional financial duress due to their own situation and job uncertainty.</li> <li>Based on nearly 13,000 face-to-face and online interviews, Financial Lives is the FCA's largest tracking survey of adults and their finances. It reveals a wealth of information about different types of consumer and their experiences of financial products and services. For example, 50% of UK consumers currently show one or more characteristics of potential vulnerability (25.6 million) – they may be at increased risk of harm, or would suffer disproportionately, if harm occurred. 24% of UK adults have little or no confidence in managing their money, and 46% of all UK adults report low knowledge about financial matters. See <a href="#">here</a> for the data and research paper</li> </ul>		
<p>1. Consider the addition of financial capability to the assessment of local well-being thus informing the local Well-being plans provided for in the Well-being of Future Generations Bill</p>	<p>1</p>	<p>MAS has written a consultation response on the indicators suggesting a new indicator for over indebtedness and also highlighting the links between financial capability and other indicators.</p> <p>Public Health Wales have scanned each of the 22 wellbeing plans and have identified the plans with financial outcomes identified. This equates to 9 local authorities. The document <a href="#">Observations for MAS</a>.</p>  <p>Observations for MAS.docx</p> <p><b>Meeting held with the Office of the Future Generations Commissioner to Influence their work around the 'more equal Wales' and 'prosperous Wales' wellbeing goals.</b></p>

Priority 4: Interventions to help people build financial resilience	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<p>2. Encourage local authorities to embed financial capability through some of the existing statutory responsibilities for example child poverty, economic development, health, social care and wellbeing.</p>	<p>1</p>	<p>LP to meet with the WLGA to discuss the best way forward</p> <p>MAS attended the WLGA Welfare Reform network in June 2017 and raised awareness of the new fee free bank account and to highlight and clarify some of the confusion on charges.</p> <p>Planning is in progress for a Wales local authority round table in November 2017, building on the work in England, to work with local authorities and the debt advice sector to produce a strategic toolkit for local authorities that wish to explore a more supportive collections strategy. Local Authorities have unique debt collection challenges that differ from those of the financial services sector.</p>
<p>3. Encourage organisations to share information on current provision and lessons learned to encourage the replication of effective support for people using the Financial Capability forums in north, west and south Wales</p>	<p>2</p>	<p>Once the common evaluation toolkit is available LP and Forum leads will discuss getting it onto the forum agendas.</p> <p>The end of 2017 each forum will be hosting workshops to better catch actions that are being delivered across Wales</p> <p>The Wales Financial Capability Week will take place from 13th to 17th November 2017. Working together organisations such as the Welsh Government, Older People's Commissioner's Office, Wales Cooperative Centre, Credit Unions across Wales, Citizens Advice Cymru and the Money Advice Service are organising events across Wales to encourage people to talk about money, under the hashtag #talkmoneywales</p> <p>Organised under the umbrella of the Financial Inclusion Strategy for Wales and the Financial Capability Strategy for Wales, the Wales Financial Capability Week will bring together a wide variety of organisations and policy makers from across Wales. It will aim to raise awareness about the stubbornly low levels of financial capability across Wales and encourage organisations to work together to address this issue and help people make the most of their money.</p> <p>Throughout FinCap Week organisations across Wales will celebrate the ways that they are helping people to develop financial skills and knowledge, change their money mindset and working to ensure there is an inclusive and accessible services. They'll be</p>

Priority 4: Interventions to help people build financial resilience	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<p>Continued:</p> <p>Encourage organisations to share information on current provision and lessons learned to encourage the replication of effective support for people using the Financial Capability forums in north, west and south Wales</p>		<p>sharing their latest insight, getting together to learn from one another and find new and better ways to change lives through better money management and celebrate successes over the last year.</p> <p><b>Each of the forums has provided information on their last quarter's work (April 2018).</b></p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">               Progress Report for MAS Strategy Group :update April 2018.doc         </div> <div style="text-align: center;">               Steering meeting Update April 2018.doc         </div> <div style="text-align: center;">               West Wales Forum Update April 2018.doc         </div> </div> <p style="text-align: center;"><b>3 x Financial Capability Forum for Wales, Actions July 2018</b></p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">               West Wales Forum July 2018.doc         </div> <div style="text-align: center;">               Mid and south FORUM REPORT         </div> <div style="text-align: center;">               Wales Forum Evaluation Report         </div> </div> <p style="text-align: center;"><b>3 x Financial Capability Forums for Wales, Actions October 2018</b></p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">               M&amp;SW Forum report from 7 Sept 18.docx         </div> <div style="text-align: center;">               North Wales Financial Capability Forum         </div> <div style="text-align: center;">               West Wales FinC Forum Update.docx         </div> </div> <p style="text-align: center;"><a href="#">'Advice Trends in Wales 2017 to 2018 report</a> from Citizens Advice Cymru</p> <p style="text-align: center;"><b>Forum members across Wales got involved in 'Talk Money Week' in November 2018, with over 50 events across Wales and 100 people attending the event in Cardiff Castle.</b></p>

<p>4. Work with the sector to address the savings interventions identified in the Financial Capability Survey for Wales for all adults</p>	<p>2</p>	<p>LP to discuss the best way forward with Welsh Gov as part of the Financial Inclusion Delivery Plan</p> <p>ABCUL have a programme of work running currently to raise awareness of the important role of credit unions in workplaces and this builds on the Fairbanking Foundation report published earlier this year on Save As You Borrow (SAYB). The headline is that – of upwards of 2,000 credit union members surveyed by Ipsos MORI – 71% said that they had never or only occasionally saved prior to borrowing from the credit union; of those same people, 71% said that they would save regularly throughout the year after having paid off the loan.</p> <p><a href="http://fairbanking.org.uk/wp-content/uploads/2017/02/Save-While-You-Borrow-web-1540217.pdf">http://fairbanking.org.uk/wp-content/uploads/2017/02/Save-While-You-Borrow-web-1540217.pdf</a></p> <p>The UK Strategy Savings Steering Group are exploring options to progress the priority they have identified re fintech and savings and are keen to explore how they might better understand the barriers to evaluating and progressing tech based savings solutions.</p> <p>They will also be contributing to the thinking and development of plans to take forward work looking at Rules of Thumb and Nudges – particularly in relation to life events and savings. This is a follow on to the FAMR sub-group work Rules of Thumb and Nudges: Improving the financial well-being of UK consumer</p>
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<p>5. Ensure preventative money advice is included in the work of the National Advice Network and any local networks that do or will exist going forward.</p>	<p>1</p>	<p>LP to raise with the NAN as a part of the future Advice Services Strategy LP has asked that the recommendations for the strategy should include preventative services</p> <p>Prevention has been included in the National Advice Network's action plan agreed with Welsh Government.</p>
<p>6. Raise awareness of financial capability with the SPOA (Single Point of Access) where they exist in each local authority.</p>	<p>2</p>	<p>SPOAs will be set up in north Wales during 2016. LP to discuss with RH<sup>1</sup> the best way forward.</p>
<p>7. In- Work Poverty</p>		<p>Big Lottery Wales is to initiate a £13m fund to tackle in-work poverty and this will have an element of financial capability to help build resilience.</p> <p>The 'in-work' poverty programme from Big Lottery Wales is due to launch in November with £6m available to support families affected by 'in-work' poverty. Projects will be required to co-produce their activities with the beneficiary group so whilst there is a strong chance there will be an element of financial capability in terms of these activities, it will be for the families to define what their priorities are.</p> <p>In June, Big Lottery Wales attended the West Wales Financial Capability Forum to highlight their programmes of funding</p>

<sup>1</sup> Rhian Hughes, Financial Inclusion Champion for North Wales

**Priority 5: Support for vulnerable groups**

Priority 5: Support for vulnerable groups	Prioritise 1, 2 or 3 (1 immediate, 2 next 3 years, 3 long term)	Delivery Agent
<p>1. Ensure support staff working within domestic abuse initiatives are aware of the resources available to support financial resilience and capability</p>	<p>2</p>	<p>LP to work with Cymorth Cymru to define next steps</p> <p>Cymorth Cymru have a mailing list of over 2000 organisations and individuals. They will send out any information to that list.</p> <p>Carmarthen Domestic Abuse Services deliver “Cash Confident” workshops, written in-house, entitled, “Savvy Shopping”, “Best Energy Deals” &amp; “Priorities in Budgets” which create group discussions about sensible and sustainable borrowing, ones needs v wants, “jargon busting”, scams, online safe shopping and meeting everyday priority outgoings or the penalties of not!.</p> <p>The participants have become “savvy” shoppers and engage with discussions around down shifting in the products bought i.e. dropping the “finest” range for the “value” range. A food taste test challenge was enjoyed, especially the comparison of trying cold baked beans drawn from a known brand to supermarket own brand and a budget brand provoking thought around switching brands.</p>
<p>2. Ensure financial capability resources are highlighted with those that work with offenders</p>	<p>2</p>	<p>LP to work with Cymorth Cymru to define next steps</p> <p>Cymorth Cymru have a mailing list of over 2000 organisations and individuals. They will send out any information to that list.</p>
<p>3. Ensure those delivering financial capability interventions are aware of the particular issues experienced and the needs of vulnerable individuals, and raise awareness of the resources available from specialist support</p>	<p>1</p>	<p>LP to work with Financial Capability Forums to define next steps</p> <p>Mental Health has been on the agenda of the financial capability forums in north Wales and in south Wales in September</p> <p>Cymorth Cymru will send information about the three financial capability forums to the six regional provider forums and the regional collaborative committees and encourage</p>

<p>agencies such as those who work in mental health and disability charities.</p>		<p>attendance as well as invitations between all groups for presentations about the financial needs of particular groups.</p> <p>Monmouthshire Housing Association (MHA) train all their staff when they are inducted into the organisation on Financial, digital and Economic inclusion.</p> <p><b>MAS spoke at an event at the Senedd showcasing the issues of money and mental health. We continue to promote the money and mental health information.</b></p> <p><b>Wales Forum</b></p>
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