



## Citizens Advice Havant

Shortlisted for the Family Learning to Support Financial Resilience award

Citizens Advice Havant is a free service offering confidential, independent, impartial advice to people who live/work in Havant Borough, which has high deprivation. Its Work Out Your Money project is a well-established initiative where its team of qualified teachers, supported by volunteers, deliver financial education workshops to schools and the community.

Being able to manage a budget, shop wisely, eat healthily, borrow safely, and build a savings buffer are essential life skills crucial for mental health, without which the community will lack the foundations to achieve their aspirations.

### Ditching the 'meal deals'

Banking on your Future is a fun money topic series covering six key areas of money skills: shopping, earning, budgeting, saving, borrowing, and banking. For example, it looked at smart ways to compare value for money when shopping around; an insight into how much everyday food items cost; hands-on use of real money and the ways we can pay for items.

The programme extends the workshop learning with key learning points to 'take-home'. As an example, in a school workshop, Year 11 students were tasked with sharing their learning points at home. One student planned to ditch 'meal deals' and make lunch to save money; another realised he was spending too much on in-game purchases.

In the community workshops, they equip parents with the knowledge to support family finances with budgeting skills. They offer two approaches to budgeting in the workshop environment: a light touch approach using a spending diary, which encourages families to keep track of their spending over six weeks, as well as a QuidIn! Guide Monthly Budget Planner to improve knowledge, build confidence and open conversations about money at home.

### Gaining the trust of families

There is high deprivation in Havant Borough, with six featuring in the 10% most deprived areas of England. Citizens Advice Havant now has more than 50 partners with whom they are working or have worked with and many local schools.

Families have a rapport with those they are working with, such as Home-Start, a local community network of trained volunteers and expert support helping families with young children through challenging times.



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Also, Southern Domestic Abuse who 'provide refuge and community-based support to adults, children and young people affected by domestic abuse in need of advice, support and information tailored to their level of risk and support needs.' By partnering with these organisations, we gain the trust of their families.

### Saving for their future

The experience of delivery has shown that children and young people benefit from a structured programme of learning; they engage with 'visitors' and are keen to learn about money. Saving for their future is a consistent and promoted theme as they believe they will have all they require but do not consider how they might achieve it.

Alongside this, thanks to the project the community clients leave with the tools and knowledge needed to create a budget, and often return for one-to-one budget advice or core support for complex issues.