

Money Management / Financial Awareness Packages			Annex C
Course / Publication	Details	Target Audience	Directorate / Contact
Make the most of your money / Bitesize Money Management Courses / Parent and Child Money Management Courses	12 week Adult Education programme Also preparing a condensed 1 hr training package with Aviva .	Specific target audience usually marginalised families - all courses held at Children's Centres. New, condensed 1 hr course a possible bolt-on to other courses (mental health etc). Again focus on targeted groups Parent and child courses discontinued due to lack of interest but could be offered again.	CANS / Adult Ed Alistair Gourlay
Better Budgeting in the Community / York on a Budget Booklet	Major national Scheme which employs accredited trainers across the country, who support frontline public agency staff to help clients prepare a budget. CYC has funding to buy training time.	Any frontline CYC staff working with marginalised client groups to help them prepare a budget.	CANS / Adult Ed Alistair Gourlay
Family Information Service: Booklets, pamphlets	Online and hard copy of Parent's Guide to Money, and One Space Money Survival Kit, alongside advice leaflets re debt, childcare, tax credits etc.	Parents and carers of 0-19 year olds (up to 25 for disabled children)	CANS / Adult Ed Alistair Gourlay

Budget Courses, Skills to Pay the Bills, Support Sessions around Money Management	Led by hostel supervisors - support sessions around money management, independent living skills. Hostel staff also help with benefit claims, income maximisation. Supporting people staff are trained to deliver similar sessions for those who have moved on from hostels into their own tenancies.	Homeless and Resettlement Customers - Howe Hill Hostel, ordnance Lane, Peasholme etc.	CANS / Homelessness Becky Ward
Managing Money / Maximising Income Support Sessions	Led by Supported Housing Staff	Largely aimed at the Traveller Community but there are plans to explore within sheltered housing accommodation	CANS/ Sheltered Housing / Kate Grandfield
Managing Money / Maximising Income Support Sessions	Future Prospects	Usually tied to 'back to work' initiatives with specific target client groups.	CANS / Supporting People

Financial Products / Tools			Annex C
Product	Details	Target Audience	Directorate / Contact
Credit Union: Jam Jar Account	Allows customers to split their account balance into 'Jam Jars' for spending, saving and bill payment.	Supports customers to improve their bill payment	CANS, Landlord Liaison, Denis Southall
Smarterbuy Website	Managed by Northern Housing Consortia - offers up to 50% off household goods and is designed to give low-income consumers a viable alternative to high-cost lenders	Offers regular deals and allow customers who do not have access to a debit or prepaid card to buy online and then pay in cash at PayPoint counters or via Credit Union. Anyone can use the site.	CANS, Landlord Liaison, Denis Southall
All Pay Payment Cards	PayPoint is a leading specialist payments collection network used, primarily, for the cash payment of bills and services and prepayments for mobile telephones and energy meters. The Payopint branded network in the UK features over 23,500 terminals in local shops.	PayPal is a cheap and flexible way to pay for individuals who don't have access to direct debit to pay their bills. CYC housing tenants are primary being assisted by CY at present. Depsoits can also be made into Credit Union accounts.	CANS, Landlord Liaison, Denis Southall

<p>PrePaid Visa Debit Card</p>	<p>Members can load their card with money available in their Credit Union Account and use the card to have complete control over their money.</p>	<p>Credit Union Members - members can pay standing orders, wages, tax credits, benefits or similar into their credit union account and use it to load up their Credit Union Visa Card.</p>	<p>CANS, Landlord Liaison, Denis Southall</p>
<p>Interest Free Loans - Homeowners</p>	<p>Very limited support for homeowners in the City to make improvements to their homes</p>	<p>Vulnerable Residents</p>	<p>CANS/Housing/Ruth Abbot</p>
<p>Energy Efficient Insulation, Smart Meters etc.</p>	<p>Some areas of the City eligible for free loft and cavity wall insulation, solar panels etc. Also some support with finding energy efficient equipment, lowest tariffs etc.</p>	<p>Vulnerable Residents</p>	<p>CANS / Housing / Energy Advice Trust</p>

Benefits Awareness / Debt			Annex C
Product	Details	Target Audience	Directorate / Contact
Future Prospects	Accessing childcare / applying for tax credits	Parents - rolling programmes. Currently operational at Clifton Children's Centre.	CANS / FP
	Doctor's Surgeries: Gale Farm Surgery Lavender Grove Surgery (covers Acomb ward) - funded until March 2014	Any users of doctors surgeries in the area.	CANS / FP
	Specialist support for troubled families - financial inclusion skills and back to work training.	Wide presence in the majority of Children's Centres and some primary schools and community centres across York.	CANS / FP
	Specialist support for mental health clients - financial inclusion skills and back to work training.	Was active within Clifton - community centre and doctors surgery. Funding ceased	CANS / FP
	Specialist support for prison leavers - financial inclusion skills and back to work training.	Ex-offenders across York, North Yorkshire - variety of settings	CANS / FP
	Specialist support for NEETS - financial inclusion skills and back to work training.	Young People not in education, employment or training - variety of settings	CANS / FP
CYC Benefits, Incomes Team - CBSS	General benefits awareness primarily to CYC housing and adult social care clients - but dealing with benefit claims of all kinds.	Centrally based within CYC, but recently conducted community outreach in Carr Estate, Westfield and Poppleton. Also ongoing outreach at York Hospital	CANS / Housing

CYC Hostel Supervisors	General benefits awareness, primarily to CYC hostel clients - Peasholme, Southlands Rd etc.	Hostel clients - including specialist support for young people linked to maintaining tenancies.	CANS / Housing
CYC Sheltered Accommodation Team	General benefits awareness, primarily to the Traveller Community - and residents of sheltered accommodation.	General financial advice and support, primarily to the Traveller Community - and residents of sheltered accommodation.	CANS / Housing
CYC Adult Social Care / Supporting People Commissioning	Commission a range of external providers to provide some benefits guidance to clients to retain independent tenancies - learning disability, drug and alcohol, older people etc.	Huge client range - level of support varies depending on the service provider.	CANS / Housing
CYC Housing Services	Debt and Employment Advice for CYC Social Housing Tenants	New service - to be launched in June 2012, the only specialist debt service commissioned outside of CAB	CANS / Housing
CYC Housing Services	Mortgage Rescue Scheme	Financial advice and support for homeowners	CANS / Housing
Future Prospects / ACE	Led by CAB and strongly supported by ACE and FP the project will recruit volunteer Community Champions from different groups who face poverty and professionals who work with families to get out the message that there is help to increase benefits, tackle debt, manage money, improve health and get work.	Families in need across the City: Focus on Early Intervention and Outreach Venues	CANS/ Housing

Community Outreach / Liaison			Annex C
Product	Details	Target Audience	Directorate / Contact
Estate Managers	Estate Management officers are sign-posters and facilitators within communities, making connections between residents and a plethora of advice and support agencies.	Predominantly Social Housing / CYC Housing clients	CANS/ Housing
NMU Staff	Neighbourhood Management Unit officers are in essence sign-posters and facilitators within communities, making connections between residents and a plethora of advice and support agencies.	Generic service for all residents across the City.	CANS/ NMU
Catalyst Officers - Intensive Family Support	Catalyst staff are able to directly provide some support with Financial Inclusion act also as the key conduits / signposters to specialist sources of advice and support around the City. Referral procedures have been established with York CAB. Other referral points now need to be established.	Troubled Families - those most in need / marginalised.	ACE / Catalyst

Health Visitors / Neighbourhood Care Teams	Currently employed by the Primary Care Trust but a function that will transfer to CYC the Health Visitors are a key function within integrated Neighbourhood Care Teams - again a potential signposter of financial advice and support.	Generic service for all residents across the City - but with a focus on areas most in need.	CANS / Public Health
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CYC Customer Profiling / CBSS			Annex C
Product	Details	Target Audience	Directorate / Contact
Supporting more vulnerable customers to assist them to reach debt solutions	All C Tax cases reaching court stage shared with Adult Social Care Customer Accounts to identify any vulnerable cases.- support worker contact details are provided to the Recovery Team to avert recovery action.	Vulnerable CYC Customers	CBSS: Paul Sanderson
Supporting more vulnerable customers to assist them to reach debt solutions	C Tax Recovery presentations held for consumer support partners. CYC Income Collection staff are also supported with understanding the role of the Baliff firms in the recovery process.	Vulnerable CYC Customers	CBSS: Paul Sanderson
Supporting more vulnerable customers to assist them to reach debt solutions	Corporate liaison is led by the CBSS team around multiple debt cases (e.g. HBOP, NNDR, Sundry Debts) to avert onerous recovery action against customers with low debts, achieve a single view of customers with multiple debts to reach joined up solutions. Involves liaison between C Tax, HBOP, Housing teams to flag credit balances to identify all CYC debts the customer may have.	Vulnerable CYC Customers	CBSS: Paul Sanderson
Supporting more vulnerable customers to assist them to reach debt solutions	C Tax and NNDR Pre-Committal Surgeries for high profile Council tax debt cases to avert formal commital action. Also Baliff surgeries to reach solutions before van uplift stage,	Vulnerable CYC Customers	CBSS: Paul Sanderson