



North Liverpool CAB Citizens Voice

Issue 4
SPRING
2007

'Money Matters Special Edition'

Welcome to our newsletter

This is the third edition of our quarterly community newsletter containing advice and information about current issues that affect you and the local community.

What do we do? -

North Liverpool Citizens Advice Bureau (NLCAB) provides free, confidential, impartial and independent advice and information to the communities of North Liverpool. You can access advice services by attending one of our advice sessions or contacting the telephone advice line, details are at the bottom of the page.

We also offer specialist advice casework and representation in welfare rights, debt and housing. North Liverpool CAB manages a number of other services and projects including

- ◆ Income Maximisation & Access to Advice for people with mental health problems
- ◆ Financial Skills & Literacy project specifically working with young people
- ◆ HMP Liverpool Prison project
- ◆ Sure Start Anti-Poverty worker
- ◆ Benefits for Older People
- ◆ Asylum & Refugee project offering advice to asylum seekers & refugees
- ◆ Community Justice Centre Project

Details about these projects are available on our website www.northliverpoolcab.co.uk

We want you to be involved in this newsletter so if you want to tell us about your organisation and the services you offer or you would like to publicise a forthcoming event, you can contact: **Pat Breslin Tel. No: 285 1089 Fax: 285 1086** or email your comments or contributions to: admin@northliverpoolcab.co.uk.



Child Tax Credit & Working Tax Credit Advice Sessions

Overpayments, Form Filling, Check your Entitlement

People with children can claim Child Tax Credit. If you are a low earner or a disabled person in work, you may be entitled to Working Tax Credit. Single people aged 25 and over without children may also be entitled if on a low income.

Suzanne Cain will be holding advice sessions at 4 Children's Centres across North Liverpool from now until the end of May.

Ellergreen 10am-3pm
Ellergreen Road, L11
Tel. 233 4602

Everton 10am-1pm
Spencer Street, L6
Tel. 233 1969

Fountains 10am-1pm
Fountains Road, L4
Tel. 233 4741

Advice Sessions:
Thurs 12 April
Thurs 3 & 24 May

Advice Sessions:
Weds 18 April
Weds 9 & 30 May

Advice Sessions:
Thurs 19 April
Thurs 10 May

Stoneycroft 10am-3pm
Inigo Road, L13
Tel. 233 4770

Vauxhall 2pm-4pm
Silvester Street, L5
Tel. 330 0280

Walton 10am-3pm
99 Cavendish Drive, L9
Tel. 233 6620

Advice Sessions:
Tues 3 & 24 April
Tues 15 May

For more information about these sessions, please contact Suzanne on 287 1300.



Anfield CAB
Drop-in: Mon, Tues & Thurs.
10.00am - 1.00pm



Norris Green CAB
Drop-in: Mon, Wed. & Fri..
10.00am - 1.00pm



New Century Halls
Drop-in: Tues. 10.00am-1.00pm
Wed. 1.00pm-4.00pm



Your Family, Your Future

Horizons is an initiative launched by Barclaycard and working with Citizens Advice, Family Welfare Association, One Parent Families and Parentline Plus which helps people bringing up children by themselves.

Top Tips for Managing your Finances in 2007

Many people find themselves in debt due to the break up of a relationship or loss of a partner and the extra spending incurred over the Christmas period can add further pressure.

Dealing with debt

- Work out how much you need to pay your priority debts e.g. rent, mortgage, utilities, council tax. Don't be swayed into paying first who shouts the loudest
- Work out what you can afford to pay creditors each month e.g. credit cards or store cards. If needed, agree an arrangement with them about how much you can afford to pay. Don't just stop payments without speaking to them.
- Only offer to pay debts at a rate you can keep up – don't be panicked into offering more than you can afford
- Visit www.adviceguide.org.uk to download fact sheets on budgeting and dealing with debt or attend a Citizens Advice Bureau and see an adviser

How to manage your money better

- If possible use standing orders and direct debits to pay regular outgoings e.g. rent, mortgage, utilities and council tax
- Draw up a budget and check how much money you have coming in and how much you need for bills
- Don't look at the monthly repayments for a loan but work out the total amount which has to be repaid over the whole period so you are aware of how much you are actually paying back
- If you need help with the costs of your children's education e.g. uniforms, school trips, you can consider making an application to the Horizons Children's Fund, run by the Family Welfare Association. Ask at the CAB for details.

(Information taken from the Horizons New Year Guide)



Norris Green Community Credit Union

The Helping Hand Fund



The plight of Farepak customers highlighted the need for affordable credit for people on low incomes and an alternative to doorstep lenders with exorbitant repayment interest rates.

The Norris Green Credit Union has launched a new loan product aimed at people who live in the **Liverpool 11** area.

With the Helping Hand Fund (if you fulfil the criteria) you don't have to have savings before you can get your first loan. You could get a loan within days if you become a credit union member and attend a loan interview

Norris Green Community Credit Union is a non-profit making financial co-operative, owned and controlled by its members. It is from the pooled savings of the members that the Credit Union is able to offer low interest loans to each other.

A loan from the helping hand fund could help to sort out immediate financial problems and start you on the road to a positive credit record in your own financial co-operative.

Credit unions have helped people with all sorts of debts, not coping and at their wits end. With the credit union's support many of these people have now cleared all their high interest debts and have savings put aside for a rainy day. They manage their borrowing and saving and are able to be in control of their finances.

**For more information, please contact: Tel. 256 5582
Norris Green Community Credit Union
167 Scargreen Avenue
Liverpool L11 3BE**



Anfield Breckside Community Council (ABBC) and Positive Parenting are running a Savings Club which started in February and they plan to set up a Credit Union in Anfield in the summer. They are at present recruiting members to sit on the board and are looking for volunteers to be involved in the setting up and running of the Credit Union.

For more information, please contact Ruth Little on 260 0022



Access to

... and banks and other cash machine operators have recommended measures to put more free cash machines in the area which is 'great news for the poorest people' says Citizens Advice. Many of the recommendations were highlighted in our recent report 'Out of Pocket' (July 2006).

... hundreds of people are hit with average charges of £1.50 per withdrawal, but some fees charge each month even if you don't use the machine. Virtually all cash machines, known as ATMs (Automated Teller Machines) in the UK were introduced in the late 1980s and early 1990s, and have since then, 40% charge a fee regardless of the size of withdrawal.

... the withdrawal of the ATM working group reports to the all of the information that the credit union has provided. The credit union has been successful in getting the banks to agree to a range of measures to help people on low incomes access their money. The credit union has also been successful in getting the banks to agree to a range of measures to help people on low incomes access their money.



The future of the Post Office

The Department for Trade and Industry (DTI) published their proposals for the future of the Post Office network on 14/12/06. The main headline to emerge from their proposals is that the current network is unsustainable and needs to be restructured, meaning that up to 2,500 branches will close. To identify which PO branches will close, the government has published a set of access criteria, which must be met. It is expected that the closures will take place over an 18-month period from summer 2007.

Other key proposals include:

- ◆ the replacement of the Post Office card account (POca) with another product with similar features that will be available nationally, with eligibility determined on the same basis as the current POca; EU rules mean that the government must put the contract to run the new POca out to competitive tender but the DTI state "Post Office Ltd is well placed to put in a strong bid given the size of the network and the access criteria";
- ◆ the social network payment (which subsidises the rural network) will continue until 2011;
- ◆ about 500 new Outreach services will be put in place (for example, the use of mobile post offices or hosting post offices in other businesses such as pubs, village halls etc).

The consultation document is available on the DTI website. Citizens Advice will be submitting a full and robust response to the proposals.



ADVICE COLUMN



Child Trust Fund

Q I've heard quite a lot about the Child Trust Funds recently but I don't know if I can apply. Who is it for and what do I have to do?

A The Child Trust Fund is a long-term investment account to help save money for when your child turns 18. If your child was born after 1 September 2002 and you get Child Benefit, you will be sent a Child Trust Fund Voucher when you start getting Child Benefit. When you get this voucher, make sure you open a special bank or building society account with it, so that the Government can start paying money into your child's account. It will not affect any benefits or tax credits you receive.

The Government will make an initial payment of £250 when your child is seven years old. If your family is on a low income your child will get twice that amount paid into your Child Trust Fund account. Friends and family can also pay up to £1,200 a year into the account and you won't have to pay any tax on those savings. Money cannot be taken out of a Child Trust Fund account until your child is 18.

For more information about the Child Trust Fund, including how to open an account, go to www.childtrustfund.gov.uk or for more information on benefits you may be entitled to, go to www.adviceguide.org.uk or call in to your local CAB.

News from your Primary Care Trust



Liverpool PCT has advertised for new doctors to run two city surgeries at Robson Street, Anfield and Walton Village Medical Centre, as both practices have been operating without a permanent GP for the past year. Patients have been asked for their views on future access to their GP, including preferred opening hours and this feedback has been used to develop the specification of future services at both surgeries. Local community groups have also been consulted on the selection process.

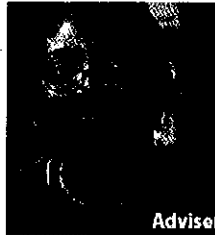
Interested parties were invited to attend open sessions at both practices to meet staff and patient representatives. Patients were also represented on the selection panel which will make the decision on who will run the surgeries. Liverpool PCT awarded the contracts in January 2007. Derek Campbell, Chief Executive of Liverpool PCT said:

Patients to Help Select New GPs for Two City Surgeries

"We know that a positive relationship with your GP is the most important factor in a patient's experience of primary care. For this reason we have ensured that the views of patients in these practices are taken into account and that they have an involvement in the appointment process. "We have also worked closely with both local communities and consulted with our health partners, including briefings to Councillor Ron Gould, Chairman of Liverpool City Council Overview and Scrutiny Committee.

"We are looking for the best standards of care and expect to attract interest from local and national or national providers. I am confident that we will find GPs who will further develop and improve services in these two inner-city areas."

For further information please contact the Communications Team on 0151 285 4614/4608.



Adviser



Administrator



Trustee Board Member

VOLUNTEERING AT NORTH LIVERPOOL CAB

If you have some time on your hands and want to make a difference to your local community then why not volunteer for us. We have bureaux in Anfield & Norris Green and an outreach centre in Walton.

What Do Volunteers Do?

There are a variety of roles that you could undertake for us, either by bringing skills that you already have to us, or learning new ones. Most people who volunteer with us choose to become advisers; this is a challenging but very rewarding role for which you will receive full and comprehensive training.

As an adviser you will interview clients at drop-in sessions in the bureau. During the interview process you may research information for clients and give advice in explaining the choices and consequences a client faces. You may also provide them with practical help and assistance, e.g. writing letters, making phone calls for them.

If you do not fancy being an adviser then sometimes we have vacancies for admin workers who help ensure that the bureau runs smoothly. Alternatively you could become a member of our Trustee Board. All CABs are independent charities run by a board of trustees – who have the ultimate responsibility for the quality and range of services that we provide. The Trustee Board usually meets of an evening once a month, as with the other roles a full induction and training will be provided.

If any of the above interests you then you can contact Nick McLaughlin on 285 1089 for a chat about the roles and an application pack, or download one from our website - www.northliverpoolcab.co.uk



LOTTERY FUNDED

An initiative supported by:

Central Liverpool

Primary care Trust



North Liverpool CAB Citizens Voice is part funded by Central Liverpool Primary Care Trust (PCT).
The views expressed in this newsletter do not necessarily reflect those of Central Liverpool PCT.
North Liverpool Citizens Advice Bureaux is a company limited by guarantee, number 3662414, registered in England, registered charity no. 1073448, registered office 36/38 Breckfield Road North, Liverpool L5 4NH.
Core funded by Liverpool City Council, the Big Lottery and Liverpool Specialist Advice Services