**Money Sorted - Case study for Frank**

Frank\* initially accessed the Money Sorted project over the summer of 2017. At this time Frank was facing a couple of significant debts, including rent arrears and had a suspended possession order in place. He had recently become unemployed and was finding it difficult to get back into work since his Security Industry Authority (SIA) licence had expired. As a result of these difficulties Frank felt like he had lost control of his finances.

From the outset Frank worked with his Personal Navigator on a one to one basis to assess his financial situation. The initial focus was on the creation of a financial statement to help understand the complete picture of incomings and outgoings each month. This led onto a discussion of the best dates to time payments and different payment methods. The importance of keeping up with priority debts like rent was also reviewed.

Wider assistance was also offered to Frank to help him use price comparison websites to get the best value from his income. Throughout the service Frank was very receptive to the discussions and plans that were considered to help him manage his finances in future and secure his tenancy.

To help Frank make further progress the Money Sorted participant allowances were utilised to support an application to renew his SIA licence and purchase interview clothes. The £220 cost to renew his SIA licence would otherwise have proved to be particularly prohibitive in his endeavours to get back into work given his financial circumstances at the time. This investment helped Frank to secure new employment in a relatively short space of time and a further participant allowance was drawn down to cover the costs of a bus pass to allow him to commence work immediately.

Through the supported offered through Money Sorted Frank now has the confidence and ability to manage his income better. He is now back on track with rent payments and is back in employment. Throughout the service Frank engaged fully with the assistance offered. In his own words he told his Personal Navigator that ‘You came at the right time. If it wasn’t for you I wouldn’t be working now’

 ‘Money Sorted in D2N2’ is a three year project funded as part of the Building Better Opportunities programme in D2N2. This project is jointly funded by the Big Lottery Fund and the European Social Fund

For more information on ‘Money Sorted in D2N2’ please contact Emma.Bates@StAnnsAdvice.org.uk

\*This case study has been anonymised to protect participant confidentiality.

 