**Money Sorted in D2N2 BBO**

**Case study template**

**‘Evidencing improvement in financial capability’**

**Background**

As part of the on-going evaluation of the Money Sorted programme we wish to collate a series of case studies to illustrate the progression of participants through the service.

Whilst the case studies we collate may be very diverse we will primarily be seeking to illustrate how the programme has supported participants to improve their financial capability, their skills, confidence and knowledge in dealing with money. For the purpose of this exercise financial capability can be defined as follows:

‘Financial Capability means improving people’s ability to manage money well, both day to day and through significant life events, and their ability to handle periods of financial difficulty. It will focus on developing people’s financial skills and knowledge, and improving their attitudes and motivation. This, combined with an inclusive financial system, can help people achieve the best possible financial wellbeing’. **Source Financial Capability Strategy for UK website**

To develop each case study the following questions have been devised which would be reviewed with the Personal Navigator. In certain instance it may also be helpful to speak directly to the participant to gain their opinion on their individual progression.

#### Participant first name

***Ref Asg3289***

1. **What was the participant’s life situation at point of entry onto the programme?**

*The participant is a refugee from Eritrea. She was long term unemployed, looking for work and with limited funds for a family reunion immigration application for her 3 daughters. She wanted help in budgeting for and saving for family reunion associated costs, as well as understanding income changes and changes in budget when her daughters arrived.*

1. **Has the participant been accessing other service provision since engaging with Money Sorted? If so which services have also been extending support?**

*She had only been engaging with the Job centre staff via the universal credit journal and her solicitor. These have been every so often when required. When her daughters did arrive, she engaged in local council homelessness services, as he circumstances changed and she was given temporary accommodation.*

1. **What support have you been able to offer the participant as a Personal Navigator?**

* *I was able to work with her on applying for grants for family reunion associated costs and the organisation TogetherNow covered the cost of her 3 daughters flight to the UK.*
* *We also worked on several budgets and savings plans as during the course of the family reunion application to bring her daughters over from Ethiopia.*
* *I assisted her with various utilities, phone bill and rent queries.*
* *I also assisted her in looking for work.*

1. **Have there been any wider lifestyle factors which have had an impact on the progression of the participant?**

*No, she has been very receptive and engaging.*

1. ***How has the participants’ financial capability improved as a result of the project? Did they meet all their financial capability goals?***

*The client’s financial capability goals have increased, mainly due to the fact that her financial capability in the UK context was very limited, even though she lived here for a substantial period, she had not received any support in improving this financial capability.*

*Such examples include: learning about debt, learning about credit, learning about savings and budgeting. When her daughters arrived in the UK she was able to use this knowledge to understand how the changes in circumstances vis-à-vis benefits would take place and how to mitigate any potential financial issues arising from that.*

**Please state what support/ training/ other the participant accessed that helped their financial capability?**

*They attended several 1 to 1 workshops (Online and In person) with the Personal Navigator to improve their knowledge relevant to their circumstances, this proved the most effective method, due to language ability.*

1. **Can you provide some examples of this improvement (giving as much detail as possible)?**

Mrs. Asgodom was able contact the ultilities company and inform them of the changes in circumstances, as well as the Universal credit, thus mitigating any potential over payment vis-à-vis debt to be repaid. She had said before she wouldn’t even know what do to about this and end up in debt, so she is thankful for the knowledge.

**7a. To help build the strongest possible case study please can you obtain a quote from the participant on their experience of the service? To get them thinking about their experiences please ask them how do they feel the service has helped them? Or alternatively how would they describe the service they received to a friend?**

“My caseworker help me reunite me with my daughters after being separated for 3 years [due to being persecuted by the Eritrean Government], he help me organise idea for money saving, money budget for family reunion application and help for grant for flight. Otherwise No money, no family reunion”

(Quote put together from phone call /whatsapp / text conversation when I asked her for a quote)

1. **Has the participant needed to use the employment and training budget or intervention budget to support their progression?**

*No, but she wants to be cleaner, so it is possible to use it soon.*

1. **What were the key success factors underpinning the progression of this participant?**

*It is being able to assist the client on improving her financial management and getting into employment. Which statistically as he is BAME and a refugee, the odds are stacked against her.*

1. **Were there any factors which hindered progression of the participant?**

*Limited English skills and lack of understanding of UK contexts, this is to be expected given he had to flee from her country and is now trying to rebuild her life here.*