**Money Sorted - Case study for Jane**

Jane\* initially accessed the Money Sorted project during September 2017. At the point of accessing the service Jane had recently divorced and was struggling with anxiety and depression. Jane was very concerned about how she would manage money in future and was keen to engage with the Money Sorted service to help her think through how she could better manage her financial situation.

The initial meetings between Jane and her Personal Navigator revealed how little confidence Jane had in her ability to manage money. With the support of her Personal Navigator Jane was able to successfully appeal an ESA welfare claim which had been held up with complications due the sale of her home. After this issue had been resolved Jane received a back dated ESA payment which she was worried about how to manage effectively.

Over the coming months Jane made significant progress working with her Personal Navigator to rebuild her confidence and enhance her financial capability skills. An early success story was achieved when Jane and her Personal Navigator used a price comparison website to identify the best possible deals for a new mobile phone contract. This experience provided Jane with the confidence to start to use price comparison websites as part of her everyday life.

As the interventions continued with her Personal Navigator Jane talked more about developing the ability to separate out what she ‘wants’ compared with what she ‘needs’. As a self-confessed ‘impulse shopper’ the opportunity to the discuss the difference between ‘wants’ and ‘needs’ was helpful for Jane as she thought through her approach to managing money.

Through the process of working with her Personal Navigator Jane has now developed the confidence and skills to work with retailers to return items and request refunds for products and services which on reflection she does not actually need. This ability has been developed in part through work with her Personal Navigator who showed Jane how to secure a refund on an anti-virus subscription which had automatically renewed by accident. Through a simple phone call Jane was £49.95 better off and more importantly had gained further confidence that she can proactively manage her money!

Occasionally, Jane still can succumb to impulse shopping, particularly around her hobby for creative craft items. After arriving home from a recent shopping trip she decided that she no longer needed the craft items she had purchased and returned them to the shop for a full refund.

As time has gone on Jane has grown in her ability to manage her finances. She now regularly completes a ‘budget diary’ and has proactively identified savings and changes she can make to her budget independently of her Personal Navigator. Similarly she now has on-line eBay and Amazon accounts to help her purchase products at the best possible prices and also sell any unwanted items that she may no longer need.

On reflection her Personal Navigator feels like Jane knew deep down what she needed to do to manage her money but she just needed someone to affirm her thinking, build her confidence and provide her with the skills to find ‘value for money’ deals online.

At the end of the service Jane fed back to her Personal Navigator that the service had been really helpful to resolve her immediate financial issues and help steer her towards a better financial future.

In Jane’s own words - ‘The Money Sorted service was helpful and informative and has definitely improved my confidence with money. My Personal Navigator was very patient with me and I appreciated the fact that all this support could be delivered in my own home’.

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For more information on ‘Money Sorted in D2N2’ please contact [Emma.Bates@StAnnsAdvice.org.uk](mailto:Emma.Bates@StAnnsAdvice.org.uk)

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

 