



Money Skills Argyll

Money Skills Argyll is a three year, £3.75 million project which is joint funded by European funds and the Big Lottery. It will focus on achieving an increase in disadvantaged participants with improved money management skills; and a decrease in disadvantaged participants affected by debt as a barrier to social inclusion. The project is part funded by the European Social Fund, Scottish Government and the Big Lottery Fund.

Money Skills Argyll could help you if:

- you require assistance or advice because you ignore bills, borrow money to pay bills, struggle to pay off debts or if you run out of money before payments are due.
- you want advice on saving money, mortgages, insurances or pensions and retirement plans.
- your benefits have recently stopped or you need to appeal a benefits decision or want to find out if there is more you are entitled to.
- you want to be more confident using a computer, to learn how to switch on a computer or to use the internet or to set up an email account.
- you struggle to heat and light your home, if you have gas or electricity arrears, if you are worried about future energy bills or if you are living in a cold or damp home.

Who we can help

Money Skills Argyll Project is about helping people who live across Argyll and Bute, aged 16 and over, living in a jobless household, living in a single adult household with dependent children, or low income employed. We will help you to be more in control of your money with help, advice and support with Debt Advice, Money Advice, Computer Skills, Money Management, Income Maximisation and Affordable Warmth / Fuel Poverty.

We help people claim the benefits they are entitled to and to access the financial services they need to run their lives. We provide training and support to help people



take control of their own futures by helping them to manage their household budgets, access financial services online and to shop around for the best energy deals available to them.

We provide debt advice to help people manage their finances and keep their spending habits on track. Most of all, we help and encourage people to remove the barriers and obstacles which debt and money worries have put in the way of them living active lives and participating in their local communities.

Money Skills Argyll is a partnership of local organisations in Argyll and Bute funded by European Social Fund and BIG Lottery Fund.

The aim of Money Skills Argyll is to work with those who are:

- **living in a jobless household** – households where no member is in employment, all members are either unemployed or inactive; or
- **living in a single adult household with dependent children** – households where no member is in employment, all members are either unemployed or inactive. Dependent children are aged 0-16yrs and 16-24yrs if inactive and living with at least one parent; or
- **those who are on a low income in employment** – income below 60% of the national median, 2015/16 figs £288 a week for a couple with no children.

welfarerights@acha.co.uk



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