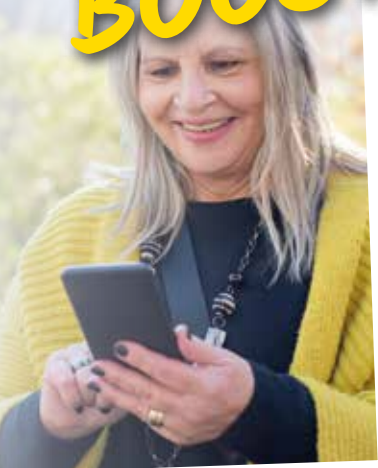


YOUR **FREE** GUIDE TO **SMARTER** MONEY SAVING

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CASH BOOST



Spring pay rise for many

JOB MYTHS BUSTED!



“Asking for help has been a problem all my life”

But reader Mark took the leap... and hasn't looked back



CLARE SEAL

Battling back from £27k debts

EXPERT ADVICE ON: ✓ SPENDING ✓ SAVING ✓ BORROWING ✓ INCOME

CASH BOOST!

Welcome



Most of us don't enjoy asking for help. We feel we're putting people out, or worry that we look useless. But when someone asks us for help... well, that's a different story. We

fall over ourselves to be useful.

Our cover star Mark had a real problem asking for help. He's come through lots of struggles but is now in an exciting new phase in his life. A recent course he took to prepare him for job hunting was a game-changer. So was the moment he realised that there were people out there who wanted to help him. Who enjoyed helping him.

Now Mark's hoping to find paid work helping others. He has a host of other skills too, but the idea of giving something back really fires him up.

Finding that passion is something all of us can do. It doesn't have to be as part of a job search. With the winter gloom behind us, there's no better time for a budding passion or a healthy new hobby. Bring on the joys of spring!

Sarah, Quids in! Editor
editor@quidsinmagazine.com

Want more job-hunting tips? Find them at quidsinmagazine.com

'Mark realised there were people who wanted to help'

● Benefits set to rise in spring

Those of us who get benefits or the state pension could be in line for a pay rise this spring.

In the Chancellor's Autumn Statement last year Jeremy Hunt revealed most benefits would rise by 6.7 per cent.

For example, for someone who's single and over 25, the standard allowance for Universal Credit will rise from £368.74 to £393.45 per month. The extra amounts for people with children will also go up by 6.7 per cent.

And if we're on UC and caring for a severely disabled person, our extra monthly payment will rise from £185.86 to £198.31.

Other benefits that will go up from April include Housing Benefit, Child Benefit, PIP, ESA, Jobseeker's Allowance, Income Support and Carer's Allowance.

The state pension is rising by even more – 8.5 per cent. If we're on the new state pension our payments will go from £203.85 a week up to £221.20 a week. And for the basic part of the old state pension it's up to £169.50 from £156.20.

The guarantee part of Pension Credit will also go up by 8.5 per cent. That'll take it to £218.15 per week for single people and £332.95 per week for couples.

Tax Credits are going to go up by 6.7 per cent.

But these are being phased out – so if we're still claiming we should look out for a letter from the DWP. It will be called a Universal Credit Migration Notice and will tell us what we have to do in order to move

on to UC. It won't happen automatically, so we should follow the advice in the letter so we don't miss any payments (see the story on the facing page).

And if we haven't done a benefits check in a while, it's always worth making sure that we're claiming everything we're entitled to.

There's a calculator on the *Quids in!* website that's safe and free to use. Find it at qimag.uk/benefitscalculator

'The state pension is rising by even more'



In this issue... Give us a sign!

How do we know when we're ready to up our work game? Page 4



Job myths... busted! Don't be put off a great new career Page 7



Leaving debt behind Clare Seal on being £27k in the red Page 8

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ENTERPRISE
BUSINESS WHERE SOCIETY PROFITS

Quids in! guides are designed to help people understand and manage their money better. They are published by Clean Slate, a CIC (Community Interest Company) and a social enterprise.

Our purpose

Clean Slate is a social enterprise that helps people on low incomes become better off through money guidance, employment support and digital skills. Our staff are recruited from the communities in which we work. *Quids in!* publishes a magazine, specialist guides, a website and monthly money email. You can support our work when shopping on Amazon by using this link: <https://amzn.to/3Raw85i>



FRIENDLY FACE TO TILL THREE PLEASE!

● The supermarket that's tackling loneliness

A supermarket chain in the Netherlands is offering a 'chat checkout' to combat loneliness.

The Jumbo chain of stores has around 200 of the special checkouts across the country. They're for customers who enjoy a chat more than they want speedy service.

The "slow lanes" are so popular that Jumbo went further and launched a "chat corner" where shoppers can get together and have a natter. Anyone is welcome.

As *Quids in!* reported in its winter issue, being lonely could be as bad for our health as smoking 15 cigarettes a day.

Having plenty of human contact has been shown to boost oxytocin and white blood cells, which can help us fight disease.

So schemes like the slow lane for shooting the breeze while we shop can only be a good thing. Sadly, we still have to pay the bill at the end of it though!

***Quids in!* knows there are businesses and organisations across the UK that are also looking out for lonely people. Share your stories at editor@quidsinmagazine.com**

COULD WE BE FORCED ON TO A PREPAYMENT METER?

● Three energy firms can now do forced installations again

Remember the big outcry when some energy firms were caught forcing vulnerable customers on to prepayment energy meters?

Well, after that the practice was banned by the energy regulator Ofgem last year.

But EDF, Octopus and Scottish Power now have permission to start up again. (Although Octopus has said it has no plans to start force-fitting the meters.)

A prepayment meter *could* help us manage our energy bills. After all, if we're struggling, we're certainly not alone. New figures have shown that people on the lowest incomes now owe twice as much to energy suppliers as they did two years ago.

But if our supplier wants to install a prepayment meter against our wishes, there are lots of rules that might protect us. Scan the QR code to find out more.



ENERGY PRICES TO FALL THIS SPRING

● We can expect to see our bills fall by around 12 per cent

At last, some good news about energy prices! From 1 April, the energy price cap will fall to £1,690 a year for an average household.

That's a drop of £238 a year, or 12 per cent, from the price cap that was in place for the first three months of this year.

Remember though, that the price cap isn't actually a cap on our bills. It's the maximum we pay per unit of energy. The more we use, the more we pay.

The price cap changes every three months, depending on the price the

suppliers have to pay for wholesale energy. The £1,690 figure is based on a home that uses both gas and electricity.

Regulator Ofgem works it out based on "typical" use in an average-sized home.

The unit cost is now slightly lower if we have a prepayment meter rather than paying by Direct Debit. Standing charges are the same for both types of customer.

And there's more good news about the price cap on the horizon. It's predicted to fall again for the July to September period – possibly by another 13 per cent.

HAD A LETTER ABOUT UNIVERSAL CREDIT?

Older-style benefits are being phased out and replaced with Universal Credit.

If we get a letter in the post (called a Universal Credit migration notice), that means it's our turn to move over.

It's important that we read the letter as soon as it arrives and follow the instructions. Our old benefits will stop three months after we get the letter – so we need to have Universal Credit in place by then.

The letter will outline the steps we need to take. There's also lots of handy info on Universal Credit on the *Quids in!* website – www.quidsinmagazine.com

GIVE ME A SIGN!

We all need help at times. And sometimes we even get more than we asked for, as a recent *Quids in!* jobseekers' course proved...

For Mark, 7 Signs shone a light on how he could combine his skills with his desire to help others

“I think asking for help has probably been my problem my whole life.”

Mark is honest about the struggles he's faced. Happily, things have changed. He recently took part in a job readiness scheme called 7 Signs. It takes its name from the book *I'm Ready: 7 Signs That Show You're Right For The Job*, by the founder of *Quids in!* Jeff Mitchell. It helps jobseekers identify the great things they have to offer employers but may never have seen as skills.

Things got tough for Mark back in 2001. He was working in digital marketing when he was diagnosed with testicular cancer.

While Mark, now 46, recovered physically, the mental damage was harder to live with.

“People have this assumption that you should be fine, but it's a long, lingering effect,” he tells *Quids in!*

“As time progressed, I realised I wasn't being fulfilled at work. I was exchanging my time for some money to make somebody else even more money.”

Fast forward to 2024, and Mark found himself on a 7 Signs course in Bristol.

“It was exactly the right place for me to be,” he says. “You identify your own skills and passions and discover how you can use those to get the job.”

“There was a group of about 15 people from different backgrounds, but with a common goal that they wanted to help people and have an impact on their community.”

And for Mark, 7 Signs shone a light on how he could combine his skills with his desire to help others.

“It was exactly the right place for me to be”

“My next job will be something involving communicating with people in need,” he says.

But before he bags that job, Mark has started work as a *Quids in!* Champion, helping to provide face-to-face support to people living on a low income.

Due to his anxiety, he was nervous about his first day on the job. But he really needn't have been.

“As soon as I got there it was fabulous,” he says. “It was just like being with old friends. When I came out I was so elated. Just those tiny little acts of helping people, I loved it.”

BUILDING CONFIDENCE

Also on the 7 Signs course that day was Asma, who's in her 60s and from Bath. Because she hadn't worked for a few years, she'd fallen behind with using computers and understanding the digital world.

The course tutors explained that employers cannot legally turn us down for work just because of our age. This put Asma's mind at rest.

“I used to think it's too late for me to start working somewhere,” she tells *Quids in!* “But I'm fit and I'm active, I have no illnesses.”

“So I got surety that age is not going to stop me.”

“I'm healthy enough to have a job and I have a lot of skills. I'm also doing voluntary

WAFLE

Just the job!

It's not just 7 Signs that can help us focus our minds on finding a job that works for us. Clean Slate, which produces *Quids in!* magazine and guides, also has a programme called Elements, which offers placements and paid work in the care or support sectors. We call people who sign up 'peers' because they have experience of how tough life can be on a low income and they help others in that situation. Visit www.cleanslateLtd.co.uk.

Mark found himself at 7 Signs after meeting a job coach through his council. In England and Wales we can ask about the Resart Scheme, supporting people who have been out of work for some time. In Scotland, the employment support service is called Fair Start Scotland.

Asma was a teacher for more than a decade, but after years out of work while she looked after family, she realised technology had moved on

work with the Salvation Army cafe and the Cancer Research shop."

Asma was a teacher for more than a decade, but after years out of work while she looked after family, she realised technology had moved on.

"The first thing is confidence because of not working for such a long time," she says.

"Then secondly I want to be confident using Excel and Outlook. Every job I like the look of wants computer skills, so I want to be confident in that first."

Unlike Mark though, Asma has never been scared to ask for help. And she certainly didn't regret attending 7 Signs.

"It's nothing to be afraid of, I don't hesitate to ask for help," she says. "I met so many other people, I could see they were in a negative state of mind then after the two days there was a change. They were more hopeful and they had positive vibes in them.

"Everybody shared their feelings, how they feel and what they were looking forward to."



ASK FOR HELP

Next up for Asma is hopefully a computer class at Bath College. She's also just finished an administration course and will find out soon if she's passed it. "Most probably I will," she says.

It's clear how much Mark and Asma got out of their two

days on 7 Signs. And it all started when they asked for help.

"I felt like it's expected that I've got enough confidence to take the lead," says Mark. "It's difficult asking for help and being recognised and not judged for that. But there was a real sense of camaraderie."

And for Asma, the course packed a lot into a short space of time - which was perfect for her.

"It didn't get boring," she says. "At two days, it was short and sweet."

Try the *Quids in!* Job Readiness Quiz at qimag.uk/JobQuiz. It's simple... and free!

TRENDING, NOT SPENDING

For the latest money-saving hacks, the internet's the place to go



It's always easier to save if we have some sort of plan in place. Just hoping the cash will magically begin to build up won't cut it.

But happily, there are a host of viral trends that are both simple and effective. *Quids in!* has trawled social media for the hacks that have really taken off.

If we want to start putting money aside for the future, this could be just the prompt we need.

CASH STUFFING

Cash stuffing is simply about setting aside money for all our various expenses. We plan out how much we'll need for each category, for example bills, food, holidays or treats. Then we put the amount we'll need into labelled envelopes and keep all the envelopes together in a folder. It's said that cash stuffing can discourage

us from impulse buys because our brains don't want to take money from the 'wrong' envelope. But the flip side is we'll miss out on any interest the cash would have earned in the bank. **Learn more: BudgetsWithBeth on TikTok**

LOUD BUDGETING

This is all about becoming more honest about living on a budget. It's the brainchild of TikToker Lukas Battle, who wants us to behave more like the ultra-wealthy. That is, be proud of being frugal and saving cash! "It's not, 'I don't have enough,'" he says. "It's 'I don't want to spend.'" It could help us keep on top of our money by giving us the confidence to say no to spending without feeling shame or guilt. Talking about money can also help us relax about it and ease anxiety. **Learn more: #loudbudgeting on TikTok**

NO-SPEND CHALLENGE

As the name suggests, this involves setting a time period when we'll cut out all non-essential spending. It can be a very flexible way of getting our finances on track, especially after a period of high spending such as holidays. There aren't really any rules, but we might find we stick to the challenge better if we have a solid plan in place. For example, we might want to set a really strict regime for just a few days. Or we may want to limit the no-spend challenge to something like takeaways, but keep it in place for a longer period. **Learn more: abundant.budgets on Instagram**

Quids in! has a free online budget planner tool, which can be really helpful for making and sticking to a spending plan: **tools. quidsinmagazine.com/budget-planner/**

Quids in! useful numbers

LOAN SHARKS

The Illegal Money Lending Team tackles loan sharks. Call anonymously on ☎ **0300 555 2222**, text LOAN SHARK and your details to **60003** or email them at reportaloanshark@stoploansharks.gov.uk. In Wales call ☎ **0300 123 3311** or email imlu@cardiff.gov.uk. Scotland: ☎ **0141 2876 655**, or email loansharks@glasgow.gov.uk

CREDIT UNIONS

Credit unions are not-for-profit organisations that provide bank accounts, loans and savings. They may help people the banks won't. To find your local credit union call ☎ **0161 832 3694** or visit www.findyourcreditunion.co.uk.

BENEFITS

- People with disabilities or carers should contact the Disability Benefits Centre (☎ **0345 605 6055**). For Child Benefit/tax credits: Inland Revenue (☎ **0845 300 3900**).
- Council Tax and Housing Benefit is

dealt with by your local council.

- Benefits calculator www.entitledto.co.uk
- Pensions Service: ☎ **0800 99 12340**

DEBT ADVICE

For free debt advice and help, contact any of the organisations below.

- **National Debtline**
☎ **0808 808 4000**
www.nationaldebtline.org
- **StepChange Debt Charity**
☎ **0800 138 1111**
www.stepchange.org
- **Citizens Advice**
www.citizensadvice.org.uk.
In Wales call ☎ **08444 77 20 20**
England call ☎ **08444 111 444**
- **Citizens Advice Scotland**
www.cas.org.uk. ☎ **0808 800 9060**
- **Debt Arrangement Scheme (Scotland)**
www.dasscotland.gov.uk
☎ **0300 200 2770**
- **Advice NI (Northern Ireland)**
www.adviceni.net ☎ **0800 915 4604**

Quids in! Centres



Worried about the cost of living and making ends meet?

Do you live in Bath, Bristol, Stroud, Gloucester or East London? Pop along and see us at one of our drop-ins – we can help you maximise your income and bring your costs down. **Average financial gains £1,224!** If you can't get to a drop-in but would like some light-touch support with budgeting and money guidance, add your details at www.cleanslateltd.co.uk/remotesupport.html and we'll get back to you. Or use our enquiry form at www.cleanslateltd.co.uk

For the full list of drop-ins, visit www.cleanslateltd.co.uk/contact

JOB MYTHS

BUSTED



Support work

This is an area *Quids in!* knows well. We have a host of support workers (known as *Quids in!* Coaches) on our team.

MYTH: We need lots of qualifications.

TRUTH: Not necessarily. Support work is a sector where lived experience and/or a caring, empathetic personality are some of the most important things. The ability to listen well is also highly valued. For example, when we hire a *Quids in!* Champion we don't look for qualifications. The Champions learn on the job.

Security

MYTH: We need to be really big and burly!

TRUTH: While it's helpful to be fit if we work in security, we don't have to be built like a tank. Some companies actually don't want security guards who look intimidating or stand out too much. (Others want exactly that, of course!) It just depends on the firm. But good observation and communication skills are vital. We will need training however – an SIA licence will allow us to work in security in the UK. And employers may expect further training too, for example in first aid.

Social care

MYTH: We have to be strong enough to lift another person.

TRUTH: Social care is about helping people – of any age – to live more independently. Personal and intimate care is often part of the job, but not always. Sometimes duties include doing a big food shop for someone or just being there with them for support when they're at home or out and about.

Hospitality and catering

MYTH: There's no chance to climb up the career ladder.

TRUTH: Knowing how hospitality and catering work from the front line can open doors to management jobs in future. Even volunteering as a meet-and-greeter at events, or washing dishes in a restaurant kitchen can give us valuable insights. And while there are lots of chances to climb the ladder, we can often enter the sector with little or no experience. If we like people, and making sure they enjoy their experience, then this could be for us.

Quids in! sorts the fact from the fiction

When it comes to finding a new job, there are a lot of myths and mysteries out there.

Quids in! helps people to find work, or better work. So we've heard it all before.

Often, we think we know what a job is all about. But it's not always the reality.

So here's a lowdown on a host of great careers... and some of the myths that surround them.

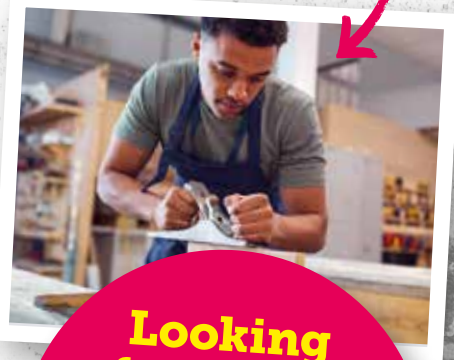
Apprenticeships

MYTH: Apprenticeships are just for young people.

TRUTH: While we have to be at least 16 to do an apprenticeship, there's no upper age limit. Thousands of apprentices across the country are over 25, and some are a lot older. In fact, last year 76-year-old Bob Bryce was dubbed Britain's oldest apprentice. Bob was working towards a supervisor qualification with rail firm Govia Thameslink and loving it!

MYTH: It's not a 'real' job.

TRUTH: It really is, or they wouldn't get paid! Apprentices have contracts and paid holiday. But they also get training on the job. Pay rates are lower than other minimum wage jobs though – from April the minimum apprentice pay is £6.40 per hour.



Looking for work?

Try the *Quids in!* Job Readiness Quiz. It's simple, free, and could help us identify the next steps in our job search. See qimag.uk/JobQuiz

'Let's change the language, around debt'

Writer and Instagram star **Clare Seal** cleared her debts and turned her life around. It wasn't easy... but she tells *Quids in!* how she did it

CLARE'S TOP TIPS FOR DEALING WITH DEBT

- 1** Arm yourself with all of the information you need, including amounts, interest rates, account numbers, and so on.
- 2** See what your lender can do for you. Many will freeze interest or refund fees if you ask. Talking to them is the key.
- 3** If you're experiencing problem debt, where you're struggling to keep up with repayments, contact a charity like StepChange (www.stepchange.org). They'll help you in a judgement-free way.



■ Follow Clare on Instagram, @myfrugallyear. Her books, *Five Steps to Financial Wellbeing*, *Real Life Money*, and *Real Life Money Journal*, are out now. www.clareseal.com

"Money worries are one of the things it's still almost impossible to talk about." So says author and influencer Clare Seal – and she makes a great point.

"When you can't talk about things, it's really easy to catastrophise and get consumed with shame," she tells *Quids in!*

Clare is now a money and budgeting expert – she has three books to her name and her Instagram account My Frugal Year has more than 100,000 followers. But just five years ago she was struggling with £27,000 of debt.

Hardly anyone knew about her situation, so as well as the strain of the debt she also had to live with the stress of her secret.

Clare had a baby in her early twenties, when she wasn't earning much money. A wedding and a second child a few years later left her and her husband depending on credit cards more and more.

Soon they were using credit for even the basics because most of their income was paying their debts. Clare says she felt like a failure and trapped by her situation.

FEELING LESS ALONE

But her big secret was bound to come out. Clare says that when it did, it was a relief.

"When I finally opened up, I actually saw how many other people were struggling with the same thing. It made me feel a lot less alone," she says.

"That made me feel like I could actually do something to get a grip on my finances."

Clare started an anonymous Instagram account, sharing her story. She thought writing about her route back from debt might focus her mind on the task. She also felt it might resonate with a few people.

She was astonished at the reaction she got – she says people discovering her account "breathed a sigh of relief".

TURNING THE CORNER

A few changes in Clare's life meant things became a bit easier. Her son started school, so their childcare costs fell. The Instagram account started bringing in some money.

She also found a job with a slightly higher wage. She was now in a better place emotionally, which helped her to speak to all her lenders to ask for help.

She also switched all her contracts to the lowest-cost option, or cancelled them.

Over two years, by putting repayments ahead of almost everything else, Clare and her husband cleared the debt.

Now she has one simple 'insider' tip.

"A good first step is to try to change your language around debt," she says.

"Stop saying, 'I'm in debt'. You don't say, 'I'm in a mortgage'. Start talking about 'having' debt instead. This helps you to see it as a problem to be solved, rather than a damning indictment on your character."