

Releasing Potential

Income Max...
More than a Life on Benefits,
Steps into Employment

JEFF MITCHELL
MANAGING DIRECTOR
CLEAN SLATE TRAINING & EMPLOYMENT CIC



@JEFFWMITCHELL
WWW.CLEANSLATELTD.CO.UK
JEFF.MITCHELL@CLEANSLATELTD.CO.UK



- ✓ CLEAN SLATE & QUIDS IN!
- ✓ BARRIERS TO INCOME MAX
- ✓ RELEASING POTENTIAL
-

Quids in!

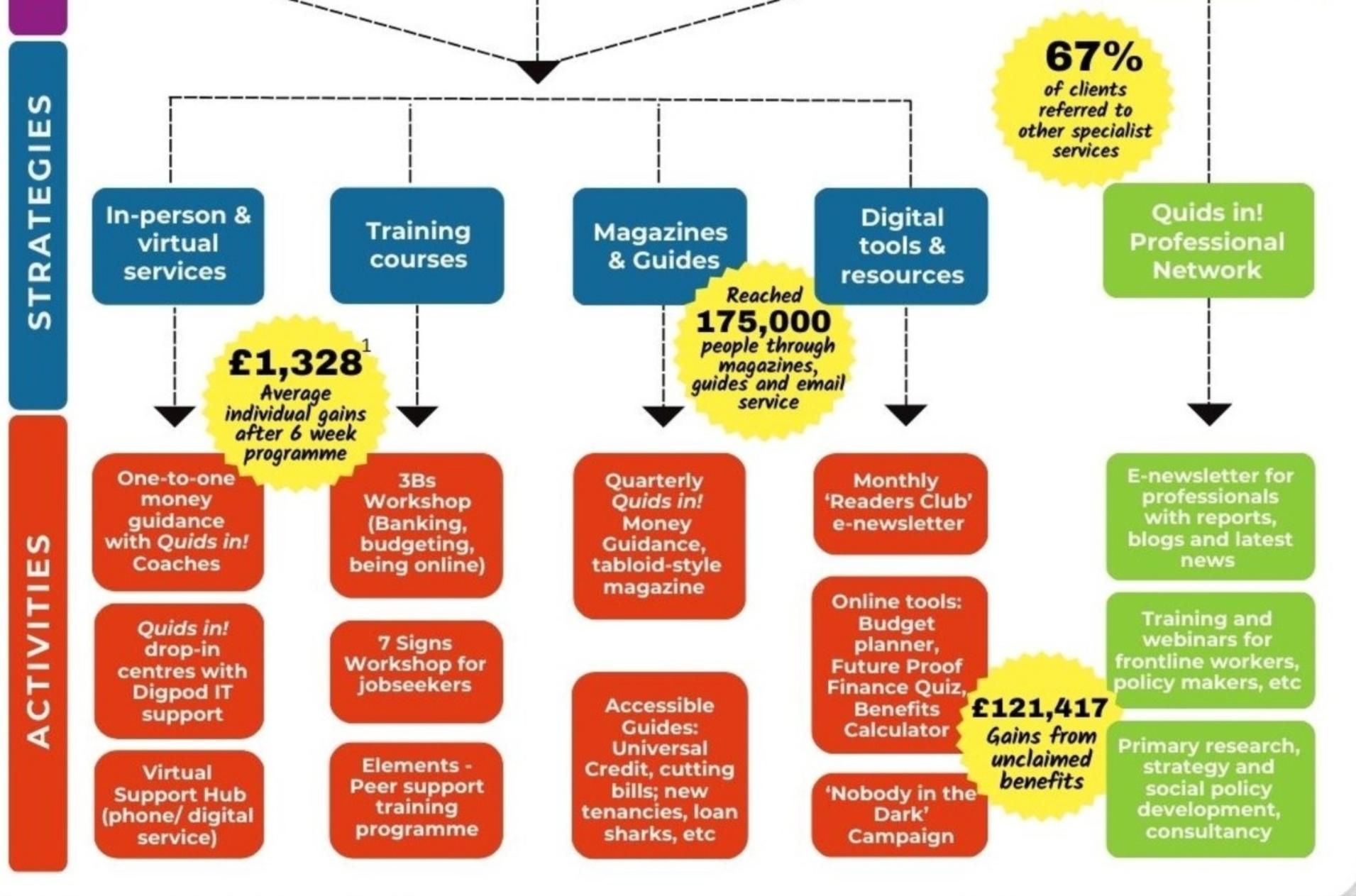
Money Guidance delivered by CleanSlate

Quids in! Money Guidance services, promoting financial wellbeing and resilience, delivered by Clean Slate Training & Employment CIC



nobo
in the
dark

.co



1. Excludes debts cleared, increased earnings after one year, and social value on non-financial outcomes; Data from all completers of our 6-week programmes, including those who realised no financial gains





OUR PLEDGE

- WE SEE YOU
- WE HEAR YOU
- WE ARE YOU



WE ASK YOU

Gas and electric costs are a criminal and with the kettle, for one, being a repeat offender, it's time to lay down the law. For over 13 years, Quids in! readers have shared their top tips to beat the bills. How are we gonna eat, if everything goes out on what it takes to run a home?

Only fill the kettle with as much water as you actually need



In The Kitchen

- 1 SAVE** power by putting lids on saucepans when cooking and use the right size of cooking ring for your pan
- 2 ONLY** fill the kettle with as much water as you actually need. (It can cost 1.2p a time to boil a full one, so not long before you're saving pounds). Same with boiling vegetables on the hob - only use just enough water to keep your veggies covered
- 3 AVOID** putting hot food in a fridge or a freezer. Let it cool first
- 4 KEEP** your fridge at around 3°C to 5°C and save electricity by regularly defrosting your freezer
- 5 DON'T** leave the fridge or freezer door open longer than you need. Move them away from cookers and direct sunlight where possible
- 6 WHEN** replacing electrical goods look for an A+ energy rating. Buy only the size you need

Laundry

- 7 USE** a full load in a washing machine. Half loads waste energy. (Even an A-rated machine costs 2.7p per wash)
- 8 CHOOSE** an economy programme on your washing machine whenever possible
- 9 WASH** your clothes on a lower heat. Most detergents now work well at 30°C or even 20°C

CAPPING THE BILLS

25 ways to keep the lid on soaring bills

- 10 DRY** your laundry outside instead of using the tumble dryer
- 11 DON'T** dry clothes on radiators. It makes your boiler work harder
- 12 KEEP** filters clean in your tumble dryer, if you have no choice but to use one
- 13 HANG** or fold clothes up after drying them so they will need less ironing. If you're going to iron, they iron more easily when still slightly damp



Limit the time you spend in showers

Heating

- 20 AVOID** heating an empty home. Set the heating to come on 30 minutes before getting up or arriving home. Likewise, have it switch off 30 minutes before going to bed or leaving for work
- 21 TURN** your heating down by 1°C. This can cut your energy use by 10 per cent
- 22 KEEP** your radiators clear. Don't put anything in front or on top of them
- 23 CONSIDER** putting radiator panels behind radiators. Fix to external walls
- 24 BLOCK** all draughts around the house to stop heat from escaping and use heavy curtains during the winter. Keep them drawn after dark
- 25 IS** your water too hot? Your thermostat should be set

Smart meters can help us watch spending. Literally. They display the cost as we turn things on.

Quids in! guide

HEAT, LIGHT, POWER & WATER

INSIDE:

- ✓ **Penny-wise**
Which appliances cost us most to run?
- ✓ **Fight back**
How to keep damp and mould away
- ✓ **Last**
Where we just

TAKING CONTROL OF ENERGY BILLS



ELEMENTS OF SUCCESS

Jobseeker finds IT IS 'what you know' that matters

Never in a million years did I think I would be a Support Worker," says Carol. After a herself and her son. Starting with volunteering as Hexagon Housing, she was soon confident enough to consider Carol was put forward for a '7 Signs' in partnership with landlords to support jobseekers. They are not like most courses. Attendees talk about themselves and start to see how much they plan how to show bosses they have what it takes.

A short while after heard about a new scheme we run, called Elements. Here, participants sign up as escorts through their lived experience of hardship. They join our teams as our work experience that comes with training and support. Carol received a certificate for the 'Investing in your Future: Peer Support Worker Programme', which she completed. The idea is that Champions feel able to apply for support or care worker roles by the end. And that's what Carol did. "At the beginning of the interview I was nervous but as it progressed I was more relaxed. They made me feel welcome and gave good feedback. It really helped my confidence."

Carol smashed it. She was soon helping deliver drop-in sessions in four London Boroughs. "People looking for someone there who knows what they're going through. She's rightly proud of becoming a role model for anyone else who is struggling; anybody else," she says.



'Champions feel able to apply for support or care worker roles by the end'

Follow the QR code using your phone's camera to read Denise and Lucy's stories of learning about the 7 Signs.



YOUR FREE GUIDE TO SMARTER MONEY SAVING

Quids in!

WINTER 2024 / WWW.QUIDSINMAGAZINE.COM

INSIDE!

- FAT CATS PLEAD POVERTY**
Prices to soar protecting profits
- DOMESTIC BLISS**
Will electric dreams come true?



I feel sick with worry about my bills!

They just don't know what it's like!

LISTEN TO US!

It's time Quids in! readers had their say... in our cost of living survey!



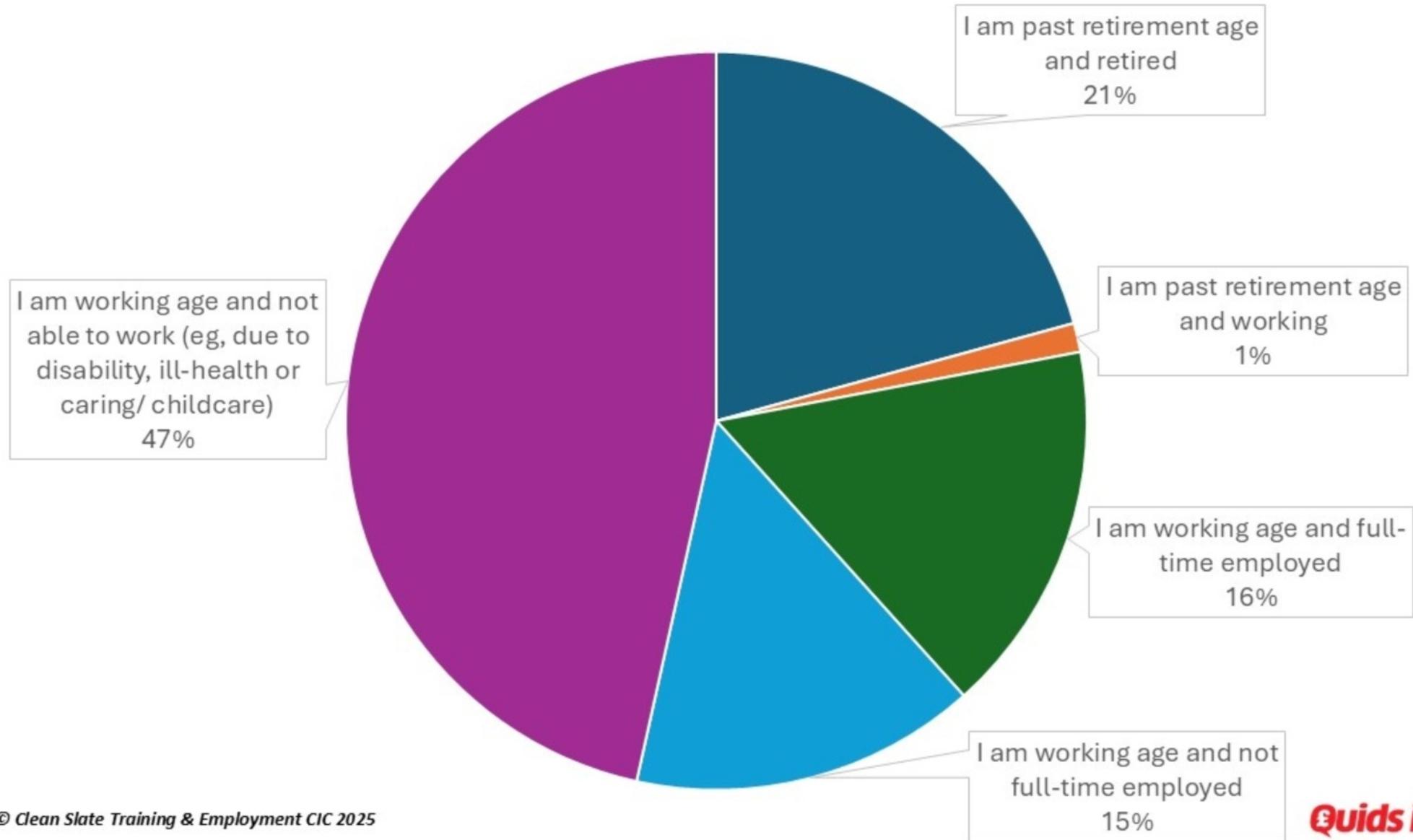
It's time to boost my earnings!

ADVICE ON: ✓ SPENDING ✓ SAVING ✓ BORROWING ✓ INCOME

WHEN MONEY GETS

IN THE WAY...

Working Status



'Faced Serious Financial Problems' [By Working Status/Age]



■ Beyond working age

■ Working age, working

■ Working age, unable to work

© Clean Slate Training & Employment CIC 2025



Compound Factors (Impact of Hardship)

Working aged people who are unable to work were twice as likely to struggle with:

Bills (45% vs 22%)

Rent arrears (21% vs 11%)

Debt repayments (34% vs 16%)

Self-disconnected broadband (12% vs 6%)

Requested pre-payment meter (14% vs 6%)

Turned to loan sharks (4% vs 2%)

Two thirds (63%) missed out on events (vs 43%)

One fifth (21%) argued with friends/ family (vs 13%)

Financial Resilience Indicators

Among working aged people
unable to work:



- They are less in control of their money, understanding what's coming in/ going out
- They have fewer savings and can less easily access ID documents...
- So, less able to migrate to Universal Credit
- Just 1 in 3 (30%) know where to find help

Get Britain Working

Government pledges £1 billion to help people unable to work due to disability or health conditions:

- Tailored employment support from job coaches and specialists
- Support for employers create inclusive workplaces
- Expanded welfare-to-work programmes
- Training and skills development
- Digital resources to improve job-readiness; online courses, coaching, access to job-search platforms



Get Britain Working

Government pledges £1 billion to help people unable to work due to disability or health conditions:

- 'Right to Try' Guarantee so individuals can attempt work without immediate reassessment of benefits
- Work Capability Assessment to be 'phased out'
- £125 million for work, health, and skills support in Blaenau Gwent, Denbighshire, Neath Port Talbot, Greater Manchester, West Midlands, South Yorkshire, Tees Valley, Merseyside



High Risk Strategy?

Critics are concerned that:

- Any 'stick' targeted at disadvantaged groups will make them more vulnerable – even the threat could exacerbate mental ill-health
- Inadequate support will make use of the 'stick' unjust. Will there be enough and the right kind?
- Potential to increase poverty as 'conditionality' could trigger benefit cuts to those struggling most
- What about a 'money-first' approach?





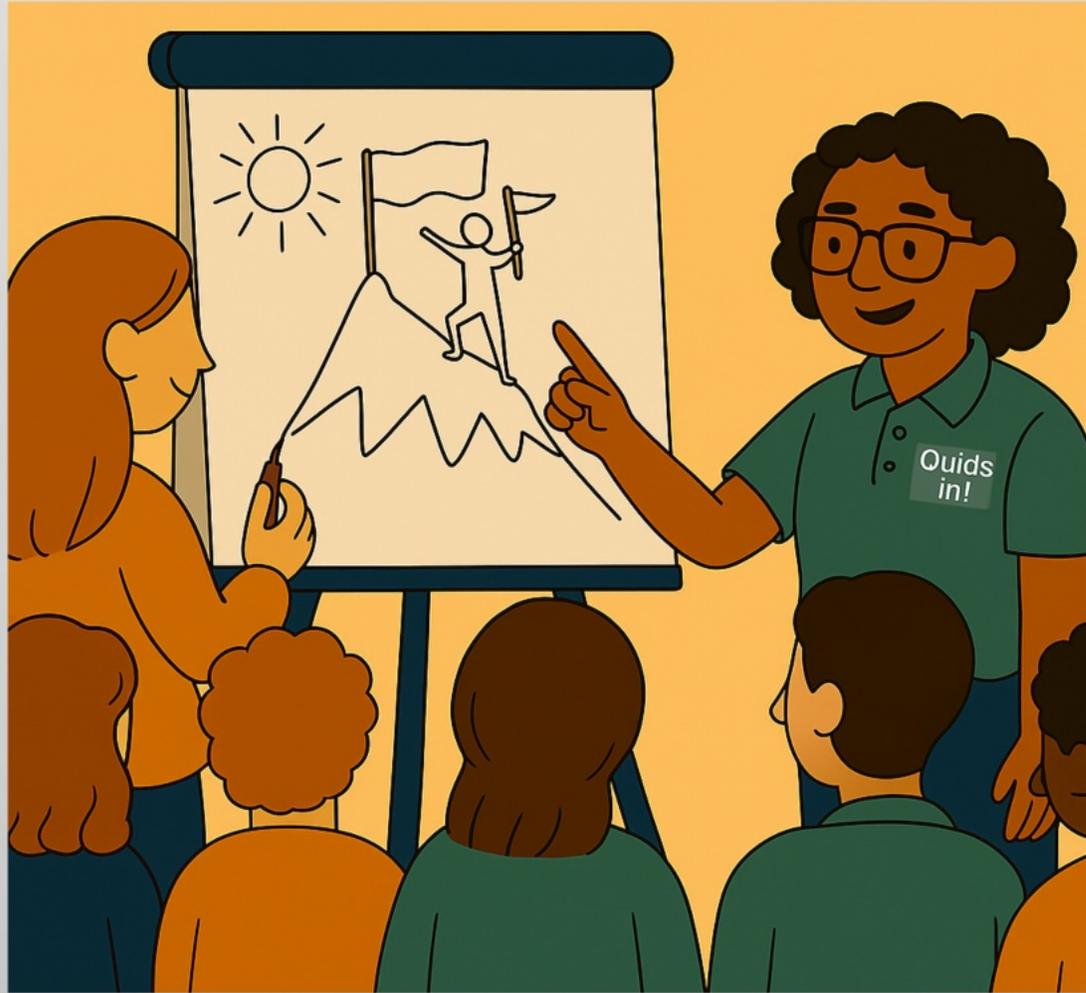
IN THE CHAT...

(OUTSIDE WORK)

WHAT IS YOUR

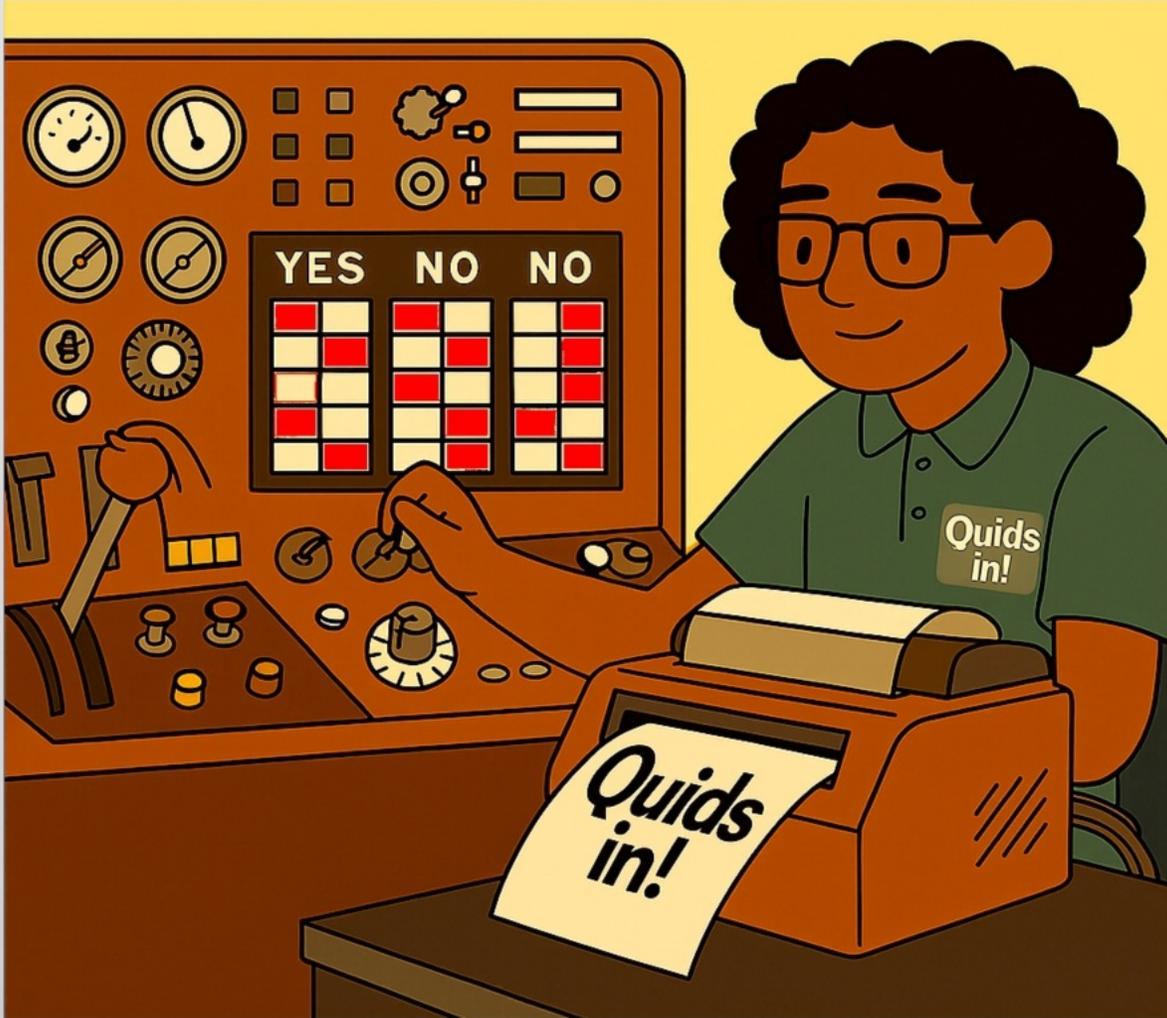
PROUDEST

ACHIEVEMENT?



THE ROLE OF MONEY GUIDERS

- CLOSER TO PEOPLE; THEIR LANGUAGE, WANTS AND NEEDS
- TRUST, CONNECTION, EMPATHY, RESPECT
- BUILD CONFIDENCE AND SELF-BELIEF
- 'MONEY-FIRST' APPROACH, CLEAR THE OBSTACLES
- PUT PEOPLE INTO CONTROL, CHAMPION INDEPENDENCE
- A SPACE TO UTILISE LIVED EXPERIENCE
- THEN... MAINSTREAM EMPLOYMENT SUPPORT



MORE THAN INCOME MAX

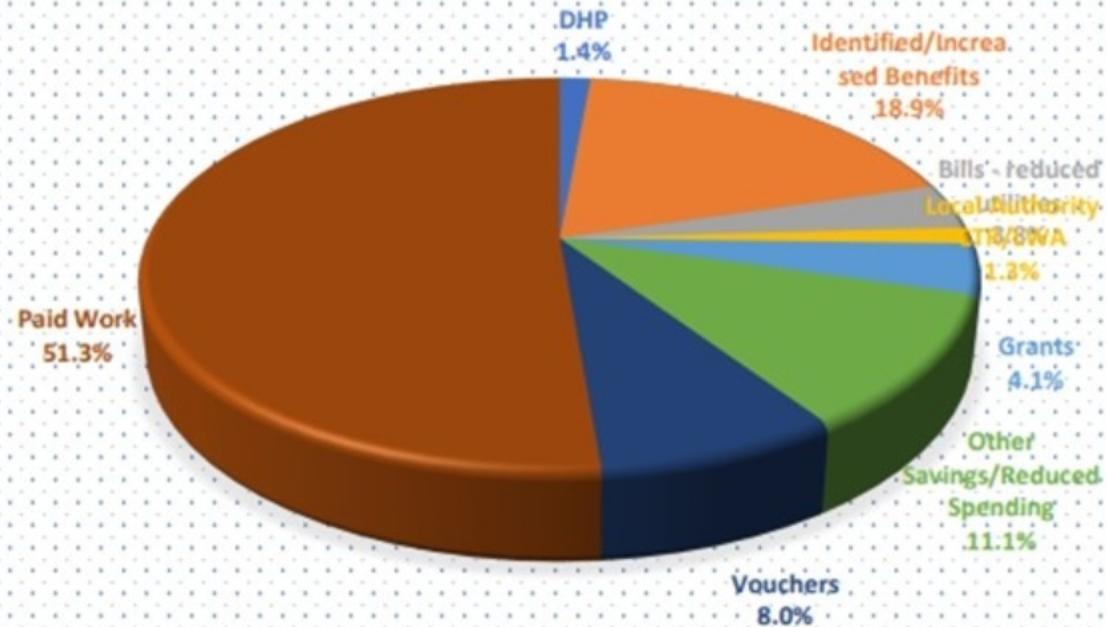
- IS WELFARE ALL THERE IS TO INCOME MAX?
- IS IT A SECURE FORM OF INCOME?
- HOW DID EMPLOYMENT BECOME THE POOR RELATION?
- SUSTAINABLE, SOCIAL, PURPOSE
- SELF-ESTEEM, DIGNITY, INDEPENDENCE
- MONEY-FIRST APPROACHES CLEAR THE PATH

The Results

Financial Gains

There were two levels of services guided by Clean Slate support workers.
We have gathered data on the financial gains by service.

Total financial gains across all contracts: **£1,329,994.23**



Financial gains reports do not include the results of applications due after the intervention ended

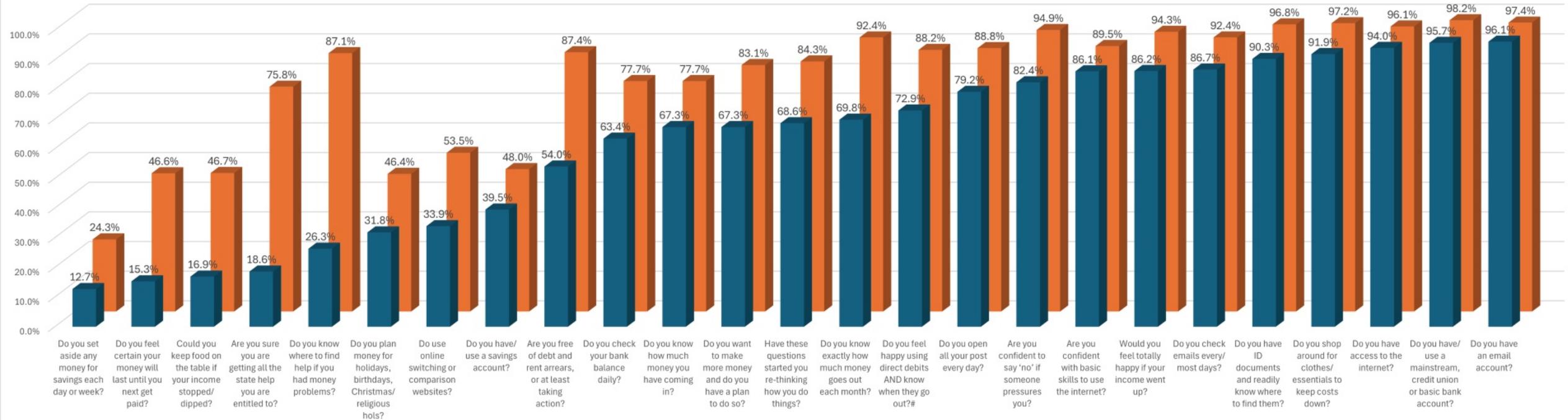
"I've gone from worrying if I'm going to be able to meet everything to actually being OK. I've got maybe £40 left and I've got that for food. I've got that for fuel. And all my bills are paid and do you know - the relief... Oh my gosh." - Peterborough Client

Money Health-Check/ Financial Guidance



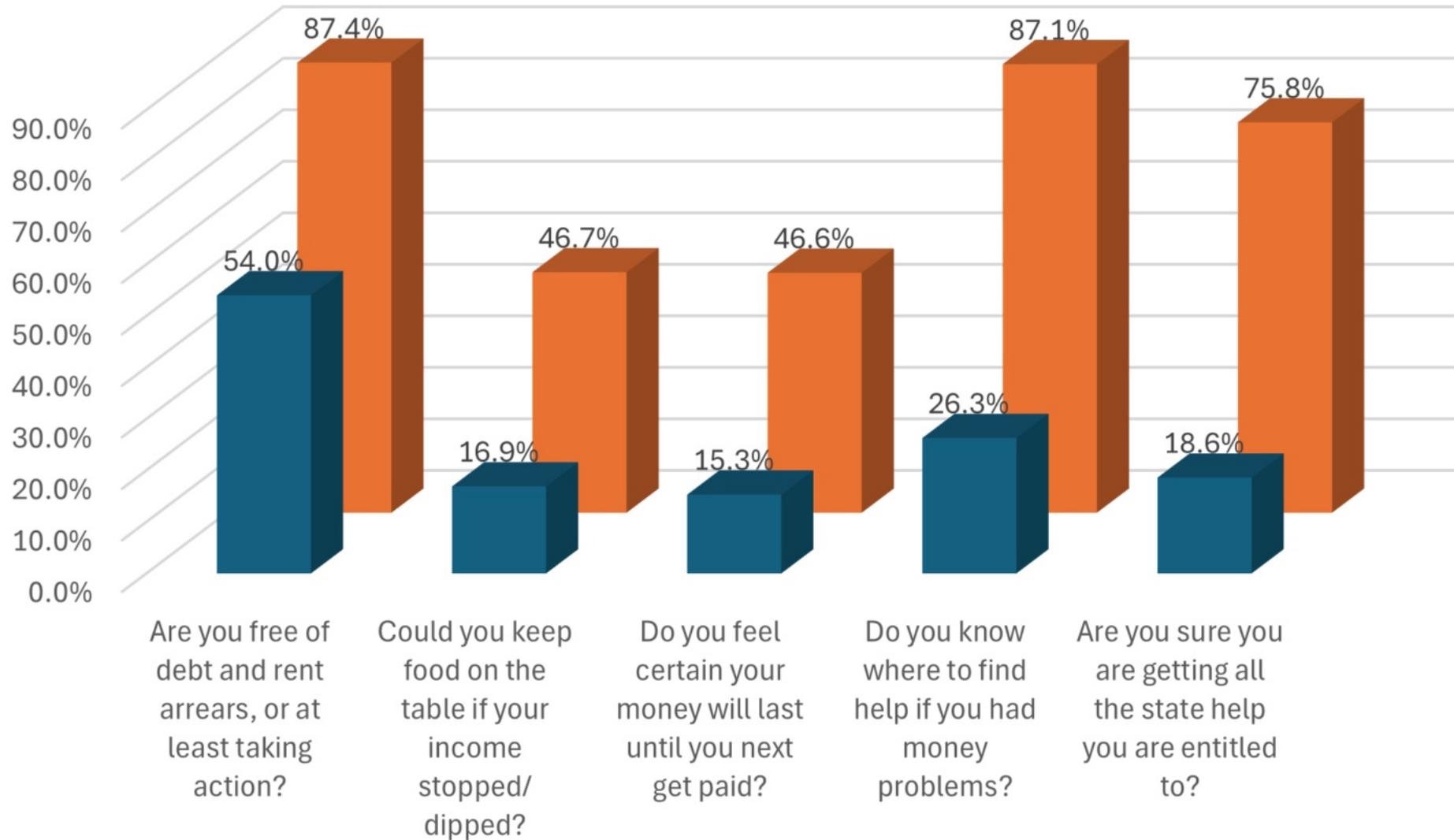
Clean Slate/ Quids in! Money Guidance 2021-22 [DWP; n=1,099] Financial Resilience Indicators

■ Before (Yes) ■ After (Yes)



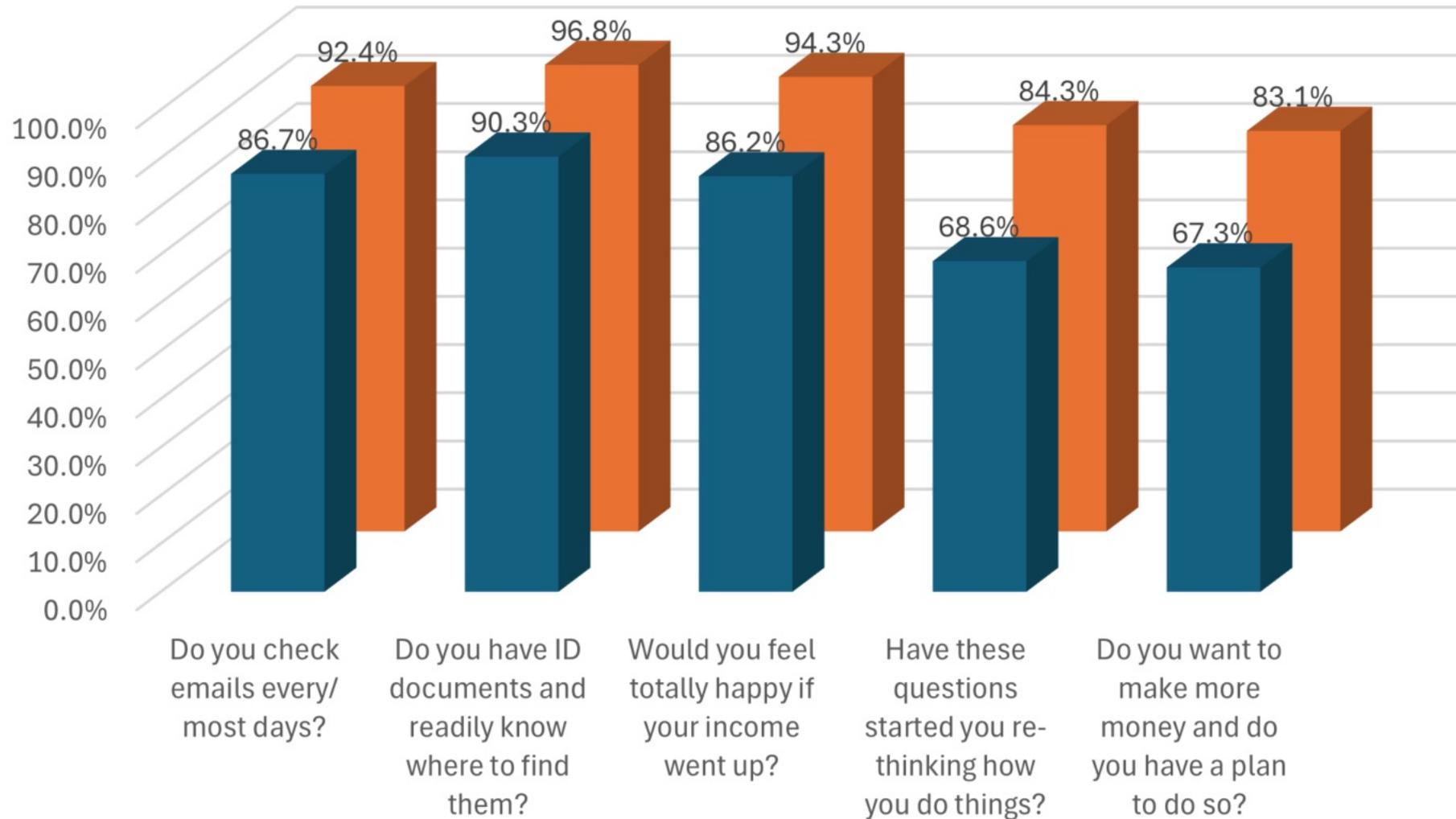
Clean Slate/ Quids in! Money Guidance 2021-22 - Biggest Impact Indicators

■ Series1 ■ Series2



Clean Slate/ Quids in! Money Guidance 2021-22 - Employment-Related Indicators

■ Series1 ■ Series2





Vision



Skills



Passion



Expectations



Asking for Help



Motivation



Presentation

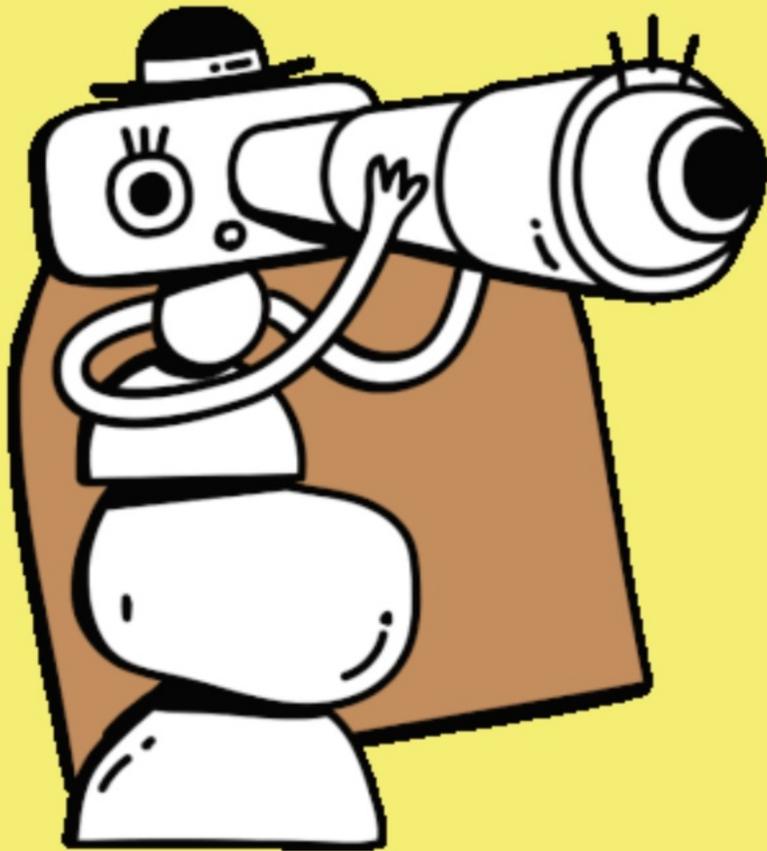


STARI QUIZ

SKIP

Quid
in!

Vision



Skills



Passion



tion

Expectations



Asking for Help



Motiva

ns





Motivation



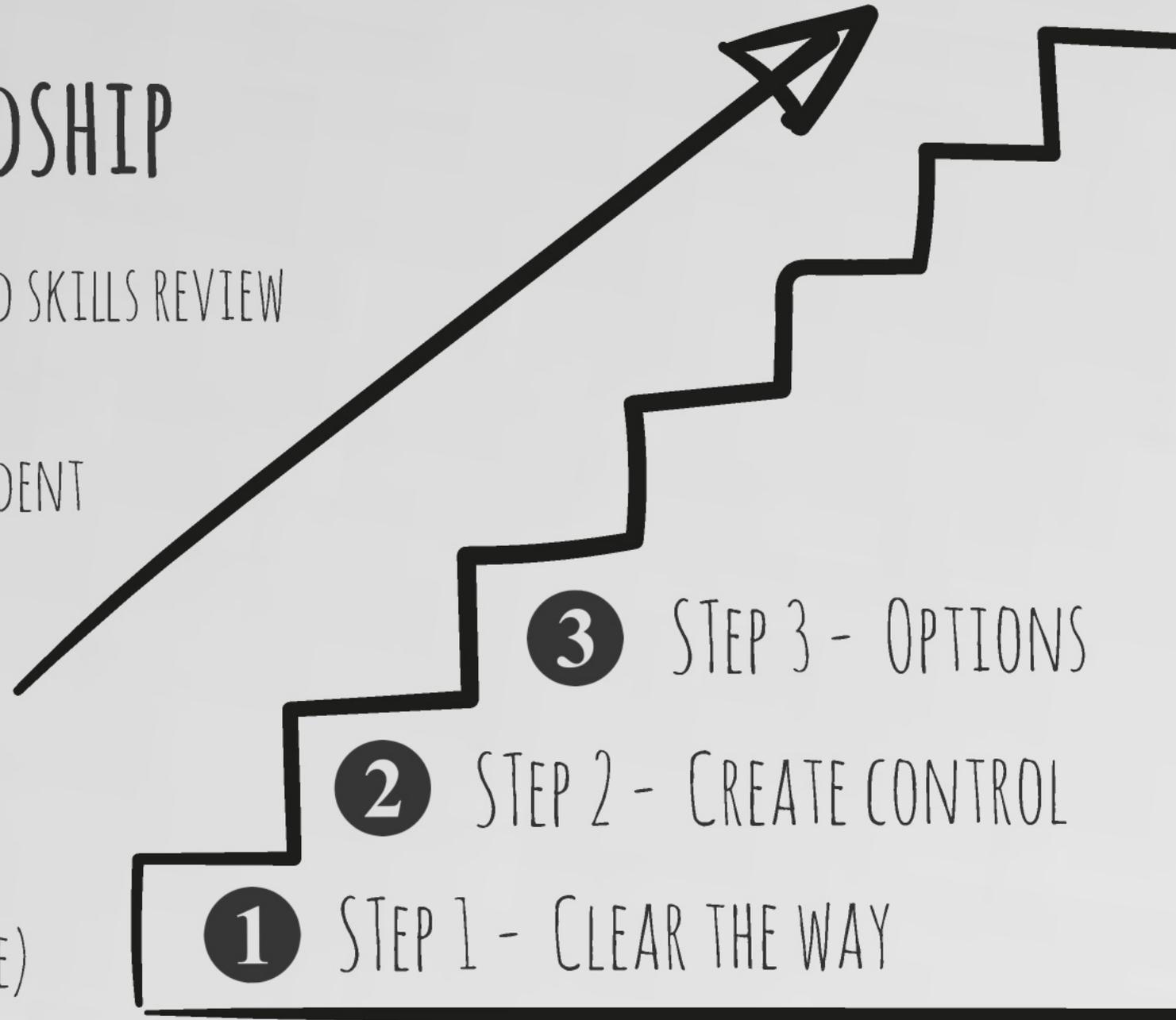
Pre

Presentation



BAU FOR PEOPLE IN HARDSHIP

- CV-WRITING - AFTER GOAL-SETTING AND SKILLS REVIEW
- ELEVATOR PITCH, AFTER VISION-SETTING
- INTERVIEW SKILLS, ONCE FEELING CONFIDENT
- APPLY 'LIKE A HEDGEHOG, NOT A FOX'
- SKILLS ONE STEP AT A TIME
(AND ONLY WHEN THE GOAL IS CLEAR)
- BUILD CONFIDENCE IN WORK EXPERIENCE
(PAID, IF POSSIBLE, OR A SHIFT AT A TIME)



**Tywyswyr
Arian**

Ewch â'ch help ymhellach

**Rhwydwaith Cymru
Wales Network**

**Money
Guiders**

Take your help further



<https://www.moneyhelper.org.uk/>

**Money
Helper**

Money Guidance Fundamentals

 Knowing your customer >	 Debt >	 Borrowing >
 Welfare and benefits >	 Budgeting and cashflow >	 Savings >
 Investments >	 Taxation >	 Insurance >
 Households >	 Pensions >	 Planning for later life >



Knowing your customer >



Debt >



Borrowing >



Welfare and benefits >



Budgeting and cashflow >



Savings >



Investments >



Taxation >



Insurance >



Households >



Pensions >



Planning for later life >

JOIN THE QUIDS IN PROFESSIONAL NETWORK:

quidsinpro.com/qipro-network/sign-up/

quidsinpro.com/qipro-network/sign-up/

Releasing Potential

Income Max...
More than a Life on Benefits,
Steps into Employment



JEFF MITCHELL
MANAGING DIRECTOR
CLEAN SLATE TRAINING & EMPLOYMENT CIC

Quids in!
Money Guidance delivered by **CleanSlate**

@JEFFWMITCHELL
WWW.CLEANSLATELTD.CO.UK
JEFF.MITCHELL@CLEANSLATELTD.CO.UK