



National Traveller

mabs

Money Advice & Budgeting Service

Who are National Traveller MABS

- **National Traveller MABS (NTMABS) is a leading advocate for the financial inclusion of Travellers in Ireland.**
- **We are part of the Money Advice & Budgeting Service (MABS) that works with people who are over indebted or who are having difficulties with managing their money.**
- **We work to reduce poverty, discrimination and the financial exclusion of Travellers in Ireland by working with the Traveller community and organisations to change policy and practice which impacts Travellers financially.**

Our role is to:

Highlight

Issues of over-indebtedness and exclusion from financial institutions, & respond through research and policy work.

Promote

Alternative methods of money management through our project work.

Empower

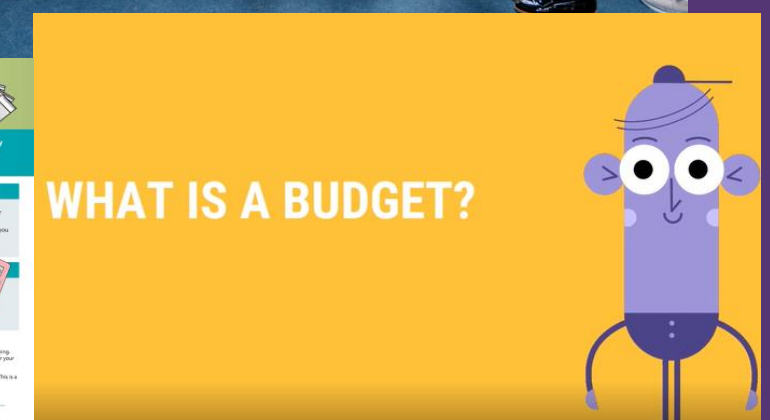
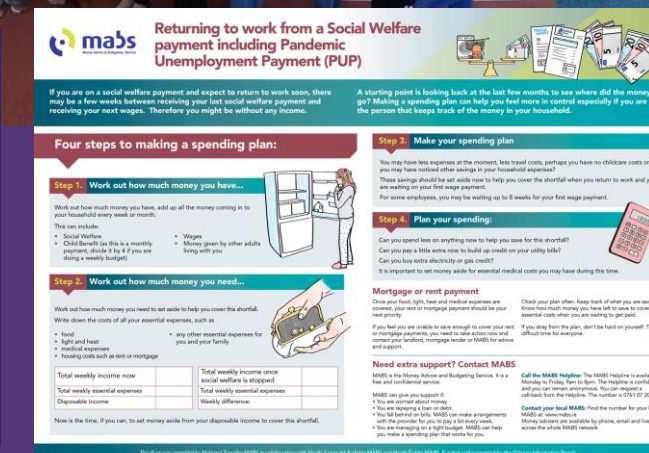
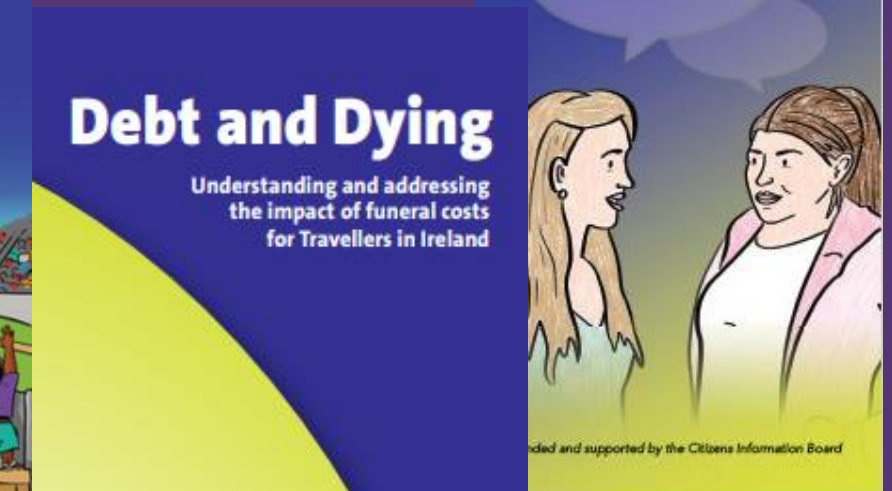
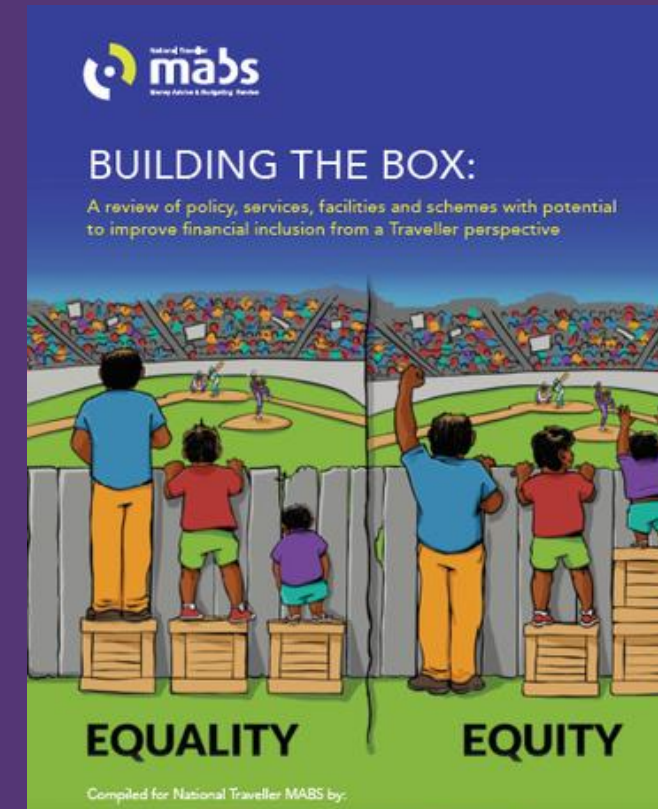
Travellers to access legal and affordable savings and credit and build capacity within the community through our community education work.

Support

Both MABS and the Traveller community to ensure ease of access for Travellers to the service.

Our Main Areas of Work

- **Community Education**
- **Support and Development**
- **Research and Policy**
- **Information Provision**



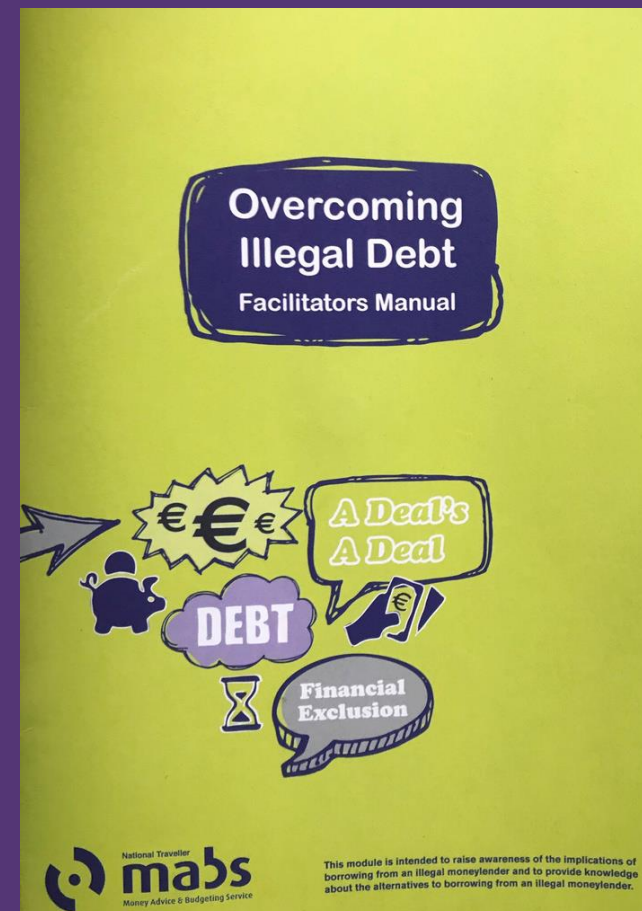
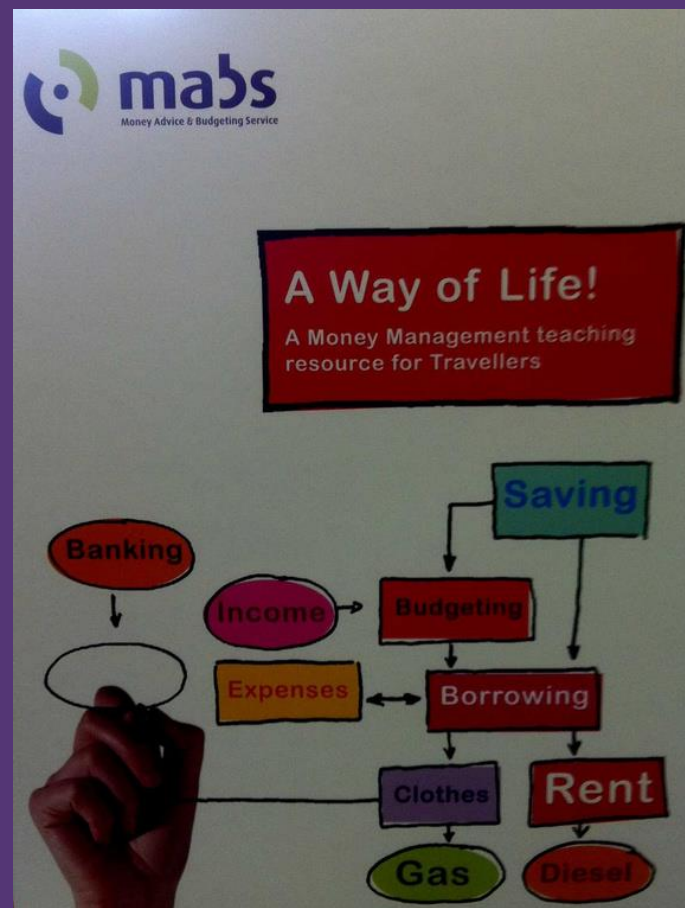
Community Education

- A core part of our work in National Traveller MABS.
- Plays a crucial role in establishing contact between communities experiencing poverty and services such as MABS and Citizens Information.
- Enhances local services by developing an understanding of the issues experienced in the community.



Money Management Community Education Courses

- Courses deal with issues such as budgeting, saving and borrowing, dealing with debt, and tackling legal and illegal moneylending.
- We always advocate the use of materials which have been designed for working with Travellers, such as A Way of Life and Overcoming Illegal Debt




Money Management Community Education Courses

National Traveller MABS always use a community education approach:

- **Identify a geographical area**
- **Do a needs analysis with the group > what can I do for you / what do you need?**
- **Engage the relevant community stakeholders in an advisory panel, e.g. the local Traveller organisation, CDP, MABS, CIS, other organisations / groups**
- **Understand what is already being done in the area**
- **Pilot a program**
- **Write up the project and develop resources for future use if needed.**

Community Education During Covid



Using Xbox or PlayStation for Remote Learning

An alternative way to access the internet for remote learning during times of lockdown.

Xbox

1. Plug a keyboard in to the Xbox USB slot
2. Go in to my games and apps
3. Find Microsoft Edge and select
4. Log in
5. You can then access your work through Google Classroom or OneDrive and use key packages including:
 - Word
 - Teams
 - Excel
 - PowerPoint
 - Your emails
6. To move around you use the Xbox controller or plug in a mouse

PlayStation

1. Identify the PlayStation internet browser icon (it is WWW with dots around it)
2. Press the PlayStation logo on the controller
3. Go to the library and find options for games and applications
4. Go in to applications and you will find the internet browser
5. Type the site name into the browser and log in.
6. You can then access your work through Google Classroom or OneDrive and use key packages including:
 - Word
 - Teams
 - Excel
 - PowerPoint
 - Your emails

Adapted from Hwb.gov.wales




Driving Licence Extension July 2021

Due to the Covid-19 restrictions a further 10-month extension to drivers licenses has been announced.

- If your licence expired between 1 March 2020 and 31 May 2020 it will have a new expiry date of 1 July 2021. These licences will be due for renewal now.
- If your licence expired between 1 June 2020 and 31 August 2020 it will have a new expiry date of 30 September 2021.
- If your licence expired between 1 September 2020 and 30 June 2021 it will have a new expiry date of the 20 July 2021
- If your licence is due to expire between 1 July 2021 and 31 October 2021 you will have a new expiry date of 25 July 2022.



- You do not need to do anything to avail of this extension as your driver record will be automatically updated.
- A new driving licence will not be issued to you. You must apply for a new licence. You can only apply for a renewal of a driving licence if it is within three months of its expiry date.
- You can check the expiry date and earliest renewal date of your current licence on www.ndls.ie



Provident Update July 2021

From the 28th June 2021 Provident have stopped collecting payments from customers !


- Provident closed its loans business on the 1st July.
- This means that if you owed money to Provident there are no more repayments to make.
- This will not affect you negatively.
 - If you owed more than €500, your credit record was updated to show that the balance is cleared.
 - If you owed less than €500, nothing was put on your credit record when you took the loan.

Now that the slate has been wiped clean it might be a good time to look your budget and move away from high cost lending.

Whether you have been borrowing to get by or to cover the cost of specific events or maybe you might like to start saving, MABS can help you make a plan to put you in control of your money.



If you would like free confidential advice about money matters call the MABS Helpline on 0818 07 2000, Monday to Friday, from 9am to 8pm or on WhatsApp 086 035 3141.

You can also visit www.mabs.ie for information or to find your local office.




Carbon Tax Increase What it means for your pocket

- It was announced by Minister for Finance Paschal Donohoe in Budget 2021 that the carbon tax on fuel would see an increase by €7.50 from €26 per tonne to €33.50 per tonne.
- Carbon tax applies to kerosene, marked gas oil, liquid petroleum gas, fuel oil, natural gas and solid fuels.
- The increase was applied to auto fuels from October 13, 2020 adding around 8.5 cent to every litre of petrol and diesel.
- From 1 May 2021 the increase will be applied to all solid fuels:
 - The increase in the tax means it now adds approximately:
 - €3.52 in total to a 40kg bag of coal,
 - 76 cent to every bale of briquettes
 - €84 to every fill of a 900-litre home heating oil tank
 - €1.08 to an 11kg gas bottle of butane
 - €13 to the average bi-monthly natural gas bill (€78 annually)
- Wood and wood products with no solid fuel component are not subject to carbon tax.




If you are worried about money, then it's best to get advice as soon as you can. Contact MABS for free, independent and confidential advice on 0761 07200 or visit www.mabs.ie Money advisers are available by phone, email and live chat across the whole MABS network.



Enhanced Illness Benefit for COVID 19

If you are an employee or are self employed and have had to self isolate or restrict your movements due to COVID-19 or have been diagnosed with COVID-19 then you can apply for enhanced illness benefit for COVID-19.



You can apply online at mywelfare.ie or call 1890800024 Monday- Friday 9am -5pm to get a form posted out to you.




From the 1st August 2021 Electric Ireland will be increasing the cost of residential electricity and gas prices.

- Residential Electricity price increase of 9 per cent which will add around €8.20 per month to the average electricity bill .
- Residential Gas price increase of 7.8 per cent which will add around €4.98 per month to the average gas bill

If you are worried about money matters, then it's best to get advice as soon as you can. Contact MABS for free, independent and confidential advice on 0761 07200 or visit www.mabs.ie



Electric Ireland Price Increase



Pandemic Unemployment Payment Extended until 30th June 2021

- If you are in receipt of the PUP, that support has been extended until 30th June 2020.
- The PUP will be kept open for new applications until June 2020.
- Current rates of payment will be maintained. - (€350, €300, €250 and €203) which are linked to a person's prior income.
- For further information or to apply go to www.mywelfare.ie or contact the income support helpline on 1890 800 024

Pandemic Unemployment Payment Update

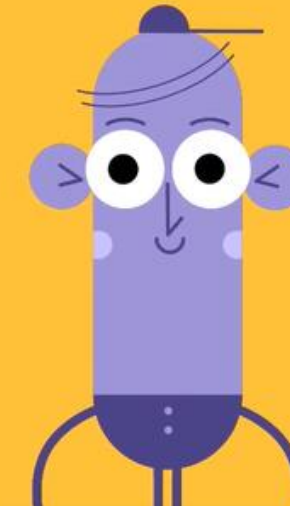


Community Education During Covid

CONFUSED ABOUT
WHY BREXIT MEANS
YOU HAVE TO PAY
MORE FOR YOUR
ONLINE SHOPPING

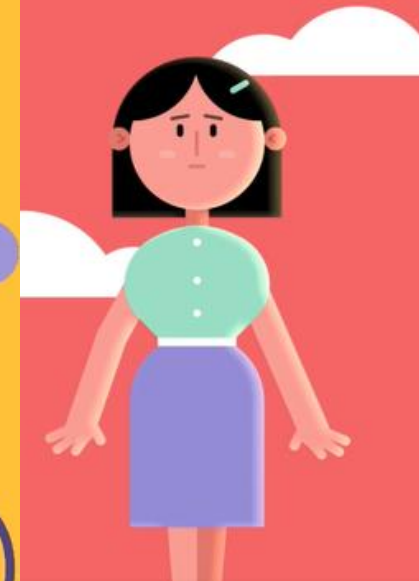


WHAT IS A BUDGET?



**COVID 19 Fixed
Payment Notices**

How to pay
and
how to appeal



**RETURNING TO WORK
FROM
THE PANDEMIC
UNEMPLOYMENT
PAYMENT**



What happens when
you contact your
local MABS office



PREPARING FOR COLLEGE



**INFORMATION FOR
REGISTERING AS A
VULNERABLE
CUSTOMER**

Gas, electricity and water




Money Matters

with




**NEEDS
V
WANTS**

Community Education During Covid



Managing Your Money During COVID-19 (coronavirus)



Due to COVID-19 (coronavirus), Social Welfare Payments have been changed to a single payment every two weeks. It can be difficult to manage the single payment. Making a spending plan can help you feel more in control.

Four steps to making a spending plan:

1. Work out how much money you have

Take a pen and paper. First, add up all the money coming in to your household every two weeks. This can include:

- Social Welfare
- Child Benefit as this is a monthly payment, divide it by 2
- Wages
- Money given to other adults living with you

2. Make your spending plan

Now you know how much money is coming in and going out every two weeks. Next, decide how you will pay your bills over two weeks. Remember to pay the most important bills first, like rent, heat, light, and food.

Split your money:

- Can you split your money in two, and not feel any in an emotion for each week?

Plan your spending:

- Can you spend less on anything? Make savings on your food when buying meat.
- Can you pay anything in advance, like rent?
- Can you use Household Budget Scheme to the best effect?
- Can you buy two weeks' worth instead of one? (Gas bottles, gas credit, electricity credit)

Pay what you can:

- **Pre-pay water retention:** Use your emergency credit wisely. The ETSI emergency credit on gas meters is a loan. It will have to be paid back.
- **Bill pay retention:** On your loan to keep up your payments, always will have to be repaid. If you can't pay all a bill, pay something off it. Even if it's a small amount, it will make a difference.

If you are getting money away in an envelope, try to make sure it is only used for food.

3. Work out your costs

Add up how much money is going out. Write down all your bills, including monthly or annual bills. Put the most important bills at the top of your list – like food, heat, light, and rent.

Working out how much things cost every two weeks

Weekly costs	Multiply by 2
Example: Weekly rent €71	$€71 \times 2 = €142$ over 2 weeks

Monthly costs	Multiply by 12 (the number of months in the year) then divide the figure by 26 (the number of fortnights in a year)
Example: Monthly phone bill €32	$€32 \times 12 = €384$ - 26 = $€14.77$ over 2 weeks

4. Keep checking the plan!

Check your plan often. Keep track of what you spend, so that you know how much money you have left. If you stray from the plan, don't be hard on yourself. This is a difficult time for everyone.

Need extra support? Contact MABS


MABS is the Money Advice and Budgeting Service. It is a free and confidential service. MABS can give you support if:

- You are worried about money.
- You are repaying a loan or debt.
- You fall behind on bills. MABS can make arrangements with the provider for you to pay a bit every week.
- You are managing on a tight budget. MABS can help you make a spending plan that works for you.

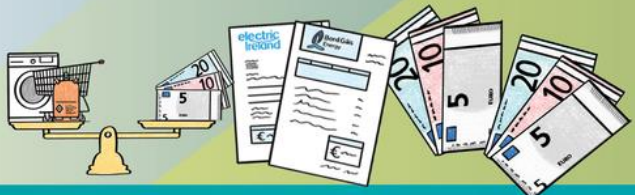
Call the MABS Helpline: The MABS Helpline is available Monday to Friday, 9am to 8pm. The Helpline is confidential and you can remain anonymous. You can request a call back from the Helpline. The number is 0761 07 2000.

Contact your local MABS: Find the number for your local MABS at www.mabs.ie

This flyer was compiled by National Traveller MABS in collaboration with South Meath MABS, South Connacht MABS and Dublin South MABS. Funded and supported by the Citizens Information Board.



Returning to work from a Social Welfare payment including Pandemic Unemployment Payment (PUP)



If you are on a social welfare payment and expect to return to work soon, there may be a few weeks between receiving your last social welfare payment and receiving your next wages. Therefore you might be without any income.

A starting point is looking back at the last few months to see where did the money go? Making a spending plan can help you feel more in control especially if you are the person that keeps track of the money in your household.


Four steps to making a spending plan:

Step 1. Work out how much money you have...

Work out how much money you have, add up all the money coming in to your household every week or month.

This can include:

- Social Welfare
- Child Benefit (as this is a monthly payment, divide it by 4 if you are doing a weekly budget)
- Wages
- Money given by other adults living with you




Step 2. Work out how much money you need...

Work out how much money you need to set aside to help you cover this shortfall.

Write down the costs of all your essential expenses, such as

- food
- light and heat
- medical expenses
- housing costs such as rent or mortgage
- any other essential expenses for you and your family



Total weekly income now		Total weekly income once social welfare is stopped	
Total weekly essential expenses		Total weekly essential expenses	
Disposable Income		Weekly difference:	

Now is the time, if you can, to set money aside from your disposable income to cover this shortfall.

Step 3. Make your spending plan

You may have less expenses at the moment, less travel costs, perhaps you have no childcare costs or you may have noticed other savings in your household expenses?

These savings should be set aside now to help you cover the shortfall when you return to work and you are waiting on your first wage payment.

For some employees, you may be waiting up to 8 weeks for your first wage payment.


Step 4. Plan your spending:

Can you spend less on anything now to help you save for this shortfall?

Can you pay a little extra now to build up credit on your utility bills?

Can you buy extra electricity or gas credit?

It is important to set money aside for essential medical costs you may have during this time.



Mortgage or rent payment

Once your food, light, heat and medical expenses are covered, your rent or mortgage payment should be your next priority.

If you feel you are unable to save enough to cover your rent or mortgage payments, you need to take action now and contact your landlord, mortgage lender or MABS for advice and support.

Check your plan often. Keep track of what you are saving. Know how much money you have left to save to cover your essential costs when you are waiting to get paid.

If you stray from the plan, don't be hard on yourself. This is a difficult time for everyone.

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Support and Development

- **My Name is Denise Collins and I am the National Support and Development Worker for National Traveller MABS.**
- **My role is to support financial inclusion of Travellers by enabling better access to financial services including affordable savings, affordable credit and financial entitlements.**
- **My role also includes highlighting a range of issues that contribute to the financial exclusion of Travellers and working with other agencies to address these issues.**

Consultative Groups

We work with local Traveller organisations and our 5 consultative groups to understand what is happening for families on the ground-eg issues with getting caravan loans, or payments for electricity on halting-sites.

Our consultative groups are based in Limerick, Fingal, Clondalkin, Wicklow and Navan.

Made up of Traveller Primary Health Care Workers who are engaging with the community on a day to day basis.



Money Matters Facebook Series with West Limerick Resources Primary Healthcare Project for Travellers

- Six week series, covering topics such as money and mental health, budgeting, saving, borrowing, basic bank accounts and who MABS are and what they do.



Pilot Community Engagement Plan with Dublin South Region MABS

- To increase engagement of the Traveller community in MABS in the Dublin south region.
- To increase cultural competency of staff of Dublin South Region MABS in relation to Traveller culture.
- To develop and strengthen relationships between MABS and local Traveller organisations in the Dublin South Region



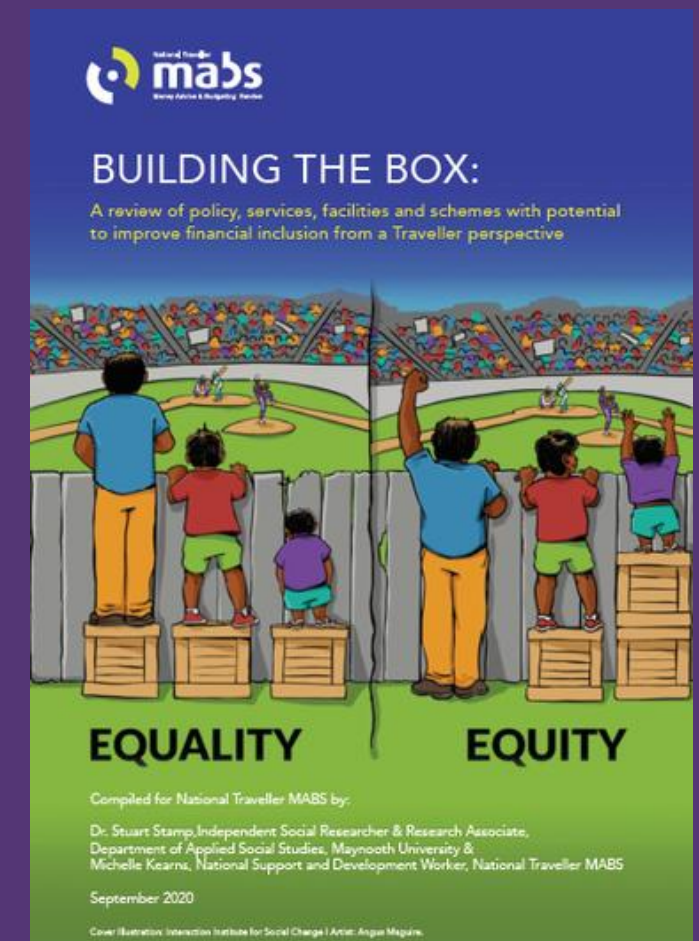
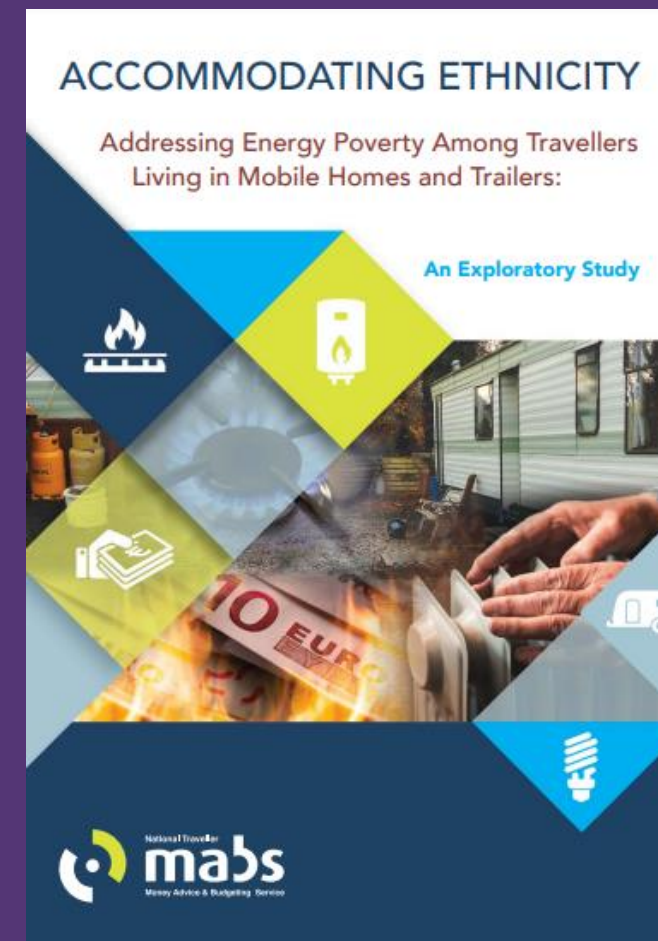
Social Policy

- My name is Michelle Kearns.
- I am the Accommodation and Policy worker with National Traveller MABS.
- My areas of work are:
 - Financial Inclusion
 - Energy Poverty
 - Affordable Accommodation



How do we work on social policy issues?

- Research (Building the Box report on financial Inclusion, Accommodating Ethnicity report on Energy Poverty)
- Development work – pilot projects/schemes (examples, caravan loan scheme, pilot project on energy poverty)
- Advocacy work



What is financial Inclusion?

‘Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.’

Access to a transaction account is first step towards financial inclusion as it is a gateway to other financial services.

World Bank



What does financial inclusion experienced by Travellers look like?

Bank accounts

63% of Travellers do not have a bank account. This means access to online retail and other services is curtailed (eg savings from utility companies for direct debit payment mechanism curtailed, access to payments spread over a longer period of time, access to loans etc.)

Credit

Access to credit is difficult for many families.

A central issue for families living on halting sites is financing the purchase of a mobile home and accessing credit in respect of this is very difficult and expensive.



What does financial inclusion experienced by Travellers look like?

Insurance

Access to insurance for mobile homes is a particular issue, but insurance in general can be difficult to access.



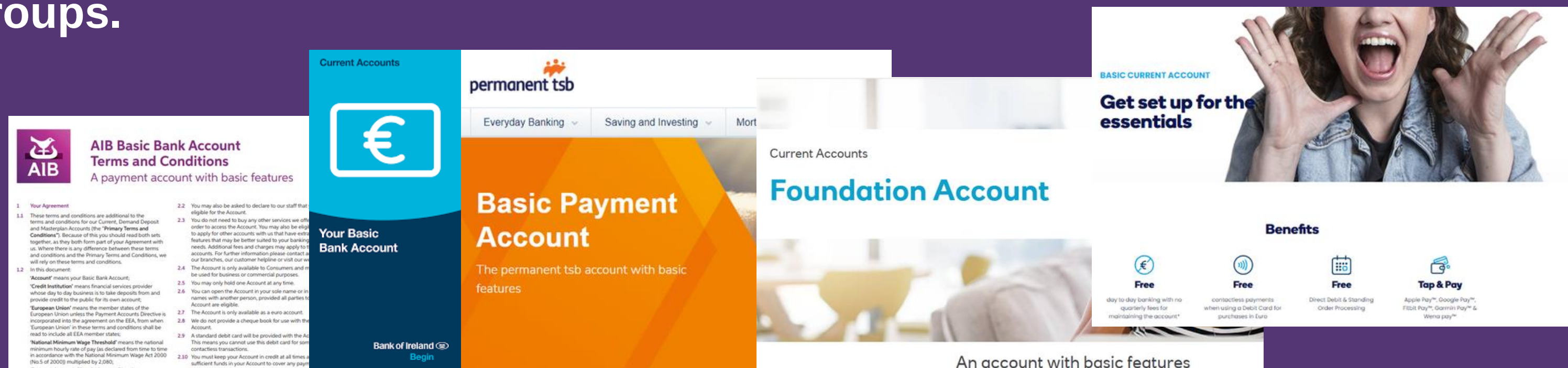
Payments

For many families payments of essential household items is by cash.



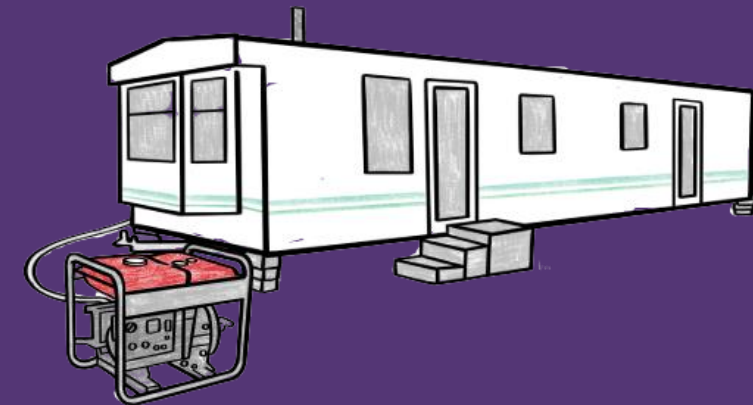
Measures to address the financial exclusion of Travellers

- Introduction of a national financial inclusion strategy where the state takes a coordinated approach to financial inclusion.
- Review of the basic bank accounts in operation in Ireland to see how they might be improved to increase the financial inclusion of Travellers and other low income groups.



Measures to address the financial exclusion of Travellers

- Changes to some payments schemes like the Household Budget Scheme with the Dept. of Social Protection to better assist families.
- Better access to insurance for mobile homes.
- Increase in the numbers of credit unions offering the It Makes Sense Loans.



Questions

What are your ideas about what the banks could do to help financial inclusion of Travellers ?

Any questions for us ?



If you'd like to get more information or get involved with any aspects of our work particularly around financial inclusion please don't hesitate to contact us :

- **Aoife Foley, National Education Worker
aoife_foley@mabs.ie**
- **Denise Collins, National Support and Development Officer
denise_Collins@mabs.ie**
- **Michelle Kearns, Accommodation and Policy Officer
michelle_kearns@mabs.ie**
- **www.ntmabs.org**
- **@NTMABS on Facebook & Twitter**