

Money worries: Information for parents and carers

At St John's C of E Primary School we understand that the cost of supporting your children through school can put pressure on your household budgets. Rises in the cost-of-living have seen increases in the costs of essentials like food, fuel and housing.

We want all our children to feel comfortable and confident in school and to be able to participate in everything that is on offer. We want to do all we can to make every school day affordable for all our families and to help you find the support you might need if you have money concerns.

Getting help

It can be difficult to talk about money worries. People finding it hard to make ends meet often hang on and try and sort things out themselves; not seeking help until the situation has become very difficult. Whatever the issues you are facing we would encourage you to ask for support before things get that way. There is no shame in seeking support when you need it and both the school and the help organisations listed below will help with sensitivity and confidentiality.

Please talk to us about your concerns so that we can work together to ensure your child can access everything on offer whatever the cost. If you have concerns around this, please contact the school office who will be able to provide you with information on what the next steps are or put you in contact with a member of the School Senior Leadership Team.

There are also many sources of support from both local and national organisations. Here are some key agencies that we recommend:

Local support

[B&NES Community Wellbeing Hub](#): 0300 247 0050 Monday to Friday 9am to 5pm. The team can link you up with organisations such as B&NES Citizens Advice that help with money, housing, employment, and health issues. One call can get you in touch with a range of services, all under one roof, including several in the list below.

[B&NES Welfare Support](#) offers short-term emergency help with living, travel or housing costs through vouchers or direct purchase. The team also offers help with Council Tax and Discretionary Housing Payments, clothing for interviews and costs of moving home. All available for people in crisis and living on low incomes.

[St John's Crisis Fund](#) provides support to people who are struggling financially and funds essential practical items like beds, white goods, furniture, carpets, counselling, debt support and basic employment skills and training. You do need to be referred by a professional like a health visitor or housing association support worker.

[B&NES Citizen's Advice](#) : FREEPHONE 0808 02787897 Mon-Fri 9.30am - 2.30pm. Free expert advice from an independent and trusted charity. Citizens Advice can also help with complex

problems, where you might feel really stuck or overwhelmed including debt, benefits, housing, family issues, discrimination, and immigration.

[Clean Slate Quidsin weekly emails](#) Free sign-up for weekly email full of ways to help increase income and savings and manage on a low income. No distracting adverts for credit cards or loans, just straightforward, solid guidance on how to make the most of the money you have and how to maximise your income. Clean Slate also has local advisers in B&NES that you can speak to or see face-to-face.

B&NES [Livewell B&NES](#) links to many services for local families including childcare, health, money, learning and skills, social and leisure resources and more. Enter what you are looking for in the search box.

[Debt Free South West](#) provides help and advice to people in B&NES on matters such as rent arrears, council tax, utility bills, credit cards and loans.

Free clothing and uniform

[B&NES School Kit Project SKiP](#) provides new school related items such as uniforms and bags to local school children whose families, whether they are currently in work or not, are experiencing financial hardship. You need to be referred to SKiP by the school, so talk to us and we can help you access this support.

[Action Pantry Clothesline](#) offers free clothing for children aged 5-15 from good quality donated goods. Some school uniform items available. You can visit and choose from the clothes rails or ask for a bundle of age-suitable clothing to be made up for you.

[The Nest Project](#) provides free clothing and equipment for children aged 0-5 from good quality donated goods. They run drop-in toddler groups with a friendly welcome, a listening ear, and a cup of tea too.

[The Uniform Cupboard](#) free, good quality donated school uniform for B&NES Schools. Situation on Lower Bristol Road, Bath.

Affordable Food

[B&NES Food Finder](#) local listings for B&NES affordable food projects including foodbanks, food clubs, pantries, and community cafes. The food clubs and pantries offer a range of fresh and store-cupboard food at very discounted prices so you can make your food budget stretch much further. They are also, increasingly, hosting teams who offer money advice for example from Citizens Advice and Clean Slate.

National advice and information

[Money Helper](#) Government website offering comprehensive guidance on all aspects of money, benefits, debt and investments. Includes a 'Couch to Financial Fitness' tool to help you get back on track.

[Entitled To](#) is a website that helps you work out if your family is entitled to any benefits. You might be surprised!

[Money Box on Radio4](#) There are lots of money-related tips on this programme on BBC i-player. You can listen any time. Topics have included surviving debt, tips for rented housing, coping with cost of living rises, avoiding scams and fraud calls, applying for benefits and much more.