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## **TACKLING MONEY-WORRIES GRANT FUNDING PROGRAMME**

### **DEBT ADVICE FOR LOW INCOME FAMILIES**

## WHAT WILL THE PROGRAMME SEEK TO ACHIEVE?

The programme focusses on achievement of priorities of the Scottish Government and the Money Advice Service (MAS)

- To connect low income families to appropriate help which results in resolution of debt problems and to enable families themselves to better avoid problems recurring, know what to do if they do recur and to feel more financially capable
- To build lasting and effective connections between quality advice providers and trusted sources of support for vulnerable families in the community

The Scottish Government has revised its Child Poverty Strategy and this programme is designed to contribute to achievement of the priorities and outcomes of the revised Strategy by improving outcomes and opportunities for low income families and children.

The Scottish Government has also developed a Justice Strategy and this programme will contribute to achievement of the priorities of the strategy and the Making Justice Work programme by improving legal capability and resilience of families facing debt problems, and to enable access to high quality advice and representation where appropriate

MAS has a new 3-year business plan in place for 2014-17, and the programme will contribute to achievement of their priority outcomes in respect of targeting debt advice to particular groups which recognise they have debt problems, do not have confidence in tackling debt problems but who also do not seek help to resolve debt problems

## HOW MUCH MONEY WILL BE ALLOCATED, OVER WHAT TIME PERIOD?

Scottish Ministers have approved an upper limit of £2.4m being available for allocation by the Scottish Legal Aid Board in the period October 2014 to October 2016.

Should further funds become available for this purpose any increase to the approved limit will be confirmed to the Board by Scottish Ministers and be published on the Board's website.

## WHAT ARE THE PRIORITIES AND CRITERIA?

Projects **must** focus on tackling the unmet debt advice needs of families with children with particular priority on connecting them to help at life stages/events which are likely to place them at risk financially

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Projects **must** include a focus on improving capacity and capability of families on low income (including those in work) to avoid debt and to manage their finances effectively through what might be stressful or vulnerable periods.

Projects for this programme must focus on one of the following priority life stage:

- The birth of a child and early years - particularly where families have a disabled child
- Change to family structure; for example when relationship breakdown occurs
- Impact of going through the criminal justice system, including families where someone is in prison or about to leave prison

We require partnership applications from advice providers, (including solicitors, local authorities and generalist advice agencies) in partnership with local organisations experienced in working with vulnerable low income families. The project should aim to build lasting and effective connections between quality advice providers and trusted sources of support for families facing life events which make them financially vulnerable.

In determining which projects will receive funding, the Board will measure the extent to which applicants meet these criteria and priorities according to how clearly they can demonstrate relevant attributes and articulate relevant characteristics. These attributes and characteristics will be set out separately in detailed guidance for applicants and will be tailored to the criteria and priorities in this plan. All applicants will be asked to demonstrate a focus on delivering the relevant priority outcomes.

In addition, the Board will be looking for evidence of the project's ability to deliver effectively, in terms of strong project management and organisational governance arrangements; experience and expertise in the delivery of quality help within the project remit; an appropriate budget and relevant financial controls; and a commitment to promote equality, accessibility and diversity.

In reaching final decisions, as well as considering each application on individual merit, we will consider how to best build a programme of projects that together will achieve the aims agreed with our funders. There will be no requirement to achieve national reach from this Stream.

#### **WHAT IS THE FUNDING LIMIT FOR PROJECTS?**

There will be an upper amount of £150,000 for a maximum 2 year period per project.