

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

Quids in!

SUMMER 2020 / WWW.QUIDSINMAGAZINE.COM



**FORCED
ONLINE BY
COVID-19**

Advisors fear the...
**DEBT
TIME-
BOMB**

**GETTING
OUR DAILY**

WICKS

**Lockdown hots
up with Joe**



**GETTING
PAID**

**To keep the
country fed**

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

ON COURSE TO COLLECT THE CASH

Welcome



The message from government to dig in and stay safe has more or less hit home. But when it comes to money, putting things off doesn't

mean staying safe. Anyone who let rent, bills or debts slide will face pressure to catch up post-lockdown.

Experts predict there will be tough times ahead. The money spent on keeping people home will have to be found from somewhere. Some companies will struggle to re-open. Jobs may be scarce.

Not everything about lockdown was terrible. Our cover star Joe Wicks gave millions of kids a kickstart each morning. Being online had never been so useful. They could keep fit watching YouTube and do school work from home, but their parents could shop, bank and socialise online too.

Still, many people miss out because they cannot afford to be online. Projects are opening up to help but government must act too. If being online saves us money, it's just another way in which it costs more to be poor.

Jeff Jeff, Editor
editor@quidsinmagazine.com

● Money man Martin Lewis teams up with Open Uni to teach us how to be better off

An online money school has been launched by MoneySavingExpert and the Open University (OU). The website, fronted by finance guru Martin Lewis, opened the Academy of Money in May.

The free course offers lessons to help manage money with long-term planning. Like many OU programmes, it is flexible and can fit around other

“Education is a form of financial self-defence”

commitments. Learners work at their own pace, pick out topics that meet their needs and achieve goals recognised at work.

Martin Lewis, founder of MoneySavingExpert.com, said: “Companies spend billions on teaching their staff

to sell. Yet consumers don't get any training. We need to redress that balance. We fought hard to get financial education on the curriculum, but these important lessons can't just stop when people leave school.”

“Education is a form of financial self-defence.”

The course is made up of six two-hour sessions on aspects of personal finance. One looks at ‘making good spending decisions’, exploring the pressures we're put under to spend. Others look at budgeting, tax, borrowing, savings, pensions and mortgages.

It has been welcomed by the financial watchdog, the Financial Conduct Authority. Its interim chief executive

Christopher Woolard said: “To take control of your finances you need to understand the options open to you. We're delighted to see this course – which will hone people's financial skills – being available to all, free of charge.”



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Training & Employment

SOCIAL WE'RE A
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 helps people on low incomes become better off through money guidance, employment support and digital skills. Workers recruited from the communities we work in offer support alongside structured training. Our social publishing project creates resources to help change society so it does not cost more to be poor and anyone willing and able to work can do so.



● Advice agencies fear explosion of calls for help

Support projects across the UK fear householders deferring rent, bills and debt payments will swamp helplines as lockdown lifts.

Nik Browne, manager at Reach, an independent housing support and advice team, said:

"Numbers have reduced since lockdown, which is worrying. We strongly suspect that people facing difficulties with their housing are not addressing them."

A similar picture has been reported by advisors around the UK. Some reckon the public health message has encouraged the public to dig in and wait for the danger to pass. For people sliding into debt, this can be the worst advice as the problems increase over time.

A pause on evictions, alongside the furlough scheme and mortgage holidays may have provided a false sense of security. With courts re-opening for new eviction proceedings from 25th June,

thousands could face homelessness. The government is calling on landlords to work with tenants before taking this step.

"We strongly advise everyone to stick to the terms of their tenancy agreement"

"We strongly advise everyone to stick to the terms of their tenancy agreement," says Nik Browne. "This includes paying your rent on time. If somebody is unable to pay all or part of their rent, they should contact their landlord as soon as possible.

"We also recommend discussing this with a local housing support service as they may be able to help". Caller numbers, he said, were already starting to climb.

The Scottish Government passed an emergency law protecting tenants for up to six months after an eviction notice is raised. Tribunals will consider the impact the coronavirus crisis has had on the tenant's finances. (See qimag.uk/scotevictions)

- For housing rights, see shelter.org.uk
- For debt advice, nationaldebtline.org

FALSE ASSUMPTIONS

Thousands of children who qualify for free school meals were left wanting during lockdown. Problems plagued systems to ensure no-one went hungry. Some parents in England were unable to download and use vouchers emailed to them. Almost 2,000 in Northern Ireland, where money was paid into bank accounts, missed out because they only use the Post Office.

In Scotland, the Child Poverty Action Group revealed parents were forced to travel miles to use vouchers.

Quids in! says



The problems parents on low incomes have faced with replacement support for school meals were easy to predict. Universal Credit made false assumptions too about the bank accounts people use. It also wrongly assumed people find using IT and emails easy. It's why *Quids in!* has opened centres to help people get online and sort out their money. We've teamed up with digital charity, the Good Things Foundation, to make this happen across the UK. Our Future-Proof Finance Quiz helps readers prepare for any money setbacks. See qimag.uk/quiz

JOIN THE CONVERSATION...

CLEARED FOR REFUND

I've booked a holiday abroad but I am no longer allowed into the country due to border closures. Can I claim on insurance for the flights and accommodation costs?

Received via web enquiry link at quidsinmagazine.com/coronafinance

Quids in! says: Although borders are starting to re-open, not everyone wants to travel. We are usually entitled to a



full refund when the company or flight operator cancels. It's best not to accept vouchers, however, in case we cannot use them in future.

We should also be covered by travel insurance, if we've taken it, as soon as the Foreign Office says we are not allowed to travel. People who spend between £100 and £30,000 by credit card can usually claim a refund by contacting the card provider.

Have you got something you want to tell us, or a money-saving hint or tip to share? Each issue we'll send £50 to our best letter writer, emailer or tweeter! Don't forget to include your name and address.

WIN £50

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BACK ON THE FOOD CHAIN



We're all thinking about how to keep food on the table right now. But if we're out of work, we could become a link in the chain that actually makes it happen.

“While these difficult times can be very tough for some, for others it opens up options to do something new. Being positive during a time of crisis is not easy but it can bring surprising results.”

Wellbeing, argues Ian Cory, welfare manager at housing providers Aster Group, is not just about coping or getting by. It's about taking opportunities when they arise.

“Changes to the recruitment process is sometimes good for those that may not be as confident with the interview process. Working now looks great on your CV for your next job application.”

During lockdown many families living on top of one another have struggled. Homelessness has increased, as has domestic abuse, debt, depression and people turning to drink or drugs. With relationships under strain, paid work could release the pressure. So where are the vacancies? And is it safe?

When lockdown ends, the government is braced for the highest spike in jobless numbers since the financial crash. The irony is, until then, some recruiters need workers so badly they've made accessing jobs super-easy. Some have stopped forcing people to apply online and attend interviews. Acting now could be a short and long-term win.

Staffing gaps emerged for every organisation that stayed open during lockdown. Workers taken sick, 'shielding' or unable to work because the kids

are home all need covering. Retailers selling food and essential items have all been short of shop workers, warehouse personnel and delivery drivers. Now we're approaching crop-picking season, farmers will add to this list. But they're going to have to keep us safe.

“We are going to insist that businesses across this country look after their workers and are Covid-compliant,” Boris Johnson promised. In reality, it will be down to us but the rules of thumb remain the same: Stay two metres apart or protected by screens or masks. Keep surfaces clean and



wash our hands regularly. But if we – or someone at home – is shielding, it's best to think carefully before heading out to work.

Most pundits expect the bottom to fall out of the world's finances in the coming months. Companies will have gone under and governments must find billions to pay back what they spent. Just a few months ago, jobs were in abundance. Now there won't be enough to go round.

“The job market will be competitive post-lockdown,” explains Nick West, Employment and Skills Worker at support charity DHL. “Getting a foot in the door now will help people achieve their employment goals.”

“Working now looks great on your CV”

Ian Cory agrees and suggests taking a free course which can be completed at home. Growing work-related skills volunteering can also help. Finally, he says, stay active: “Keep to a daily routine that will keep you motivated and your energy levels up. It will also help with your mental health.”

For those of us feeling strapped for cash right now, it's time to think about getting to the front of the queue. It's likely to be a rocky couple of years jobs-wise. And as benefit claimants learned over the past ten years, we cannot assume the safety net will fully protect us. The smart money is on the people who put themselves forward now.

**Corona
Finance**

Got a question about your money worries during the lockdown? *Quids in!* has set up a section on its website where you can view the Frequently Asked Questions from other readers. You can also raise your own query. If it's not been asked already, our researchers and expert staff will publish the answer.

Go to: quidsinmagazine.com/coronafinance

JOIN THE LAND ARMY

PICK FOR BRITAIN

As summer arrives, farmers need to keep the country fed. With fewer migrants to fill the gaps, will Brits want some quality time with the great outdoors? The website pickforbritain.org.uk wants workers to stop food rotting in the ground. (Socially distanced) contact with new people and exercise will provide a mental lift after lockdown. "There's no mistaking picking can be hard work," explains the website. "Some of the work will depend on the weather, so flexibility in term of hours you work will be required."



KEEPING US FED

Empty shelves and mile-long queues proved supermarkets deliver a life or death service. Some stores dropped their stringent processes for hiring staff. Jobseekers found when they phoned the store, they could start the next day. They just had to bring ID. Shop work also means we're front of the queue for shopping ourselves. The hours can sometimes be so flexible, we can't depend on them. It's a foot onto the jobs ladder, so think of it as a starting point.



WHEELS FOR MEALS

In March Morrisons, Aldi and Tesco advertised 32,500 jobs between them but it was "the soaring demand for home deliveries" that drove this. Amazon, Hermes, Deliveroo and Just Eat have also struggled to maintain a fleet of drivers. They say they're improving but not all have a good rep, accused of failing to provide regular hours, decent wages, and holiday and sickness pay. Flexibility can be useful, though, if we have family commitments to work around.

Warehouse staff keep stock safely stored and manage orders from shops and private customers. Not everyone has enjoyed these roles, feeling treated like robots. As with delivery work, though, it might just be a stepping stone.





IN IT TOGETHER? NOW WE ARE

Where were you when 2019 clicked over to 2020? Chances are, the year hasn't panned out as you planned. Is getting through til 2021 the best we can hope for?

At the risk of wishing our lives away, most of us will be glad when 2020 is over. Come next New Year's parties, if we're allowed them, many will be hoping we never hear the word 'lockdown' again.

The medical emergency hogged the limelight but there has been a heroic effort from community projects across the UK. People discharged from hospital received support and care homes and hospices shared endless compassion... also without enough PPE.

Millions of our neighbours stepped up as volunteers to distribute food parcels and pick up prescriptions. Each council set up a Community Hub, bringing in charities to share the load with social services teams.

The message of digging in and waiting for the risk to clear has certainly been received. But there's no need to suffer in silence with the kind of things that only

get worse without help. Debt can't wait. Anxiety can't wait. Abuse can't wait.

It's easy to say the sick and needy must come first but every one of us is important. Advice agencies have organised teams to field calls from the Hubs. Trained workers are eager to help now, not wait not wait until after lockdown when things are so much worse. They'll tackle anything from housing, debt, money and employment to domestic abuse and mental health.

If we've not seen the leaflet, we can go to our local council's website and search 'coronavirus'. This should take us to the contact details for the nearest Community Hub. We have to stay alert to our own needs. And reach out when the warning signs appear.



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**) and for Child Benefit and tax credits call 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)**
☎ **0300 200 2770**
www.dasscotland.gov.uk
Government-backed scheme to pay debts.



Quids in! **Readers club**

Pleased to receive your free Quids in! every three months? Now you can stay in touch all the time with our new Readers Club. Join the growing crowd of money-saving, savvy-shopping, debt-beating, cash-boosting Club members and receive freebies and top tips throughout the year by email.

Sign up here:
qimag.uk/QIClubReg

THE FUTURE'S HERE

Millions who resisted getting online have been forced to rethink thanks to Coronavirus. Shopping, paying bills, finding help and even seeing relatives are suddenly easier online than in the real world. It's time to get with the programme



One day historians may say the Coronavirus outbreak and the lockdown changed everything. People who paid their bills in cash learnt how to make online payments. Sick or shielding and unable to get to out, shoppers got to grips with buying from websites. Faced with little other way to keep in touch, millions turned to video calls... Don't we all wish we had shares in Zoom, Houseparty or Skype?

As its readers went online, *Quids in!* redoubled its digital efforts too. We set up a 'Corona-Finance' section on our website, (see qimag.uk/coronafinance), answering people's money questions. Then we dedicated our Quids In Readers Club email service to the latest guidance for staying afloat during lockdown, (see qimag.uk/QIClubReg).

Now we are working with LearnMyWay, a website of free online courses for beginners, helping people develop digital skills. Its aim is to help us all make the most of the online world. Together we aim for *Quids in!* readers to use the internet to reduce costs, increase income, cut debts and grow savings.

"Learn My Way can improve your financial wellbeing"

"Learn My Way can improve your financial wellbeing. It covers the basics of online banking from registering online to checking your balance and making payments," explains the site's Learning Designer, Matthew Airey. "It also looks at basic money management online and how you can make the most out of your money. It covers steps to make a budget and handy hints and tips to help you plan for the future."

LearnMyWay takes a practical approach. It homes in on the things we

might want to do online like banking, shopping or applying for benefits. Then it helps ensure we understand enough to put the web tools to use. Visit qimag.uk/ online to see the *Quids in!* guide to how LearnMyWay can boost our bank balance.

Quids In's Future-Proof Your Finances Quiz has been revamped to include more

links to online tools. It is a money health-check to identify our money needs during lockdown, our next steps and our longer-term plans. It is simple to use, offers practical guidance and now offers click-throughs to web pages and tools to make it even easier to make sure we're better off. Visit: qimag.uk/quiz

WHOSE WAY? LEARN MY WAY

How LearnMyWay can boost our bank balance, (see our full guide at: qimag.uk/online):

Make Money Work

This short course looks at ways to save money from swapping energy suppliers and service providers, and comparing spending to income, to direct debits and savings options

Shopping

Now we can't take going out shopping for granted, learn how to find all we need via the internet. This course covers our consumer rights and ways to ensure payments are secure

Online and Mobile Banking

Seven in ten people who bank online say it helps avoid overdraft fees. This course explores how to use the main banks' apps and online services

Online Safety

People often refuse to get online because of the horror stories we hear about fraud. LearnMyWay covers making sure our devices cannot be hacked, passwords are secure, and managing unwanted emails

Universal Credit

Specific to benefit claimants but it's always worth knowing how the system works and where to find help. This includes advice on managing money while claiming too, so it's more than just the technical details

Starting with the Online Basics

Learn how to set up emails and just explore how to navigate the world wide web (ie, the internet). Understand filling in online forms, without which we cannot start on Facebook or do a benefits check

Finding a Job

Three courses around applying for jobs online, a guided tour of the national careers service website, and CV and interview advice



Learn how to keep in touch, with video calls

FIT FOR PURPOSE

Body coach **Joe Wicks** has had the most incredible year. Getting married, breaking world records and racking up a cool £5 million quid. Raised on benefits, where did it all go so right?

It's been an amazing twelve months for Britain's favourite body coach Joe Wicks. A year ago, in June 2019, he married his glamour model fiancée, Rosie Jones, in a fairytale woodland ceremony. Since then the couple have had a little boy, Marley, joining big sister Indie in their happy family.

"My Mum and Dad never got married when I was growing up and spent my whole life separating and getting back together and I always thought I didn't believe in marriage," Joe told *The Mirror*.

"Now I know what it means to want to stick together and to love someone enough to want to marry them. I asked Rosie to marry me and luckily she said yes."

We all know what happened next... Joe became the first big star of the coronavirus era. In March 2020 he was presented with a Guinness World Record for the most viewers ever to watch a live workout on YouTube – 955,185 – that's nearly a million people.

MINDBLOWING

Joe proves the kids of unmarried mums surviving on benefits can rock the world. And make millions.

"My mum left school at 15, had my brother at 16, then me at 19, she wasn't educated, she was always on benefits. My dad was a roofer and he was in and out of my life. I didn't have a clue about healthy eating. My mum was a kid when she had us, so she didn't know about nutrition. We'd have pasta and sandwiches every night, and lots of chocolate."

At school Joe admits he was a bit of a clown. But he loved sport and thought maybe one day he'd become a PE teacher.

After school Joe borrowed £2,000 from his mum and dad, spent it on gym equipment and started running 'bootcamps' for weary

commuters, handing out home-made flyers himself at his local train station. His business has grown and grown, and now he has a lot of money. Has it changed him?

"Yes and no. I've got a nice house, but I'm not extravagant. When you come from a family that's never had money, you're more sensible with it. Buying watches and cars isn't going to make you happy in the long run."

Under lockdown, Joe met the nation's need to get moving, even if only in the living room with the chairs pushed back.

On the day he had no idea he was setting a world record. He just thought the number of people watching his show was 'mindblowing'.

Joe has made over £5 million in the last year. His cookery books have sold more than two million copies. He's transformed thousands of bodies with his 90 Day Plan. And he's the brains behind 'Lean In 15' – the 15-minute recipes Joe posts on Instagram. Not bad for a council estate kid from London.

Joe's a generous man too. He may have racked up plenty of cash from his super-successful daily workout but he donated "every single penny" to the NHS. As we go to press he has raised £350,000, an amazing amount. Now there are rumours that he is set to be honoured with an OBE. An award like that would be a fitting end to an incredible year.

SUPPORTING THE NHS

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Joe was helping us get trim before lockdown



"Buying watches and cars isn't going to make you happy in the long run."