

Pay Ahead Stay Ahead

'How to improve your money management skills with Ashley Community Housing...'

Ashley Community Housing is proud to announce that we are working alongside Birmingham based project **Pay Ahead Stay Ahead**, aiming to improve the money management skills of 6,000 social housing tenants in Birmingham and North Solihull.

Our aims are to enable access to complete package of money management training and support, which where possible will match each individual's needs. We aim to do this by completing the following:

- Educate people how to deal with their money in general
- How to stay out of debt
- Ways to save effectively and efficiently
- Dangers of financial exploitation i.e Loan sharks

Having engaged with the workshops and training, those attending will have access to **1-2-1 support sessions** with the **Pay Ahead Stay Ahead** support workers in relation to their tenancy and finances. These courses not only provide a learning resource for the tenants but also give them the opportunity to meet others in a similar position, build networks and learn from each other's experiences in a group setting. The realisation that many other people are facing the same new experiences and challenges helps to build confidence. It also makes them aware that there are many other services and resources available to them and increases their ability to access these. The linked transition from their current Ashley Community Housing support worker to the **Pay Ahead Stay Ahead** program operating in a familiar and known environment helps tenants to engage and get involved easily.

Ashley Community Housing has found that **continuing to support clients in their transition from supported housing to independent tenancies is an important factor in ensuring that clients can sustain their new tenancies on a permanent basis**. Due to high levels of positive outcomes arising from **Ashley Community Housing**, and the support service's consistently high numbers, tenants are being able to move on to independent accommodation of their own.

If you want to get involved with the **Pay Ahead Stay Ahead** programme or want more information please call James at 0121 764 3807 or email james.rhead@ashramha.org.uk.

