

THE SOBS PROJECT OFFERS YOU:-

- **Support in maintaining your tenancy**
- Training to build your financial confidence
- **One to One support throughout**
- Access to Road shows:- Living, cooking & furnishing on a budget
- **Help and support with any training needs**
- The opportunity to share your views, ideas & experiences with others through **SOBS TV** and social media sites including Facebook and Twitter

THE SOBS TEAM PROMISE TO:-

- Treat you with respect
- **Treat you as an individual**
- Offer you unbiased advice
- **Attend appointments with you as arranged**
- Listen to your needs
- **Offer you ongoing support**
- Develop a plan to make your cash go further
- **Keep all your information confidential**
- Help you find other agencies who can assist you

SOBS

SICK OF BEING SKINT

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LOTTERY FUNDED

SOBS

SICK OF BEING SKINT

ARE YOU 16-24 & SICK OF BEING SKINT

Do you need help with your
MONEY & BUDGETING?

SOBS *support for young
people in Calderdale*



AM I ELIGIBLE?

The SOBS team work with 16–24 year olds who are first time social housing tenants or may rent homes in Calderdale in the future.

WHAT HAPPENS NEXT?

You can contact us yourself or be referred by a worker that you are already seeing at another organisation.

We will help you with a simple assessment form, so that we can tell what support and training you might need to improve your financial confidence and keep more of your own money in your pocket!!!

You will then be offered a one to one appointment or the chance to take part in fun interactive group training sessions.

WHAT IF I NEED MORE HELP?

If you want more help with a particular money matter we can refer you to other people who can assist you.

SOBS works with 16–24 year olds, who need support to confidently manage their budgets to live independently.

A high percentage of young people lose their homes each year in Calderdale due to their failure to manage their money and keep up with rent and bills.

Our aim is to reduce the number of young people who lose their homes and make them more financially streetwise.

We ask young people to commit to a minimum of 3 appointments over a 6 month period. This may be one to one meetings or a simple phone call.

Young people have the option to engage more frequently through drop in or training sessions.

We have good links with local social housing landlords. So we can speak to them about your commitment to our project and promote you as a future tenant. Landlords will take a more positive view if you can show you can manage your money.

OUR THEMED ROAD SHOWS

Held in local venues across Calderdale

Cooking on a Budget

- **Taste Test**
- One Pot Meal
- **Slow Cooking**
- Freeze & Thaw
- **Microwave Recipes**
- Feeding yourself / family on a budget
- **Where to shop**
- Quick and Easy Meals
- **Best Deals**

Furnishing on a Budget

- Do I need what I want
- **Establish your essentials**
- What are my priorities
- **Keeping your bills low**
- New to you items
- **Being a good neighbour**
- Keeping your tenancy

Living on a Budget

- **How much money do I have**
- What are my outgoings
- **What are my priorities**
- Where can I cut costs
- **Planning for monthly payments**
- Coping strategies
- **Who can help**

