

£ Getting a bank account

Many banks offer a basic bank account that will enable you to receive payments, pay bills and withdraw cash for free but should not let you go into debt.

On the introduction of Universal Credit you will need a bank account to receive your benefits.

You could open a Credit Union Account as an alternative to a bank account. Various Credit Union accounts will enable you to pay bills, have a pre-paid debit card, save or even take out an affordable loan.

For support to successfully get a bank account:

To get advice on the right bank account for you, go to: www.moneyadvice.service.org.uk/en/articles/how-to-choose-the-right-bank-account or visit some of the banks near you.

Advance Credit Union covers the Solihull area. For more information on opening an account or on services they provide call 0121 350 8883 or visit www.advancecu.org.uk

+ Getting healthier

Taking steps to get healthier could give you more energy, make you feel good about yourself, increase your mobility, help you live for longer and may save you money.

For support to successfully get healthier:

For free help and advice to quit smoking visit www.nhs.uk/smokefree

For advice and support on keeping fit, eating healthily and alcohol visit: www.nhs.uk/Change4Life and for local physical activity options: www.solihullactive.co.uk

If you are concerned about your weight speak to your GP about a referral to your nearest Weight Watchers group or Specialist Weight Management Clinic.

If you are concerned about your own or someone else's drinking or drug use then for confidential advice and information contact Solihull's Integrated Addiction services on 0121 678 4730.

Support to Success

Your first stop for help and advice to...



Getting a bank account



Getting help with debt



Get budgeting



Getting into work



Getting healthier



Getting online

0121 704 8100

www.solihull.gov.uk/supporttosuccess

Have you noticed that your money does not go far due to higher living costs, loss of employment or changes to benefits? Do you want to start using the internet but don't know where to start? Or perhaps you'd like to feel healthier?

Support to Success brings together in one place local advice and support available to help you to be successful in six key areas.



Get budgeting

Many people don't immediately notice the effect of an increase in living costs such as food and heating or loss of employment or a reduction in benefits... until the bills get harder to pay.

Creating a budget could help keep your household finances in order and allow you to put cash away for emergencies such as car repairs.

If you are currently on out of work benefits the introduction of Universal Credit will require you to budget as all your benefits will be paid in a monthly lump sum.

For support to successfully get budgeting:

Contact Citizens Advice Solihull Borough on 0121 704 7810 (10am to 2:30pm Monday to Friday) or visit www.casb.org.uk

Or view www.moneyadvice.service.org.uk

For Solihull Community Housing tenants contact 0121 717 1515 or visit www.solihullcommunityhousing.org.uk

Act on Energy provides advice to help improve your home's energy efficiency or to compare gas and electric prices to help you save money.

For more information telephone 0800 988 2881.



Getting help with debt

People fall into debt for a variety of reasons such as loss of employment or a large unexpected expense. If you have loans, credit cards or other debts that you are feeling you are never going to clear, you can get help to work towards successfully getting out of debt.

For support to successfully get help with debt:

Contact Citizens Advice, Solihull Borough or Solihull Community Housing (details above).

If you have borrowed money from someone who may not have given you paperwork, is charging you significantly more than the original debt or has threatened you for a payment, you may have been targeted by a loan shark. To speak to the Illegal Money Lending Team in confidence call 0300 555 2222 or e-mail reportaloanshark@stoploansharks.gov.uk for more information view www.facebook.com/stoploansharksproject



Getting into work

Job Shops help those who are out of work and would like to find a job.

Job Shops are available throughout Solihull and can help you with CVs, application forms and improve your interview techniques. They can also help you to prepare for future work through volunteering and training opportunities.

For support to successfully get into work:

Contact Employment & Skills Team on 0121 704 8076 or visit www.solihullforsuccess.com and select Job Seeker for more information



Getting online

More and more companies, services and local resources are accessible only via the internet and 'getting online' has become important for every age group.

Last year a total of 7 million jobs were posted online, 90 per cent of which require basic internet skills and the recent and further changes in benefits are requiring claimants to go online to manage their claims.

Having access to the internet would enable you to shop for the cheapest deals in utility bills, services and food, whilst also enabling you to keep in touch with family and friends.

For support to successfully get online:

Visit any of Solihull's libraries – you can use a computer and get online for free. All you need is your library card, if you don't have a library card you can get that free of charge too (just take along proof of your name and address).

To find out where your nearest library is visit: www.solihull.gov.uk/libraries or call 0121 704 6965.

If you aren't used to using a computer and you are out of work or on benefits, ReCOM provide basic training at Chelmsley Wood, Shirley and Solihull Central Libraries to help develop your IT skills.

To join a free local workshop or request a free computer and training for people that are housebound call ReCOM weekdays on 0121 663 0335 or visit the website www.recom.org.uk