



Evaluation of the 'Money MOT' Programme

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1. Introduction

Background

The Scottish Illegal Money Lending Unit (SIMLU) is part of Trading Standards Scotland and works in partnership with other agencies and organisations across Scotland to seek to prevent illegal money lending. The Unit consists of specialist officers who investigate allegations of illegal money lending and related activity, submitting reports to the Procurator Fiscal as appropriate. The team also provides support for victims of illegal money lending and raises awareness of the dangers of borrowing from such lenders. For the past two years SIMLU has supported a grants programme that seeks to enable organisations to deliver activities that are likely to contribute to a reduction in the long-term use of illegal money lenders. In 2018-19 a grant of £100,000 was awarded to Scotcash to deliver the 'Money MOT' programme.

A not-for-profit, social enterprise and a Community Interest Company (CIC), Scotcash was established in January 2007 with support from Glasgow City Council and Glasgow Housing Association. The organisation aims to provide affordable loans, help to set up bank and credit union savings accounts, and offers access to money advice. Providing services online and by phone across the United Kingdom, it also provides face-to-face services in Glasgow, Edinburgh and Inverclyde.

Context

The reasons individuals use illegal money lender are complex but at the core is the pressing need to borrow money and the lack of any alternative options. Whilst greater regulation by the Financial Conduct Authority¹ of the high-cost short-term credit (HCSTC) market is to be welcomed, it has resulted in fewer such credit providers and increased the need for alternative, fairer options.

“While the administration of Wonga and other lenders that shall follow will help consumers escape from this type of high cost lending, this will not lead to a reduction in credit demand, just the supply of it. Consumers are seeking credit; unsecured lending to individuals reached a high of £213bn in 2018. Everyone ought to be concerned about the unintended consequences for those who cannot access credit. Concerns over illegal lending are, in my opinion, legitimate.”²

1 Consumer credit – high-cost short-term credit lending data | FCA. Available at: <https://www.fca.org.uk/data/consumer-credit-high-cost-short-term-credit-lending-data-jan-2019>

2 <https://www.carnegieuktrust.org.uk/blog/is-the-demise-of-wonga-a-cause-for-celebration/>

Research suggests that access to credit,³ particularly when it is available online, “*might be reducing the demand for money lenders in Scotland.*”⁴

Accordingly, supporting an affordable credit provider to extend the online services they offer is likely to contribute to a prevention strategy which reduces the use of illegal money lenders. Scotcash works in areas of multiple deprivation and their customer demographics align well with those of individuals who are most likely to use illegal money lenders.

Scotcash Money MOT

Scotcash used the funding to contribute to supporting a ‘*free and confidential*’ Money MOT which was provided face-to-face, by telephone or online with web chat. The service was widely advertised in social media using attractive and engaging messages and information was disseminated widely through local authorities, third sector agencies and registered social landlords.

The allocated funding was used to support, publicise and develop a live web chat facility.

As part of the Money MOT, users were able to take a debt test, use an online benefits checker, get money advice and, where appropriate, access affordable credit. The service also acted as a portal to the other services provided by Scotcash such as help to open bank and savings accounts and to access advice on fuel poverty, debt and benefits.

3 Ellison, A et al, *Illegal Lending in the UK*, PRFC/ Policis/ DTI, (2006)

4 <http://www.tsscot.co.uk/system/files/documents/Final%20Report%20-%20Online.pdf>

2. Evaluation Approach

Purpose

It was agreed with the SIMLU that the Improvement Service would carry out an evaluation of the 'Money MOT' Project which was intended to:

- Consider the effectiveness of the programme in relation to the achievement of identified outcomes/ outputs
- Influence the direction and delivery of future programmes

Methodology

A 'mixed methods' approach to evaluation was adopted as it was felt important for the delivery of future programmes to both consider the effectiveness of the processes used to establish the approach, and also to identify the impact created by the 'Money MOT'.

Scotcash shared the data that was collected and facilitated interviews with key members of staff. Whilst it had been intended to hold a focus group of service users this was not possible. Getting access to individuals willing to talk about their experience of accessing credit and financial advice is challenging, particularly in the context of the use of illegal money lending. Whilst direct contact with service users was not possible, Scotcash have provided illustrative case studies that are attached as Appendix One.

3. Process Evaluation

Findings

“Customers, particularly those in work, want to access services in a different way. Engagement needs to change, people want digital access and most of our customers have a smart phone.”

Scotcash

1. Scotcash significantly enhanced the digital services offered through an online benefits/debt checker supported by web chat

Responding to customer needs and identifying an opportunity to improve online access to services, Scotcash introduced the 'Money MOT'. Starting from first principles, the team developed an online benefits and debt checker and dedicated web chat service. The 'Money MOT' had a different brand and telephone number from the other services provided to encourage service users to think about getting a financial health check before considering a loan. As well as service users being able to access the service of their own volition, all those who applied for but were declined a loan were sent a link to the online checker.

2. Scotcash board members and staff, at both strategic and operational levels, were committed to testing a new way of providing services using digital approaches

Key to the success of the approach was the commitment shown by Scotcash staff and board members to testing this new approach to service delivery. The organisation worked together as a team and, whilst recognising that digital knowledge that was essential had to be provided externally, used the skills and expertise of existing members of staff. At all stages of the development process the approach was discussed widely and staff were encouraged to think about the relevance to their own role.

Staff across the organisation have reported improved job satisfaction. The use of the online checker meant that staff didn't need to be benefits experts to provide support and to feel that they were helping people.

3. Complementary services were introduced to enhance the digital offer and deliver person centred approaches

As well as being used to signpost the online checker, a variety of templates were developed that could be tailored to meet the needs and circumstances of service users who were declined a loan. These contained a positive message, for example, *“We can't give you a loan but can offer you”* The offer made was based on the information collected

to assess whether or not a loan could be given, or indeed represented the best solution for an individual. If a person had rent arrears then information could be provided about discretionary housing benefit, or if they had outstanding fuel bills it might relate to warm homes discount.

The main reasons service users were declined loans were affordability and use or indeed over use of pay day loans and gambling. As well as communicating through emails, the use of 'nudge' texts was trialled. These texts containing details of the online checker proved to be more effective than emails. Consequentially their use was expanded to include suggestions for other support, for example, if an individual appeared to be spending a significant amount on gambling then contact details for Gamblers Anonymous could be offered.

Scotcash are continually reviewing which approaches to communicating information and advice are most effective and adjusting their practices accordingly. The software system they have bought enables them to get the information required to make such decisions.

Currently the facility exists to send a service user a link (by text or email) to an application form and to highlight the potential financial gain which accessing the suggested benefit might offer. The ultimate aim would be to send a text to a service user asking them to respond 'yes' if the individual wishes Scotcash to make the claim on their behalf. If a positive response is received the form would be completed using any information provided by the service user in relation to the loan application they have submitted. The aim is to make the process as streamlined and easy as possible but to remain General Data Protection Regulation (GDPR)⁵ compliant.

4. Scotcash have learnt from the development of the approach and adjusted the services offered

Scotcash adapted and adjusted the approach taken as the digital model was rolled out to meet service users' needs. They identified the benefits sanctions regime was causing problems so introduced new referrals to foodbanks. An essential aspect of using new technology is to understand when its use is appropriate... and when it is not. Supporting service users to open bank accounts is not an approach that can be easily delivered digitally. Increasingly service users are able to open basic bank accounts online, albeit for a monthly fee, and therefore requests from service users for assistance to open bank accounts are diminishing. It should be noted with the roll out of Universal Credit and the need for payment to be made to an account in that individual's own name this position might change.

5 <https://eugdpr.org/>

5. Future digital developments

Scotcash hope to make greater use of open banking data⁶ and the facility it offers to service users to share their data so that it can be used for their benefit, for example, to provide the information required to prepare applications by Scotcash on their behalf.

Work is ongoing towards developing greater automation around tailored messages that link to the reasons for decline. Clearly as the volume of loans declined increases so too will the corresponding data and supporting information that is collected, enabling a wider range of responses to be produced. This process continually develops as the canned messages produced are based on the questions asked in webchat.

6. Scotcash have developed a replicable model of digital support that has the potential to improve digital access to online lending and advice services

Inverclyde Council are the first local authority in Scotland to offer access to webchat in the advice services they deliver. Scotcash have engaged with Inverclyde Council, and both organisations have shared their experiences of online benefits/debt checkers and webchat services. Following the success of their digital offer, Inverclyde Council have established a working party of several councils interested in developing a shared approach to providing an online benefits checker and webchat. The learning gained by Scotcash from delivering Money MOT has helped influence the approach adopted by the councils.

Scotcash have produced guidance, user manuals and other resources which they are willing to share.

7. Scotcash incorporates webchat as a mainstream component of the services it provides

Web chat has been well received by Scotcash's service users. It offers a way of providing advice and support to an individual which is non-threatening and accessed on an individual's own terms. Maintaining high standards has been key, and quality assurance was built in from start by reviewing the responses given to questions. This approach has been so successful that it continues to be available on Scotcash's website to all service users.

"The aim of Scotcash is to be more than just a lender saying declined."

Scotcash

Community Champions

Scotcash had suggested that they would seek to establish a network of Community Champions whose role would be to raise awareness in local communities of alternatives to illegal money lending. Given the sensitivity of the subject, Scotcash felt it would not be appropriate to raise the issue directly from the outset but to first seek to win acceptance

⁶ <https://www.openbanking.org.uk/customers/what-is-open-banking/>

of Scotcash as a trusted brand. When organisations and service users felt comfortable in engaging with Scotcash the issue of illegal money lending was raised and alternative options were suggested. This was done through using existing relationships and by attending a range of community events, including the Poverty Leadership Panel. However, this approach was not successful. The reluctance to talk about the use of illegal money lenders is deeply embedded and is likely to involve longer term strategies which were outwith the timeframe of this project. Nevertheless, the learning gained from testing this approach and the recognition that it is not a short-term solution will be useful in developing future strategies.

When it became clear it was not possible to identify and support Community Champions it was decided to work informally and to concentrate on ensuring that key individuals within communities and staff from relevant service providers had information about the alternative options to illegal money lending that could be used in appropriate contexts.

As one individual said,

“Information is the biggest benefit. It might not be needed right now but can be passed it to family members or used later”

Summary

Scotcash have acted as a pathfinder organisation in improving digital access to the services they offer and because of the funding have changed the way they operate. They have documented the approach taken and methodologies used and are willing to share their experiences with other social lenders and the wider advice sector. Doing this will enable other organisations to benefit from the learning gained by delivering Scotcash's Money MOT and will assist others to introduce digital services in their own organisation more effectively and efficiently. This will increase the accessibility of lending and money advice services through digital mediums which in the long run will, improve access to financial products, improve individual financial capability and ultimately contribute to reducing reliance on illegal money lenders. The potential reach of the outputs arising from Money MOT is extensive.

4. Outcomes Evaluation

Findings

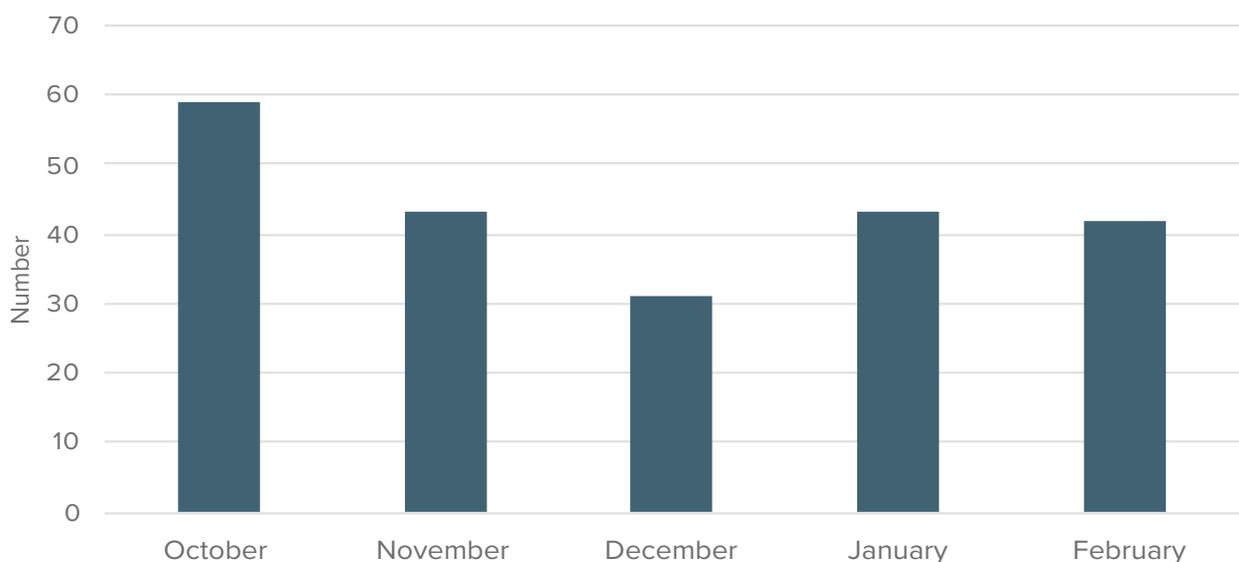
The project set out to achieve the following outcomes for service users:

- More individuals from vulnerable groups will increase their life skills in relation to financial literacy and budgeting and have greater knowledge and awareness of illegal money lending and the harm surrounding it.
- More service users from vulnerable groups will have access to a range of key financial products and services which will help increase their income stabilize their finances and prevent the transition into debt.

The activities which were provided to enable these outcomes to be achieved were an online debt test and benefits checker which were supported by web chat.

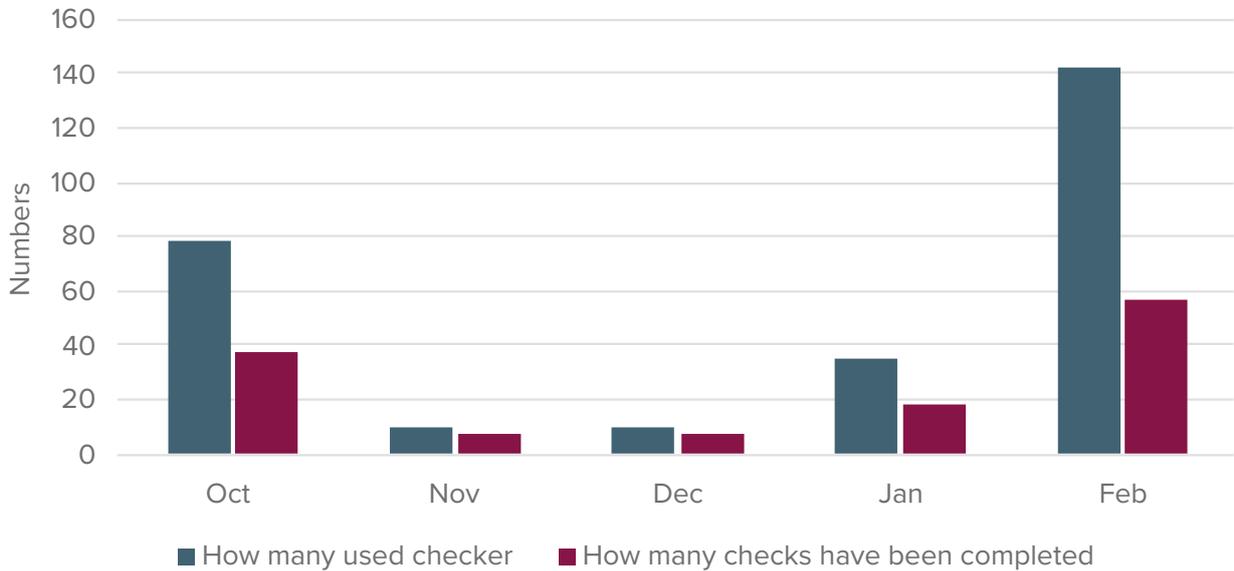
Visitors to the Money MOT web page and applicants whose loan was declined were encouraged to take part in the 60 second debt test which sought to identify if financial advice was needed.

Fig 1: 60 Second Debt Test



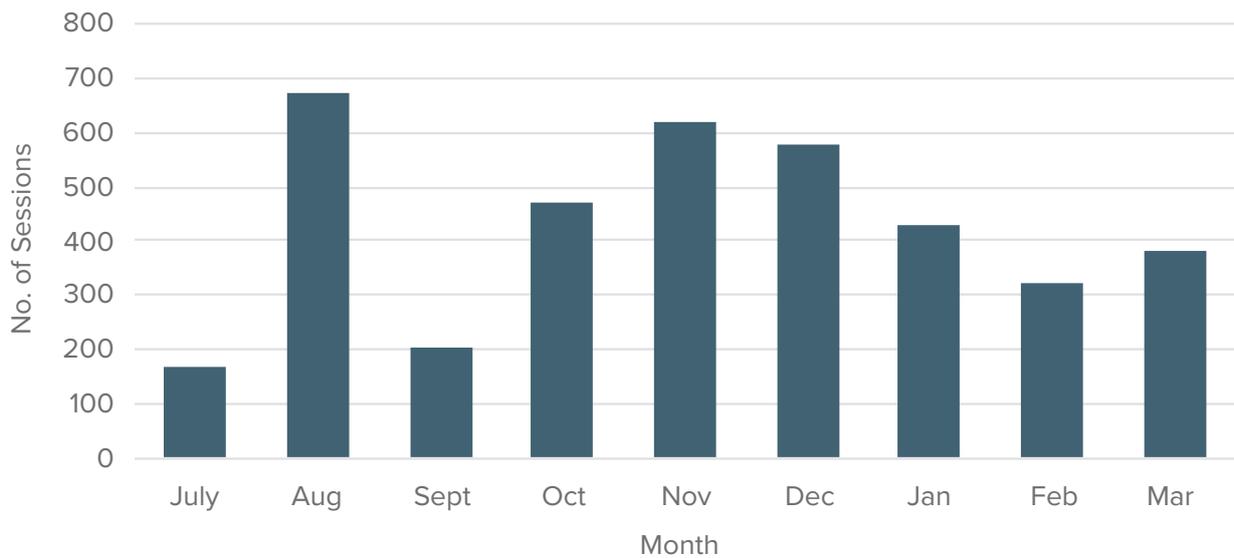
As well as improving understanding of their financial position and whether money advice would be helpful, service users were encouraged to check that they were receiving all the benefits to which they were entitled and to maximise their incomes.

Fig 2: Benefit Checks

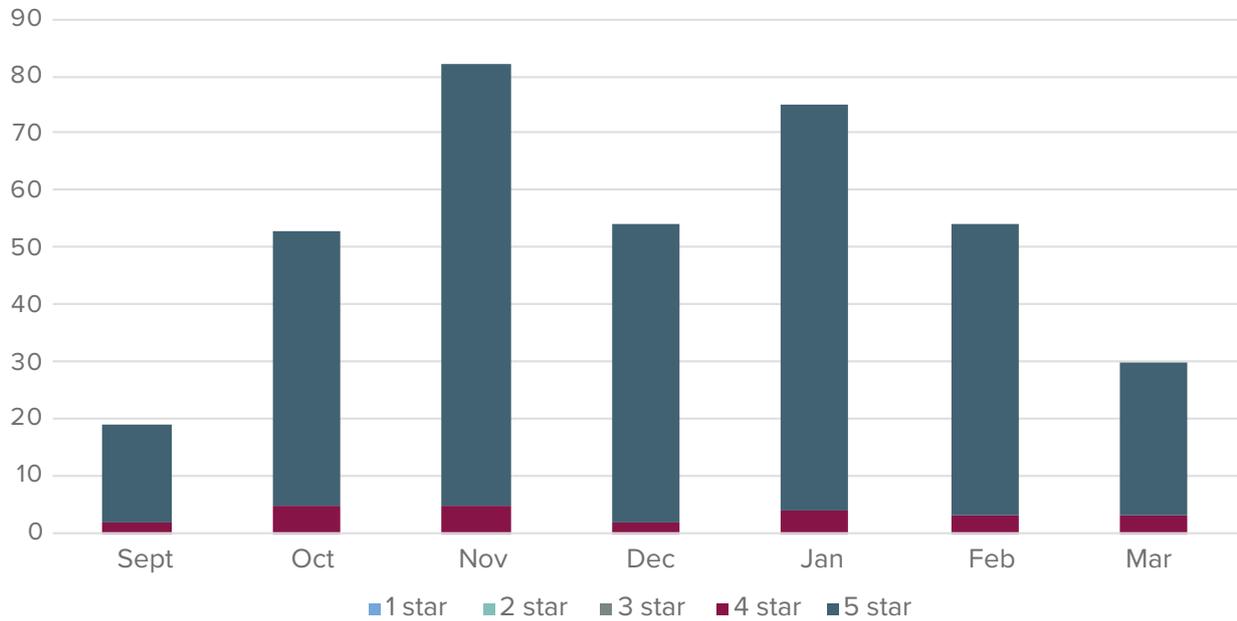


Alongside the use of both online tools individuals were offered access to web chat services. It had been anticipated that the service would reach 350 people but the numbers far exceeded this. Over 4000 sessions took place of which only 5% related to repeat customers.

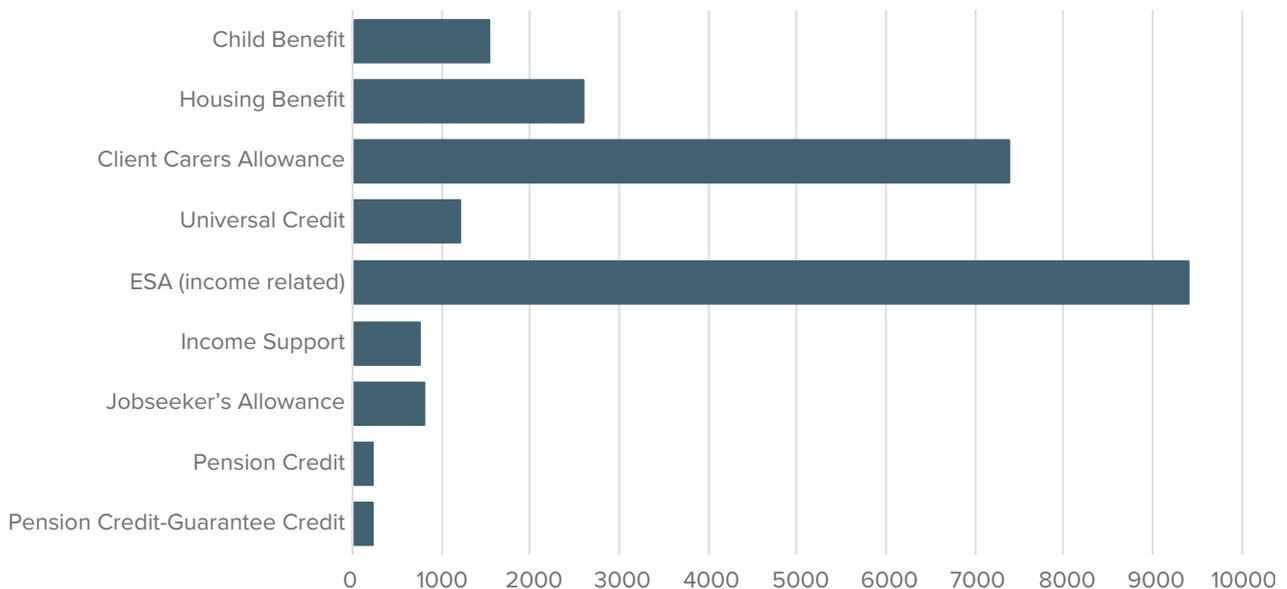
Fig 3: Web Chat Sessions 2018/19



Satisfaction levels with webchat services were extremely high.

Fig 4: Web Chat Customer Satisfaction 2018/19

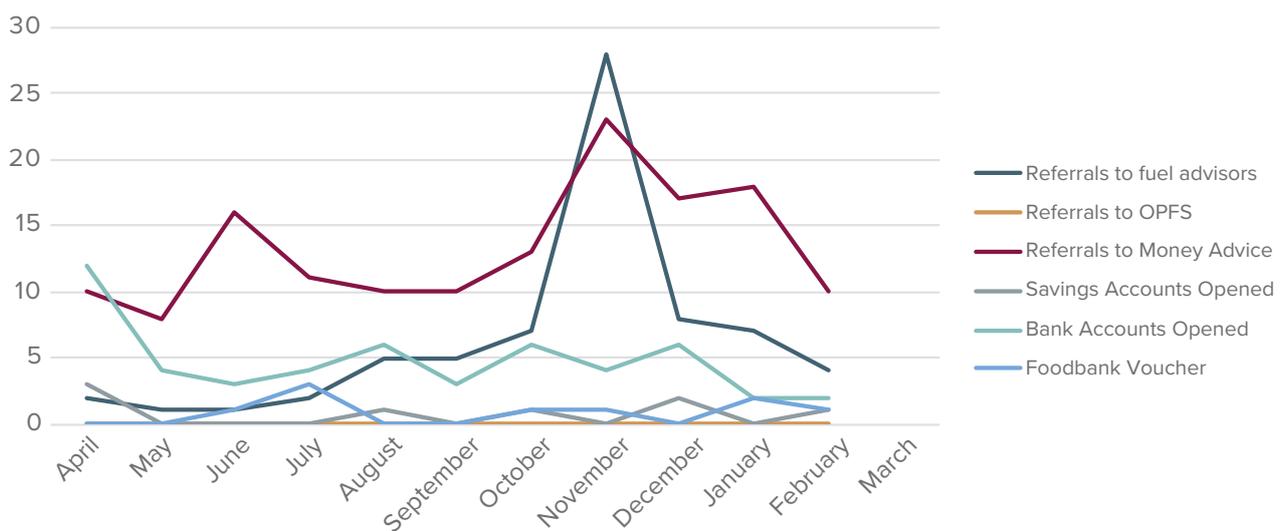
The main financial gains from follow up advice using the benefits checker came from Employment and Support Allowance and Carers Allowance, which suggests that those service users using the service have a direct or indirect connection to illness and disability. The total financial gains at 31st March 2019 were £24,303, however this does not account for individuals who may have submitted their claims independently, through another agency or with support from webchat. This is likely to underestimate the total financial gain achieved by service users.

Fig 5: Benefits Secured

The onward referrals are detailed below. As can be seen, not surprisingly, the referrals for money advice peak in the run up to school summer holidays and Christmas when individuals are most likely to seek to borrow money. As has been noted earlier, fewer bank accounts were opened, partly because of reduced demand but also because this service is not easily supported using online methods. Supporting the opening of savings account also proved challenging to support digitally. This was partly because of the inherent difficulties in opening accounts online, but also because of the number of credit unions available which made establishing referral pathways and maintaining individual choice problematic.

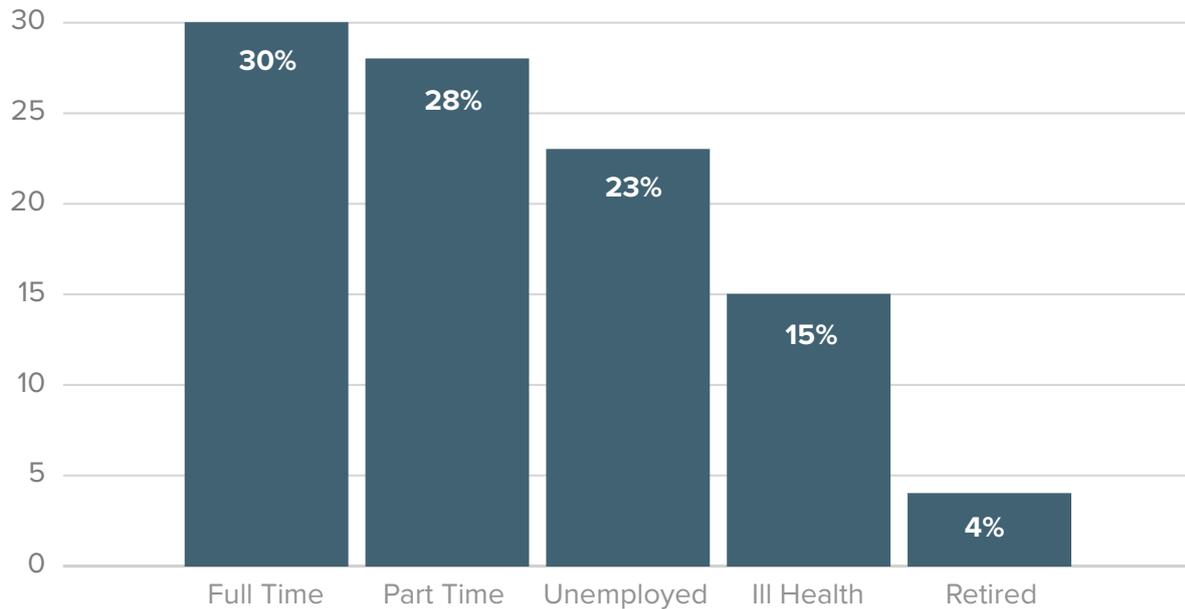
As a result, the emphasis was on building confidence and capacity for service users to open bank and savings accounts on their own. This was achieved through providing information and guidance.

Fig 6: Yearly Comparison Report 2018/19

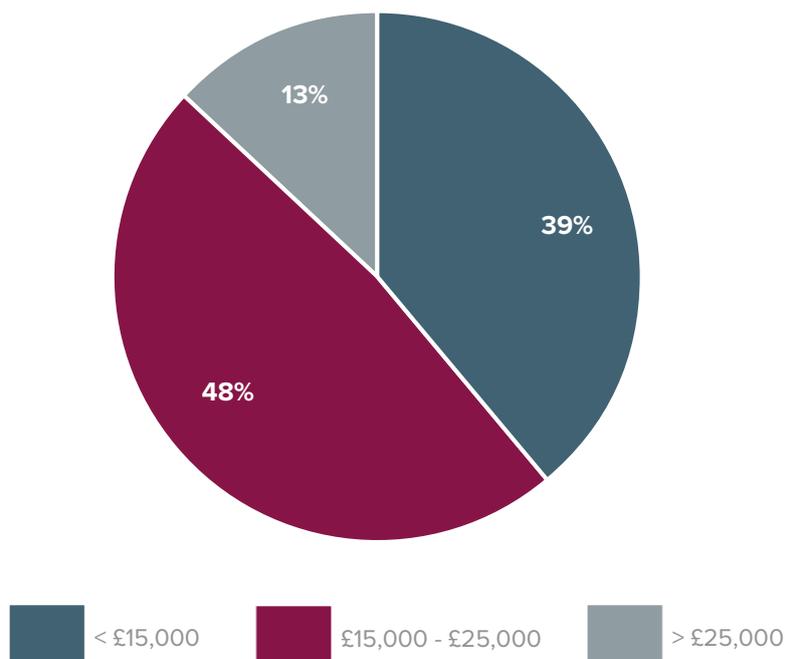


The most common ways for service users to find out about Money MOT were web searches.

The profile of service users was mainly female (70%) and single parents with children (41%), whilst 15% of service users stated that they had a disability. In relation to employment, 58% were in some form of work whilst 23% were unemployed. A small minority of service users were retired (4%).

Fig 7: Employment Status

The majority of service users were aged between 36 and 55 (56%), whilst a small minority were aged under 25 (5%). Regarding income, the majority of service users had an annual income of less than £25,000.

Fig 8: Income

To assess whether or not service users had increased their life skills in relation to financial literacy and budgeting, 370 service users were surveyed, the response rate was 10% and

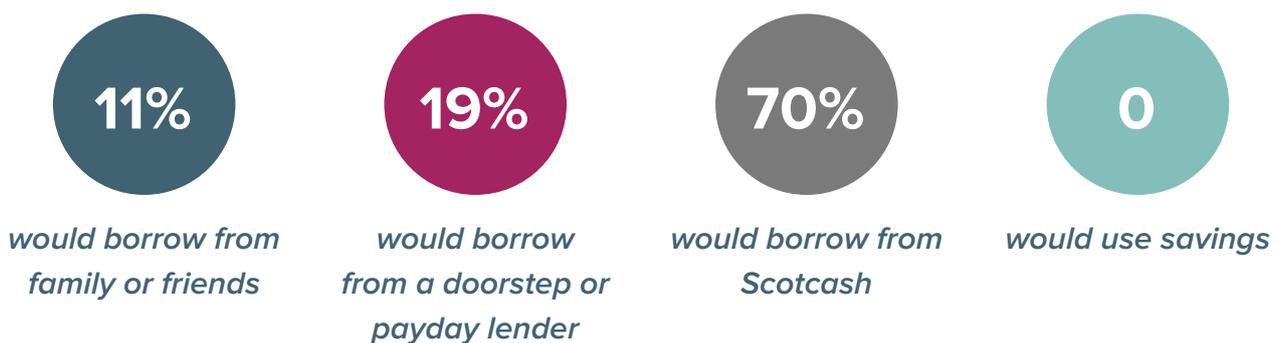
the key findings reported by service users were:



This represents a positive response to managing money. However, in relation to savings the position was less positive.



Perhaps most interesting were the responses received when service users were asked what they would do if they needed to access £500.



This suggests that a significant majority would see a loan from Scotcash as the preferred option and none had savings more than £500, indeed if they had any savings at all.

Unanticipated outcomes

Scotcash as an organisation has gained a better understanding of the needs of their customers through more extensive engagement and an improved ability to identify and address the issues service users raise. As a result, it has been able to improve the services offered.

The organisation has changed their operating model and now offer web chat to all service users. Money advice is provided on an in-house basis instead of making referrals to an external provider as by using this delivery model Scotcash are able to offer a service that is more attuned to service user needs and expectations.

Scotcash staff have gained new skills and report increased job satisfaction.

5. Conclusion and Recommendation

Whilst it may not have raised awareness in the short term of illegal money lending, Money MOT has contributed to the conditions which are likely to mitigate against its use in the long term.

Money MOT has delivered the majority of the intended outcomes of the project and where they have not been achieved it has been possible to give reasoned explanations. In the main this has related to lack of demand from service users or that the digital approach being tested was not an appropriate delivery vehicle. In any project that is testing a new approach, identifying what won't work is very valuable and provides useful learning points.

Unanticipated outcomes have been achieved which will benefit both Scotcash as an organisation, their service users and the wider sector. Scotcash have managed to develop a sustainable model that will ultimately improve online access to lending and advice services not only for Scotcash but also potentially for other social lenders and the wider advice sector.

Given the success of the project and the key learning it can offer in relation to improving digital access to service provision it is suggested that an event be held at which the approach taken and resources produced in Money MOT can be shared with representatives from the affordable credit and advice sector.

Appendix 1: Case Studies



CASE STUDY No. 1

“The unforeseeable happened and was going to become homeless due to landlord selling the property I was at. I have been giving a brand new property but alot has happened and not had enough money to give anybody apart from live. I dont have any flooring at all. I can't get curtains up as I dont have a drill to get them up tried by different screwdriver won't go in. I can't afford even that. Just trying to get on my feet from scratch. Last few months been so bad I feel so bad Ive had so much happen and forgot to contact back. I can't afford 50 pounds a month, I dont have it and I panicked. Can you help me out another way than having to pay so much. I really am struggling tbh. I have very ill health and can't go get a job to help pay you guys back either. I dont know what I can do.”

Mary, 25, single parent, unemployed, Penicuik

A Scotcash officer contacted this customer as a result of a failed payment on her affordable loan. The customer agreed to make payments of £50 per month and a new direct debit was set up. After one payment, the direct debit failed and was cancelled by Scotcash to avoid bank charges. The case was referred to Scotcash Money MOT as a vulnerable customer. The Scotcash Money MOT advisor attempted contact over a number of weeks without success to try to establish the details of the financial difficulties. However, after a few weeks, the customer contacted our web chat service. She was encouraged to call us but didn't feel comfortable doing so and emailed us with the above information.

The Scotcash Money MOT advisor immediately investigated the customer's circumstances and gained authority to speak to her housing provider. The advisor established the housing provider had a 'handyman' service for tenants who are disabled and was able to liaise with them on behalf of the customer. The advisor was also able to provide the customer with information on Community Care Grants and Budgeting Loans for help pay to for furniture or household items (for example, washing machines or other 'white goods') or the costs linked to moving house. Advice was also provided on the Money Advice Service provided by the Housing Association as the customer had incurred further debts following her contact with Scotcash.

The Scotcash Money MOT advisor keeps in contact with this customer to offer ongoing help and support.



CASE STUDY No. 2

David, 37, single, Edinburgh, working full time, overcommitted

David heard about Scotcash Money MOT through his Facebook news feed. He had never heard of Scotcash until then. If he needed cash at short notice, his first lender of choice was a payday lender but he knew because he already had outstanding loans with them, he wouldn't be approved for another loan. He badly needed £250 to pay for the electricity and to pay the other loans he had with payday lenders. David applied online to Scotcash for a loan.

David is employed as a social work assistant with Edinburgh City Council. He has a mandated salary every month as well as large cash transfers that may have been from his partner. David is already paying a large chunk of his salary to Amigo Loans and Bamboo Loans and only borrowed a new £300 loan from Buffa Loan days before applying online to Scotcash.

The Scotcash Money MOT advisor unsuccessfully attempted to contact David a number of times by phone and text. When no contact was possible, the advisor sent the following advice by email:

**Further to your application for a Scotcash loan, your application has been further assessed by me as part of our Scotcash Money MOT service. This service looks at applications to check whether there may be any other assistance available that we could help with.*

While we could not approve a loan on this occasion, looking at your application you may benefit from some information on how to get your finances back on track. Taking the time to manage your money better can really pay off. It can help you stay on top of your bills and save £1,000s each year. You can use these extra savings to pay off any debts you might have, put them towards a holiday or spend them on events like Christmas. Click here for information on how to set up a budget and advice on what to do if you have more month than money.

Our advisors can also help you get the right advice so if this is something you would like us to help with, please reply to this email or contact us on 0141 276 0531 to discuss your needs in confidence.

Regards,

Scotcash Money MOT



CASE STUDY No. 3

Janice, 43, single parent, Glasgow, unemployed, gambling

Janice heard about Scotcash through a friend and applied for a loan online. The purpose of the loan was stated as 'Christmas'. She has two children, 4 years and 12 years old, lives in a socially rented flat and does not have to be available for work as her daughter is under 5 years old. Janice struggles to cope on a very low income on her own and feels very isolated, particularly in the evenings. Janice plays online Tombola regularly as a way of escaping and relaxing but she knows Christmas is a short time away and has no way of buying presents. Janice is estranged from her family.

Janice applied to Scotcash online for £300 but failed the EID checks (Electronic Identity) and was therefore asked to bring her ID documents to an appointment in Glasgow Scotcash branch. The Scotcash Money MOT advisor, Staci, met with Janice and went through her ID as well as her bank statements. Staci highlighted the transactions on the bank statement that were to Tombola, within a 2 period a total of £195 had been gambled. Janice admitted she knew the gambling was getting out of control but that she hadn't thought it was as bad as it obviously was from her bank statements. Janice never looked at her bank statements or her spending habits. Staci drew up a revised income and expenditure statement to illustrate to Janice how she could still have a small amount for 'entertainment' and that there was also a small amount that could be allocated to a savings account for next Christmas.

Janice opened a credit union savings account and was approved for a small loan of £150 for Christmas on the basis that if the account ran well, Janice could apply to Scotcash in the future. Staci further advised Janice on emergency grant funding that is available for any future emergencies as well as the Warm Home Discount, a £250 contribution to fuel costs. Staci provided details of the 'Gambling Aware' link to a confidential questionnaire on gambling spending.

Staci emphasised to Janice the Scotcash Money MOT Service was available for any future advice on money worries or pressures.

*Where the Scotcash Money MOT Service sees evidence of >33% of disposable income being spent on gambling, the following automated email is sent:

**Further to your application for a Scotcash loan, your application has been further assessed by me as part of our Scotcash Money MOT service. This service looks at applications to check whether there may be any other assistance available that we could help with.*

While we could not approve a loan on this occasion, looking at your application we have noted a large proportion of your income is being spent on gambling. If you are worried your gambling has become a problem, [take this quiz](#) to understand more.

Our advisors can also help you get the right advice so if this is something you would like us to help with, please reply to this email or contact us on 0141 276 0531 to discuss your needs in confidence.

Regards, Scotcash Money MOT



CASE STUDY No. 4

"I was desperate for a bit of cash, had no idea I could get it interest free and payments taken off ma benefits".

Margaret, 42, single parent, Greenock, works part-time as a cleaner

Margaret saw a Scotcash Money MOT leaflet in her local housing association reception area and applied online for £600 to buy a new washing machine. Margaret lives on a low income and the loan officer assessing her application could see there were very few transactions on her bank statements other than money going in and going out in cash. There was no evidence of saving and no funds left in her account within a few days of her wages and benefits being paid. The details were passed to the Scotcash Money MOT advisor.

After tempting numerous times to contact Margaret, the advisor sent the following email:

**Further to your application for a Scotcash loan, your application has been further assessed by me as part of our Scotcash Money MOT service. This service looks at applications to check whether there may be any other assistance available that we could help with.*

While we could not approve a loan on this occasion, looking at your application you may benefit from some advice on Budgeting Loans from the DWP. You may be eligible for a Budgeting Loan that can help pay for:

- *furniture or household items (for example, washing machines or other 'white goods')*
- *clothes or footwear*
- *rent in advance*
- *costs linked to moving house*
- *maintenance, improvements or security for your home*

- *travelling costs within the UK*
- *costs linked to getting a new job*
- *maternity costs*
- *funeral costs*
- *repaying hire purchase loans*
- *repaying loans taken for the above items*

You're only eligible for a Budgeting Loan if you've been on certain benefits for 6 months.

Our advisors can help you get the right advice so if this is something you would like us to help with, please reply to this email or contact us on 0141 276 0531 to discuss your needs in confidence.

Regards, Scotcash Money MOT

Margaret got in touch a few days later via webchat and asked for details on how to claim. Despite being offered help to complete the application, Margaret applied independently. Margaret contacted the Scotcash Money MOT advisor later that month to let us know she had been awarded a Budgeting Loan and now had a new washing machine.

* As part of the Scotcash Money MOT project, a suite of standard email templates were developed for use with customers who are unable or unwilling to speak to the advisors directly and are focused at those customers whose financial circumstances are so severely restricted that we are unable to lend responsibly to. During 8 months of the project, over 800 such emails were distributed to individuals who applied online for a Scotcash loan and whose financial circumstances were assessed resulting in bespoke financial guidance. See below for further examples:

Warm Home Discount

Further to your application for a Scotcash loan, your application has been further assessed by me as part of our Scotcash Money MOT service. This service looks at applications to check whether there may be any other assistance available that we could help with.

While we could not approve a loan on this occasion, looking at your application you may benefit from some advice on what help is available for fuel costs. Many are losing out every year on the Warm Home Discount worth £140. Find out how much extra you could be entitled to and put more money in your pocket.

Click here to check if you are missing out on money!

Our advisors can help you claim the Warm Home Discount so if this is something you would like us to help with, please reply 'YES' to this email or contact us on 0141 276 0531 to discuss your needs in confidence.

Regards, Scotcash Money MOT

Scottish Welfare Fund

Further to your application for a Scotcash loan, your application has been further assessed by me as part of our Scotcash Money MOT service. This service looks at applications to check whether there may be any other assistance available that we could help with.

While we could not approve a loan on this occasion, looking at your application you may benefit from some information on the Scottish Welfare Fund. The Scottish Welfare Fund helps families and people in Scotland who are on low incomes through Crisis Grants and Community Care Grants.

Examples of this could include when:

- *you've lost money*
- *an unexpected crisis happens*
- *you're facing a gap in your normal income because of a redundancy or change at work*
- *you've been homeless, or living an unsettled life, and need help to start a settled home*
- *you're experiencing great pressure and need help to keep a settled home*
- *a child's health is at risk.*

Click here for more information.

Our advisors can help you get the right advice so if this is something you would like us to help with, please reply to this email or contact us on 0141 276 0531 to discuss your needs in confidence.

Regards, Scotcash Money MOT

Money Advice, Debt & WHD

Further to your application for a Scotcash loan, your application has been further assessed by me as part of our Scotcash Money MOT service. This service looks at applications to check whether there may be any other assistance available that we could help with.

While we could not approve a loan on this occasion, looking at your application you may benefit from some advice on reviewing your finances and ensuring you are getting all the

benefits you are entitled to.

Taking the time to manage your money better can really pay off. It can help you stay on top of your bills and save £1,000s each year. [Click here](#) for information on how to set up a budget and advice on what to do if you have more month than money.

It can be difficult to deal with a debt situation and if you are struggling to cope, it can be hard to know where to turn. Take our 60 second debt test to find out if you need debt advice.

Many are also losing out every year on the Warm Home Discount worth £140. Find out how much extra you could be entitled to and put more money in your pocket.

[Click here](#) to check if you are missing out on money!

Our advisors can help you claim the Warm Home Discount so if this is something you would like us to help with, please reply 'YES' to this email or contact us on 0141 276 0531 to discuss your needs in confidence.

Regards, Scotcash Money MOT

Improvement Service
iHub
Quarrywood Court
Livingston EH54 6AX

T. 01506 282012
E. info@improvementservice.org.uk
W. www.improvementservice.org.uk

