

# Affordable Schools

23 September 2024



# This session will cover

- Affordable Schools Checklists for Swindon's Schools.
  - Focus on section 4: pupils' voice
- Loan shark training. Illegal Money-Lending Team. Programme for schools.
- Free School Meals: new flyer!
- Cost of living and financial wellbeing updates
- Breakfast club news
- Ideas and agenda items for next meeting
- Any other business, close of meeting and next steps



# New Affordability Checklist for Swindon's Schools

## Criteria sections

[www.swindonhealthyschools.org/resources/affordable-schools/](http://www.swindonhealthyschools.org/resources/affordable-schools/)

- Leadership and management are visibly committed to meeting the needs of pupils living in poverty
- School ethos and environment
- Curriculum, teaching and learning
- Pupil voice
- Staff development
- Identifying need and monitoring impact
- Working with parents and carers
- Targeted support

One for primary schools and one for secondary schools

# Cost of the School Day pupil group

At Braes High School in Falkirk, young people take the lead and are central to promoting and actioning Cost of the School Day in their setting.

Emma Taylor, PT for PEF, supports a core group of young people in the school's Cost of the School Day pupil group and knows how crucial it is that the voices of young people inform this work.

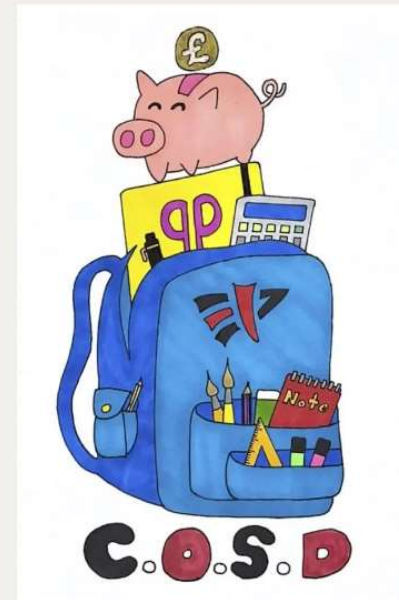


**"We have kids that are socially minded and it's important because we are a rights respecting school, anything that we do that is just done to kids, it doesn't work, we need to meet them on their level. We wanted to have people who could tell us their story and could act from their narrative."**

Post Covid, the school reconsulted on Cost of the School Day and got a core group of interested young people together to review the findings and put together a presentation for senior leaders to highlight what was working well in the school and what areas pupils felt needed to be addressed.

Emma says their priority was awareness raising amongst staff and tackling attitudes about poverty. They then engaged other pupils in a logo competition for their Cost of the School Day group. Delivered in PSE lessons, this helped to raise awareness of the group and allowed pupils to have good conversations about cost barriers.

**"First thing we wanted to do was raise awareness and address stigma. It's the casual stuff that we don't realise we are doing, so it's important to target staff first so they can frame things properly."**



The group runs their Cost of the School Day social media which includes an Instagram page and TikTok videos highlighting all their approaches, including resources trolleys, spare uniform, and access to digital support.

<https://cpag.org.uk/>

Pupils are now planning to deliver Cost of the School Day awareness raising sessions with their cluster Primary schools and work with Primary Pupil Councils to support action planning in their own schools.

## THE COST OF THE SCHOOL DAY



### STEP TWO

## INVOLVE YOUR SCHOOL COMMUNITY

Now that you've laid the groundwork and planned what you're going to do, it's time to make sure that everyone is included in the discussion.

#### In Step Two you will be:

- Auditing costs across the school year to understand what families are being asked to pay for, and when
- Asking pupils about cost barriers and seeking their suggestions for how to overcome them
- Asking parents and carers about cost pressures - Parent Councils are great partners to support this
- Asking staff about costs, their impact and how they can be reduced or removed.

To support your work in Step Two, this section of the toolkit includes resources for discussions with all groups – children and young people, parents and carers and all staff members:

- [The Cost of the School Day clock](#)
- [Cost of the School Day flashcards](#)
- [Cost of the School Day wall frieze](#)
- [Meet Ross, Humeira and Jessica: case studies for children and young people](#)
- [Survey for children and young people](#)
- [Cost of the School Day reflective questions](#)
- [What are the costs of your school day?](#)
- [Survey for school staff](#)
- [Parent Council resource](#)
- [Survey for parents and carers](#)

## THE COST OF THE SCHOOL DAY




## FRIENDSHIPS AT SCHOOL

Example flashcard



<https://cpag.org.uk/>

 Duplicate this form to use as your own. [Duplicate it](#)

what's happening.

1. In your school, what costs you and your family money?

Please tick all relevant boxes below.

- ☐ Uniform
- ☐ Travelling to school
- ☐ Breakfast club
- ☐ Learning (e.g. materials, subject costs)
- ☐ Break time
- ☐ Clubs and activities
- ☐ Spending time with friends
- ☐ Trips
- ☐ Lunch
- ☐ Fun events (e.g. discos, fundraising)
- ☐ Homework

2. If somebody in your school didn't have a lot of money at home, what are the TOP THREE costs that would be most difficult for them to afford?

Tick three of the boxes below.

- ☐ Uniform
- ☐ Travelling to school
- ☐ Breakfast club







Pupil survey that can be duplicated and edited

<https://cpag.org.uk/>



# Affordable School Programme criterion

## 4. Pupil voice

Best practice / green level	What we do now
<p><b>4.1</b> The school regularly consults with all pupils on their experiences of school life including asking if they feel <u>stigmatised</u> by any aspects of the school day due to their family's circumstances and asking for suggestions as to how this can be improved.</p> <p><b>RAG rate for our school</b>   </p> <div>Type here</div>	<div>Type here</div>
<p><b>4.2</b> The school engages with local health needs and inequalities data and reviews results for those in receipt of free school meals, in single parent families, young <u>carers</u>, pupils with SEND and looked after children; and acts on these findings.</p> <p><b>RAG rate for our school</b>   </p> <div>Type here</div>	<div>Type here</div>

## Affordable School Programme criterion

### 4. Pupil voice

#### Actions required to move forward

Consider what you want to improve, by when, who will lead it and how you will measure success

Type here

#### Sources of information and support

Swindon Health Needs Analysis data: [www.swindonsna.co.uk/health-needs-assessments2/](http://www.swindonsna.co.uk/health-needs-assessments2/)

Swindon Healthy Schools resources: [www.swindonhealthyschools.org/resources/affordable-schools/](http://www.swindonhealthyschools.org/resources/affordable-schools/)

Swindon schools surveys: [www.swindonhealthyschools.org/schools/school-surveys/](http://www.swindonhealthyschools.org/schools/school-surveys/)





## Let's talk about Loan Sharks

Wendy Loades  
LIAISE Officer  
England Illegal Money Lending Team



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## Let's Begin By Setting A Scene

- For whatever reason, let's say you need £250 for a new phone but you don't have that amount of money available to you so:
- Who, what or where can you go to get a £250 loan and what are the advantages & disadvantages of asking that person or organisation for the money?



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## **Unfortunately Everyone Has Said No!!**

- You still need the £250 but now you're getting desperate and you're starting to consider just about anything that will result in you getting your hands on the money
- You are now in a situation where you could be targeted and tempted by an Illegal Money Lender, more commonly known as a loan shark. You could be introduced to them by a "friend" or they can find you or you can find them online



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## What is a Loan Shark?

The definition of a loan shark is someone who lends money in the course of a trade or business without the correct permission from the Financial Conduct Authority (FCA)

- It has nothing to do with a high APR or interest rate
- It has nothing to do with bullying or harassment
- It is simply NOT having the correct permission to lend money!



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## Who Are The IMLT?

- We are England's Illegal Money Lending Team (IMLT) more commonly known as the Stop Loan Sharks team
- Our Job is to investigate, arrest, prosecute & convict loan sharks and to support their victims
- The IMLT are a national team of investigators, seconded police officers, financial investigators, intel & LIAISE officers & we have our own legal team
- We (LIAISE) support the victims
- We are a 100% government funded law enforcement agency



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So, what do loan sharks look like?







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## Never borrow from a loan shark



Charge lots of interest – **pay lots of money back**

They are illegal – not registered with the FCA (Financial Conduct Authority)

They may be mean

They may take our things

They often don't give us any paperwork

They make people very unhappy



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## So What Are The Effects Of The High Interest Rates That Loan Sharks Charge – These Are All True Stories



- One young mum borrowed £75 to buy school uniforms for her kids and paid back over £30,000 in 5 years



- One young man borrowed £250 off a guy in the pub to buy his mates car and 15 years later had paid back over £90,000



- One couple borrowed £300 to pay a vets bill and paid back over £30,000 in 3 years



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To check if they have the correct permission –

<https://register.fca.org.uk/s/>

FCA Authorised Lenders Complaints

Email – [whistle@fca.org.uk](mailto:whistle@fca.org.uk) Tel: 0207 066 9200



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## Loan sharks lurking on social media

In one case a loan shark paid a Snapchat 'influencer' to promote their illicit loans, while in other cases criminals have befriended vulnerable women on dating sites.

One in ten victims met the lender on social media last year. Under 25s were more likely to get to know the loan shark via social media than any other age group.

Popular social media platforms such as Facebook, Instagram and Snapchat have become a breeding ground for loan sharks.

The coronavirus pandemic has forced us to spend more of our lives online. Loan sharks are finding new ways to exploit social media to lure people into taking out loans and charging them extortionate interest.





# STOP LOAN SHARKS

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## The Snapchat Illegal Lender

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- Business student at University
- Paid an Influencer to advertise his loans
- Never met any victims
- Asked for photos of ID, benefit entitlement and front door
- Used Snapchat to threaten victims – showing his location as near their house
- Charged 100%, pay within a month
- London victim slapped twice in the face
- Berkshire victim had threats to burn his house down after being charged £7,000 for a £1,000 loan
- 16 months imprisonment



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0300 555 2222

- The hotline is open 24 hours a day
- Every single day
- Manned by Investigators and Liaise on a rota
- Can be anonymous
- Calls not recorded
- Calls from a variety of individuals and agencies
- Email and text service too





# STOP LOAN SHARKS

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	Amount of Loan	Typical APR	Term of Loan Number of Weeks	Weekly Repayment Amount	Total Repayable	Total Interest Payable
<b>Illegal Lender (Loan Shark)</b>	<b>£300</b>	<b>1,000%</b>	<b>52</b>	<b>£57.50</b>	<b>£2,990.00</b>	<b>£2,690.00</b>
Shop-a-Cheque	£300	254.50%	50	£10.51	£525.50	£252.50
Provident	£300	272.5%	52	£10.50	£546.00	£246.00
Credit Unions (Instant Loans)	£300	26.80%	52	£6.53	£339.56	£39.56
Credit Union (Loyalty Loans) *	£300	12.8%	52	£6.15	£319.80	£19.80

\* Loyalty Loans are available after a Saver has developed a consistent pattern of saving over 13 weeks



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## Credit Unions – a safe way to borrow money

- Operate within common bond
- Run for the benefit of their members
- Specific ID requirements
- Savings – Profit returned as a 'dividend'
- Loans – Interest rate capped
- Other products



[www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk)



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## Contact details

0300 555 2222 is the Stop Loan Sharks hotline,  
open 24 hours a day, seven days a week.

[www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

(Live Chat Monday to Friday 9am to 5pm)

[Wendy.loades@Birmingham.gov.uk](mailto:Wendy.loades@Birmingham.gov.uk)

07557203145

[www.twitter.com/loansharknews](https://www.twitter.com/loansharknews)

[www.facebook.com/stoploansharksproject](https://www.facebook.com/stoploansharksproject)



# **STOP LOAN SHARKS**

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Stay away from loan sharks!



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Thank you for joining in  
the session today

# FREE SCHOOL MEALS

Have you ever wondered if your child is entitled to a free school meal? This summer, we are inviting all parents to complete an online free school meals application form for **each** child.

**Did you know it is free, quick and easy to apply?**

Many parents don't realise that if their child qualifies for a **benefits-related** free school meal, this also opens up other opportunities to receive help and support during the holiday period as well as further funding for their school!

Please read on to find out more!



Funded by  
UK Government



**SWINDON**  
BOROUGH COUNCIL

Is your child in Reception, Year 1 or Year 2?

YES!

NO!

Your child will be automatically entitled to receive a free school meal. This is called the "universal free school meal."

Your child is **not** automatically entitled to receive a free school meal.

...but could they be entitled to more?

Parents whose children are in Reception, Year 1 and Year 2 and already receive the "universal free school meal" **should also apply for "benefits-related free school meals."** Find further information via the link below.

To benefit from a free school meal, pupil premium and more, you must apply using the below link.

**DON'T DELAY – APPLY TODAY!**

To check your eligibility and apply please visit:

<https://www.swindon.gov.uk>

Search free school meals in the search bar.

Brand new flyer! Please circulate this to parents and carers.

PDF available here:  
<https://www.swindonhealthyschools.org/core-themes/healthy-weight/healthy-eating/>





- What are schools currently doing to increase uptake?
- What can we all do to increase uptake?
- What can Swindon Borough Council do to make things easier?

# Financial Wellbeing Updates

# Bulletins and Padlets

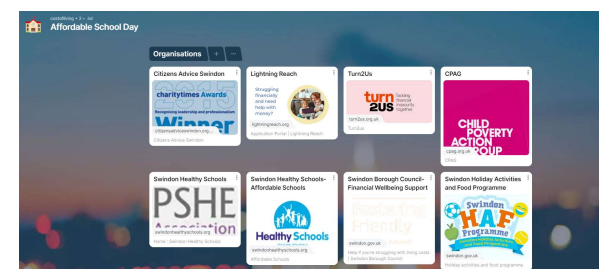
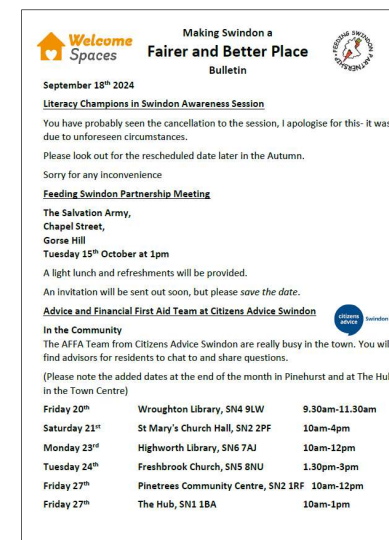
Weekly Bulletin which offers updates on events, opportunities, projects, organisations, funding and more

Contact me at [mtidey@swindon.gov.uk](mailto:mtidey@swindon.gov.uk) if you are not on the list, but would like to be...

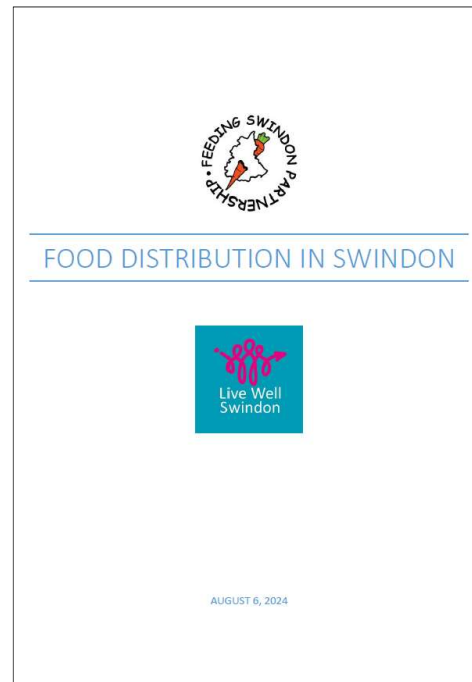
Padlet offers information and tools to support organisations and groups that support residents

<https://padlet.com/SBCFood/food>

<https://padlet.com/costofliving/affordableschoolday>

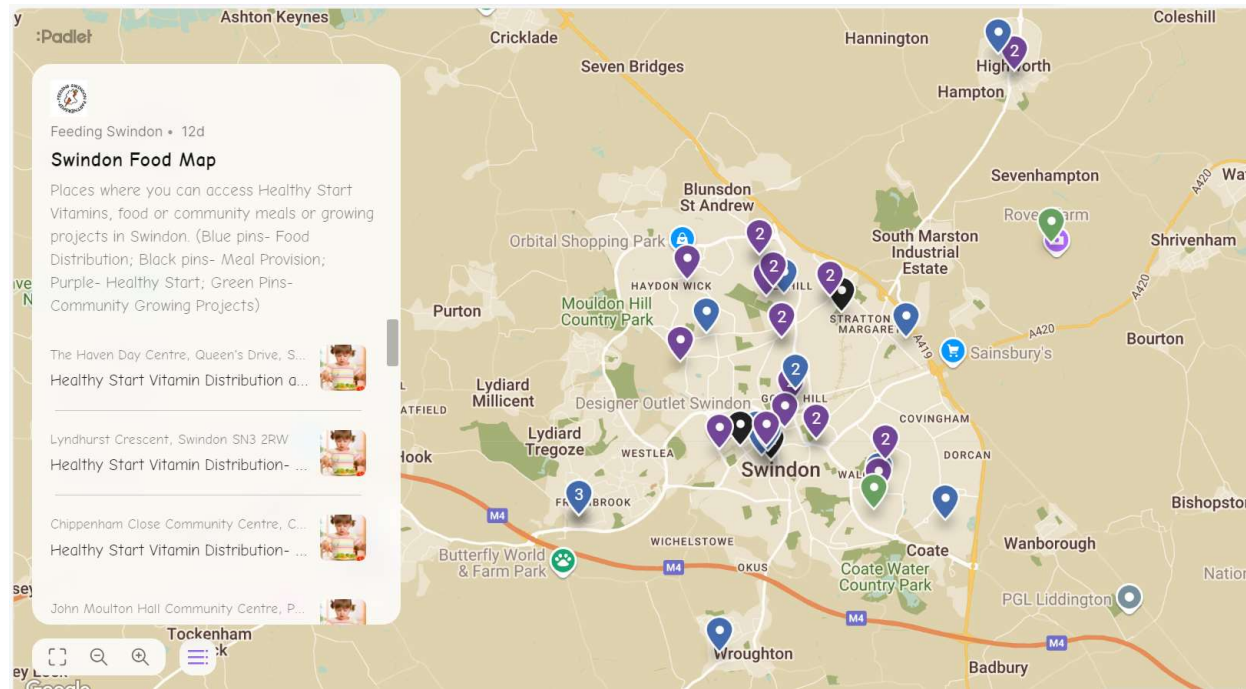


# Accessing Food in Swindon



<https://feedingswindon.wordpress.com/feeding-swindon-partnership-food-distribution-leaflet/>

# Swindon Food Map



<https://padlet.com/SBCFood/swindonfoodmap>



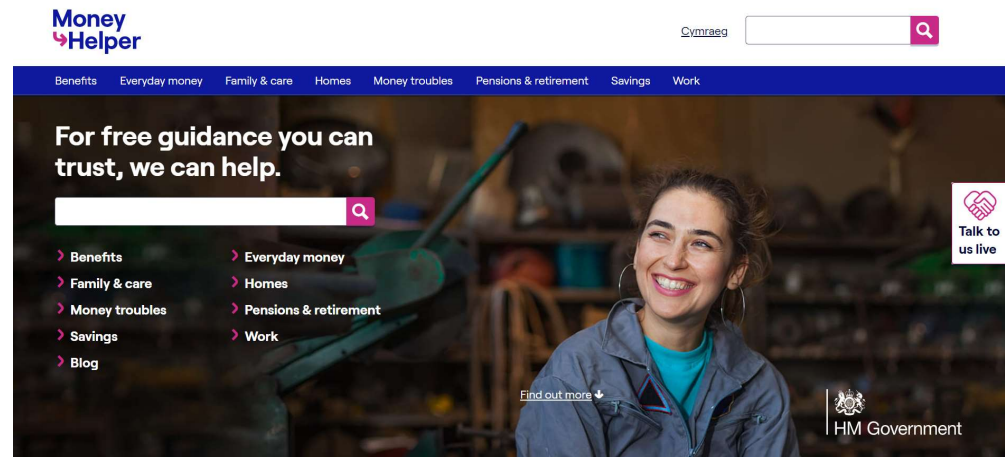
# Money Helper

MoneyHelper joins up money and pensions guidance to make it quicker and easier to find the right help.

MoneyHelper brings together the support and services of three government-backed financial guidance providers:

The Money Advice Service, Pensions Advisory Service and Pension Wise.

<https://www.moneyhelper.org.uk/>





# Talk Learn Do

Teaching children about money when they're young helps them develop the skills they'll need as adults. 'Talk Learn Do' is a free resource to support parents and carers:

- **talk** to three to 11-year-olds about money – what it is, where it comes from and the difference between wants and needs
- to help kids **learn** about money through conversations and getting involved with decisions about spending and saving
- ideas to **do** fun games and activities with kids – encouraging practising with money helps them learn how to make good decisions when they're older.

<https://www.moneyhelper.org.uk/talk-learn-do>

# Elements of Talk Learn Do



## Explaining digital money to children

Teach your children about digital money using simple activities such as doing an online food shop.



## How to handle pestering

Try our strategies to help you to stick to a decision and avoid giving in to pestering when you're out and about.



## Shopping trips with children

Try our activities to teach children about money and keep them entertained while you're shopping.



## How to talk to your children about money

Find out how you can make learning about money an easy part of everyday life.



## Pocket money and saving

Giving a child pocket money (even a small amount) helps them learn how to manage money while they're young.



### Sticker game

Teaching your child the difference between 'wants' and 'needs' helps them understand why you can't buy everything they ask for. This simple game shows our children which of the things you buy are needs and which are wants.

- Give your children two colours of stickers – one for 'wants' and one for 'needs'.
- Ask them to go around the home and put stickers on things that are 'wants' and things that are 'needs'.
- When they've finished, ask them to tell you about the decisions they've made. This is a good opportunity to talk about which things you think are essential items and which are treats.



[moneyhelper.org.uk/talk-learn-do](https://moneyhelper.org.uk/talk-learn-do)

[helpwrrarian.org.uk/siarad-dysgu-gwneud](https://helpwrrarian.org.uk/siarad-dysgu-gwneud)

# Made of Money- Money Guiders

## Made of Money

Financial wellbeing support for families and individuals



Made of Money provides training, coaching and resources that help build the skills for financial confidence, while uniquely focusing on the personal values, emotions and pressures which impact our decision making.

<https://quakersocialaction.org.uk/we-can-help/money-finances/made-money>

# Just Finance Foundation



[ABOUT US](#) [OUR WORK](#) [LIFESAVERS](#) [SUPPORT US](#) [NEWS](#) [TEACHER LOGIN](#)



The LifeSavers programme - delivering free financial education training and resources for Primary Schools

We work directly with teachers, educators and schools to provide a wide range of curriculum linked classroom resources and practical activities to engage children with financial education from a young age.

<https://www.justfinancefoundation.org.uk/schools-hub>

## JOIN OUR INNOVATIVE PILOTS

To ensure primary schools across the UK have the access to the best resources for all their teaching and students' needs, our financial education specialists have been developing innovative new resources. Sign up to our pilot scheme now to access innovative resources and help improve financial education across the UK.



### ALTERNATIVE PROVISION

We are working directly with Pupil Referral Units and Behaviour Support Centres who are already focused on supporting children with these specific needs.

[Find out more...](#)



### MONEY ADVENTURE

This *Choose Your Own Adventure* style game is targeted at children aged 7-9 and presents the opportunity to explore the concept of consequences around money choices.

[Join our waitlist...](#)



### SAVINGS CLUB

Give your students practical experience of handling money by starting a LifeSavers supported Savings Clubs at your school. \*currently available in select areas

[Find out more....](#)

<https://www.justfinancefoundation.org.uk/schools-hub>

# Training Opportunities- Advice and Financial First Aid



The course will cover:

- **Pension Credit: Thursday 10<sup>th</sup> October 9.30am-11.30am**
- **Budgeting: Thursday 17<sup>th</sup> October 9.30am-11.30am**
- **Energy and Fuel Poverty: Friday 22<sup>nd</sup> November 9.30am-11am**
- **Bereavement Benefits: Friday 29<sup>th</sup> November 9.30am-11.30am**
- **Attendance Allowance: Thursday 12<sup>th</sup> December 9.30am-11.30am**

All sessions will be run online and are free to attend. To book a space email [affa@caswindon.org.uk](mailto:affa@caswindon.org.uk)

<https://www.citizensadvicewindon.org.uk/>

# Advice and Financial First Aid Team Outreach

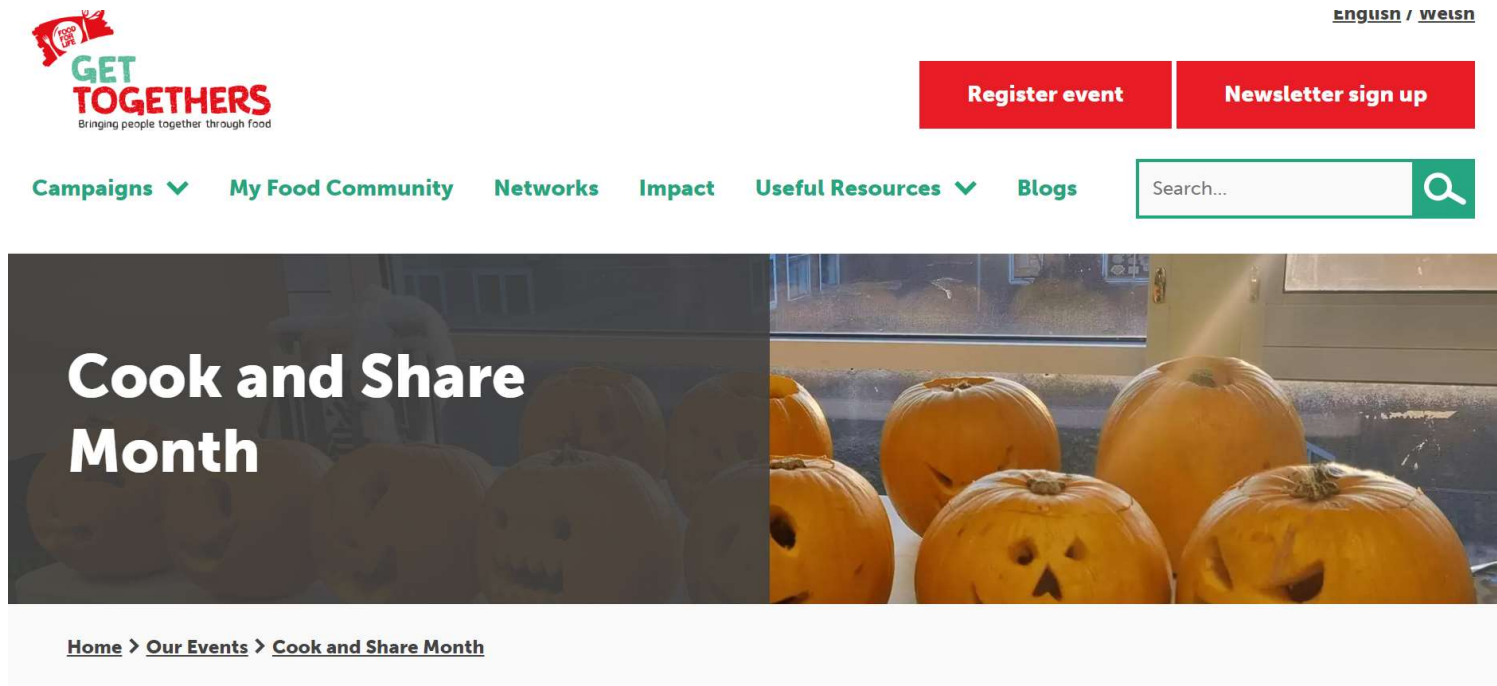


<b>Tuesday 24<sup>th</sup></b>	<b>Freshbrook Church, SN5 8NU</b>	<b>1.30pm-3pm</b>
<b>Friday 27<sup>th</sup></b>	<b>Pinetrees Community Centre, SN2 1RF</b>	<b>10am-12pm</b>
<b>Friday 27<sup>th</sup></b>	<b>The Hub, SN1 1BA</b>	<b>10am-1pm</b>

<https://www.citizensadvicewindon.org.uk/>



# Cook and Share Month



<https://www.fflgettogethers.org/our-events/cook-and-share-month/>



## Swindon Cooks and Eats



<https://feedingswindon.wordpress.com/swindon-cooks-and-eats/>

# Breakfast Clubs

A Yorkshire Based Review



FixOurFood

August 2024

N=17 schools

Observations across whole school day including breakfast clubs, break and lunch

Staff, pupils, observations, focus groups and interviews.



**Provision included:**

- Range of activities – created a nice atmosphere and provided opportunities for interaction.
- Breakfast club providers were often external, including Magic Breakfast.
- SATS Breakfast Week.
- One school provided bagels in class to KS1 children in the morning (whether they attended breakfast club or not)
- One school extended provision to parents and carers.
- Free or subsidised for CYP receiving free school meals.
- In a few cases, schools subsidised costs to allow breakfast to be offered to all children irrespective of free school meal eligibility.

**Interesting ideas:**

- Children helped to pack away chairs and tables after their breakfast at one school.
- Another school encourage children to wash up their own plates.

**Breakfast clubs:**

- Create an opportunity for children to have a nutritious breakfast before school, especially those from families struggling financially/living with food insecurity.
- Support parents who do not have the time to provide breakfast.
- Provide children with a nutritious start to the day, which can boost attainment and behaviours.
- Create an environment with social and educational benefits.
- Help encourage healthy lifestyles through the nutritional foods provided.
- Support parents with childcare.

**Recommendations**

- Have visible access to water.
- Fruit should be offered and children should be encouraged to eat fruit.
- Low-sugar based cereal options.
- Clear guidance regarding breakfast club foods should be made available to schools.
- The breakfast club menu should be made available online.

# Children's Wellbeing Bill and Affordable Schools

A Children's Wellbeing Bill was announced in the King's Speech in July 2024.

There are a range of changes which the government will aim to pass through the bill, to remove barriers to opportunity and make sure that the school system is fair for every child, no matter their background.

These include, but are not limited to:

- Making sure there are free breakfast clubs in every primary school.
- Limiting the number of branded uniform items that a school can require, to bring down costs for parents.
- Requiring local authorities to have and maintain Children Not in School registers and provide support to home-educating parents...
- Giving Ofsted more powers to investigate unregistered schools and tackle patterns of poor care in children's homes ...



What's  
Next?

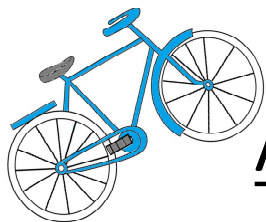
Next meeting:

**Thursday 6 February, 3.45-5pm.**

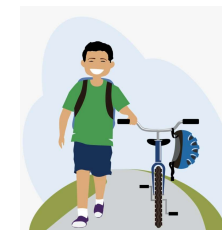
Any case studies to bring?

What would you like to discuss?





# Air Quality and Active Travel Workshops



My name is Briony Waycott and I am the Public Health Practitioner for Air Quality and Active Travel for Swindon Borough Council. As part of my work, I deliver active travel and air quality information sessions which I am running at local Primary schools. The intention is to deliver fun and engaging information sessions on the causes of poor air quality, the effects of air pollution and how log burning in particular is a large contributor to particulate pollution.

I will also discuss how the children can reduce their own personal emissions by travelling actively to school or taking steps to reduce their reliance on car travel. This session is aimed at KS2 & KS3 year groups. Within this work I am on a mission to get as many schools in Swindon STAR accreditation, as part of the Modeshift STARS Education Scheme. Alongside the information sessions I can provide support to get your school set up on Modeshift.

If you are interested in having an information session delivered to your pupils, please feel free to contact me at [BWaycott@swindon.gov.uk](mailto:BWaycott@swindon.gov.uk).

THANK

YOU!



**Healthy Schools**  
SWINDON