

National Assembly for Wales

Bethan Jenkins AM - Financial Education and Inclusion (Wales) Bill

FEI 20 – Shelter Cymru: Education Service Advisory Group

Shelter Cymru

Shelter Cymru is the leading housing and homelessness charity in Wales and works for the prevention of homelessness and the improvement of housing conditions.

Vision

Our vision is that everyone in Wales should have a decent home. We believe that a home is a fundamental right and essential to the health and well-being of people and communities.

Mission

Shelter Cymru's mission is to improve people's lives through our advice and support services and through training, education and information work. Through our policy, research, campaigning and lobbying, we will help overcome the barriers that stand in the way of people in Wales having a decent affordable home.

Values

- Be independent and not compromised in any aspect of our work with people in housing need.
- Work as equals with people in housing need, respect their needs, and help them to take control of their own lives.
- Constructively challenge to ensure people are properly assisted and to improve good practice.

Shelter Cymru's Education and Youth Service

Shelter Cymru's Education Service was launched in 2001 and is committed to educating and informing young people about leaving home. Its prevention work includes raising awareness of financial issues as well as preparing young people for dealing with housing difficulties, including homelessness.

Shelter Cymru's Education Advisory Group was established in 2001 to advise and support the work of Shelter Cymru's recently established Education and Youth Service. We welcome the opportunity to respond to this consultation.

Members of the advisory group represent the statutory, voluntary and private sector and have an interest in leaving home education and youth homelessness prevention. They provide feedback and ideas on the direction of Shelter Cymru's Education and Youth Service.

The group is a forum for sharing information and good practice and mapping activity on leaving home education across Wales. It also provides an opportunity to inform the Welsh Government and supports the delivery of a Leaving Home Education Conference every three years.

Members in Flintshire, Conwy, Anglesey, Neath Port Talbot and Swansea have held focus groups, interviews and informal discussions with the young people they work with who are or have been homeless and who have faced many barriers in their transition to living independently. Professionals at member organisations have also drawn on their own observations to provide evidence in support of the bill and recommendations made by the group. See Annex A for a list of supporting partners for this response.

Consultation Response

Question 1: What are your views on making financial education a statutory part of the curriculum (from Key Stage 2 onwards), in a similar way to personal and social education (PSE) and work-related education?

We support the proposal for Financial Education to become a statutory part of the curriculum. There is inconsistency in the education being delivered throughout Wales. Shelter Cymru and its partners who deliver leaving home education including financial education often have barriers in delivering such sessions to schools and other education establishments. By making it a statutory requirement and providing guidance to education providers, ie to work in partnership with those who are delivering locally and to utilise resources such as Housemate, this will improve consistency at each key stage and will ensure skills are developed and sustained.

Question 2: To what extent should there be increased provision of financial education in schools to better prepare young people for the challenges and financial decisions they face beyond school?

By the age of 16 young people should have gained the skills and knowledge required to live independently. This should include aspects such as maintenance of the home, washing clothes, refuse and recycling, safety at home, using secure internet facilities, completing forms, applying for benefits, the confidence to make phone calls and speak to authorities such as the council/phone company/energy provider, reading and understanding bills, statements and contracts, understanding council tax and what the council does, communicating effectively with different people and identifying and protecting self from family, friends, sales people and authorities taking advantage.

All of these factors are essential for a young person to make a successful transition to independence and are linked to financial education in some way. This is evident from our direct work with young people who have experienced these issues as demonstrated in Annex B. Each of the focus groups in Annex B was held with young people who have poor literacy skills and were failed by the education system. The evidence collected from these groups who come from various backgrounds and who have been homeless highlights the barriers faced due to lack of education and understanding in financial and independent living education. This demonstrates the importance of educating young people in topics relating to independent living and financial education from an early stage.

Question 3: In what ways and to what extent are money and financial matters relevant to what young people should be learning at school?

We believe that financial matters along with other essential basic skills for living independently are extremely relevant to what young people should be learning at school. The education system provides opportunities for young people to learn about various topics and gain knowledge, skills and qualifications to prepare them for careers and their future. Some young people will also be having support from their parents/carers/siblings to learn about money and skills for living. However, many others will not have this support as their parents have not acquired the skills and cannot provide support to their children. They are at a disadvantage and although they may be learning skills to gain a career, they may not be developing skills to live independently which they will need to succeed in life after school.

If financial education and education around independent living, which we believe come hand in hand, were embedded across the curriculum at different key stages each young person would gain equal opportunities and access to information vital to their health well-being and life and therefore an improved chance of success for all.

Question 4: If financial education becomes a statutory part of the curriculum, should schools have flexibility in how they follow guidance on its delivery? (This would be similar to PSE and work-related education but different to the way national curriculum subjects are taught.)

We believe that there should be certain minimum criteria expected of schools to avoid financial education becoming just a “tick box exercise” and to ensure consistent standard and delivery across Wales.

There are various existing resources and expertise in this sector, which schools should be encouraged to utilise, as well as consulting with external partners while planning delivery. Shelter Cymru’s Housemate resource pack offers teachers information and ready-made sessions/worksheets at key stages 2-5 and also includes curricular references to enable teachers to incorporate the lesson plans easily to their curriculum. We would encourage the use of this pack and similar resources while planning the delivery and believe this would ensure an easier transition and planning period for teachers and local authorities.

We welcome the opportunity to collate such resources to be incorporated into the guidelines for the proposed legislation.

Question 5: What are your views on the Welsh Government and local education authorities having a statutory duty to ensure financial education is delivered during compulsory education from Key Stage 2 onwards?

We support and encourage this view. We believe it will have a positive effect on the education being delivered and ensure consistency across local authorities and across Wales, although this should be developed in consultation with classroom practitioners, school staff and experts in the sector with a view to supporting practical and creative opportunities for implementation and appropriate adaptation in different contexts.

Welsh Government and authorities should consult with organisations who have developed successful existing models of delivery to draw on appropriate resources developed for specific age groups and ability.

Question 6: What are your views on imposing a duty on Welsh Ministers to ensure that financial education is taught on a cross-curricular basis in primary and secondary schools and considered as part of any reviews of the curriculum?

We feel this is a necessary measure as, in our experience, there are many opportunities across many of the curriculum subjects to learn about financial literacy and the skills required to live independently. For example, in subjects such as 'Human and Physical Geography' urbanisation, poverty, housing, transport, sustainability and the environment are key topics, while energy and the environment are part of the Science curriculum, so existing tools and resources such as energy saving measures could be incorporated in these lessons. Saving energy also has positive financial implications, giving young people useful information that will also be directly relevant when they come to live independently.

Similarly, lessons on recycling could include refuse collection and the environmental and financial consequences of fly tipping and leaving refuse on the street. It could also include correct ways of recycling which would be different in each local authority and would require schools to work with the local authority/relevant agencies to develop and collate appropriate information.

Topics could also be expanded further, for example learning and understanding the importance of registering with a doctor and dentist and the appropriate use of public services. This is essential to the health and well-being of a young person and can also incorporate wider financial implications. Comparisons between costs of NHS and private services and the cost implications of incorrect use of public services for example: A&E, NHS Direct and out of hours services. The depth of information should be tailored according to the age and maturity of the class, but by incorporating elements during each key stage the likelihood of embedding this information the young persons' understanding and attitudes would increase.

Another example could be, during cooking lessons for the students to research and create their own shopping list including undertaking price comparisons online for the ingredients in their recipe. This would not only improve financial literacy relevant to independent living but would also incorporate effective use of technology and the internet.

We would also hope that financial education and education on living independently be considered in Alternative Education settings to ensure all young people are accessing the required education.

Question 7: What are your views on the Welsh Government being required to formally consult relevant stakeholders and experts when developing curriculum content on financial education?

The examples provided above demonstrate the need to consult with experts and relevant stakeholders while developing curriculum content. There are a number of excellent resources and expertise readily available across a multitude of sectors and organisations, for example Shelter Cymru's Housemate resource. Section 5 in particular includes activities, worksheets and guidance for teachers on topics such as cooking a healthy meal on a

budget, furnishing a home on a budget, household bills, where and how to access financial help, tenant responsibilities and consequences- financial and other. The Housemate resource can be accessed on the following link:

<http://www.housemate.org.uk/education/download-housemate/section-5/>

Shelter Cymru has also worked in partnership with the Duke of Edinburgh's Award and Housing Associations to develop bespoke 12 week programmes of independent living skills which is also accessible.

Question 8: Which persons and organisations should be consulted?

Financial education should not take place in isolation - several other factors can affect a person's financial situation. Examples of these are described in Questions 2 and 6 and are also highlighted by the young people we work with shown in Annex B. Due to this local authorities should seek to consult with various organisations in the statutory, private and third sector.

Organisations such as the Money Advice Service and some banks and building societies have dedicated education workers who have resources and lesson plans to assist young people with their understanding of bank accounts, mortgages, savings, loans etc. Energy companies such as British Gas have tools on saving energy - they could also be consulted regarding understanding bills and statements.

Local and national members of Shelter Cymru's Education Service Advisory Group (EAG) possess expertise and resources to deliver lessons on the various aspects of independent living skills referred to in Question 6 and subjects directly and indirectly linked with financial education.

Our EAG would welcome the opportunity to effectively contribute to the curriculum review within Welsh Government and Local Authorities.

Question 9: What are your views on making it a duty on Welsh Ministers to review the progress of financial education in schools and to produce an annual report on this?

Monitoring the changes and addition of Financial Education is paramount. Reviewing the appropriateness and relevance of the changes to the curriculum will ensure local authorities are delivering consistently across Wales while confirming it is embedded across the curriculum. Reviews will also provide excellent opportunities for local authorities to share good practice.

Undertaking a review and annual report will provide evidence of effectiveness and will highlight any areas of improvement. Targets should then be set for local authorities to reach an adequate standard of education delivery. Review and amendments should take place annually if necessary.

Question 10: What are your views on how this duty should be delivered? For example, should this be a required part of Estyn's role in inspecting schools and local education authorities in Wales?

Yes. Incorporating as part of Estyn's role in schools inspection will encourage local authorities to ensure adequate and relevant Financial and independent living education is being delivered. Relevant stakeholders and organisations involved in the development of the curriculum should also be consulted during the review process drawing on their knowledge and partnership participation with local authorities.

Question 11: How appropriate or necessary would it be to require universities and further education corporations to provide information to students about where to get advice about financial management?

Our experience is that many Universities have dedicated staff to assist and advise students on various issues. Students encounter many problems while studying at university including financial struggles and money management.

This could be incorporated into local authorities' duties to ensure awareness raising and referral services are put in place in such establishments.

Question 12: Are there any implications for the autonomy and status (classification) of higher and further education institutions in placing such a requirement on them?

Members of the EAG work in partnership with FE colleges and also deliver sessions to students at higher and further education institutions across Wales. Our experience of Further and Higher education outside of mainstream schools is that many will already cover an array of basic skills and will tailor sessions/lessons based on the individual needs. They discuss further training/learning needs as part of the individual student's assessment. Opportunities are provided on a voluntary basis and due to partnerships already established the young people can access further education/training if required.

Assessment processes and identification of further skills development should be incorporated and services/sessions could be accessed externally ie via our Education Advisory Group.

Question 13: What are your views on requiring each local authority to have a strategy outlining how it intends to promote financial inclusion and the financial literacy of its residents?

As an organisation working with people in the community who are faced with various issues affecting their housing situation, we see many clients in financial difficulties, a problem that has escalated due to illegal money lending, pay day loans, increasing bills and expenditure while wages have remained largely stagnant.

Shelter Cymru have dedicated debt advisers in various locations across Wales working closely with local authorities, which refer people to our services. Some local authorities have Shelter Cymru debt advisers working within their offices, which creates a positive and joined up approach to debt and money problems.

However, this is not the case across each local authority. We support the Bill's proposal to place a requirement on local authorities to develop a financial inclusion strategy. This should be accompanied with guidance to encourage LAs to work with relevant agencies and organisations. This could also include examples of good practice.

Question 14: What are your views on requiring each local authority's financial inclusion strategy to show how authorities intend to:

- effectively regulate street trading;
- take steps to prohibit cold calling in their area;
- engage with credit unions in their area; and
- promote financial inclusion when buying goods and services?

We support this.

Question 15: Are there any other things that the strategy should contain in terms of how local authorities promote financial literacy and inclusion?

The strategy should also include initiatives to raise awareness of pay day loans, illegal money lending and loan sharks etc, which could be incorporated into their engagement with credit unions.

Question 16: What are your views on requiring local authorities to publish an annual report on how they have implemented their financial inclusion strategy?

We feel it would be necessary to monitor provisions across Wales and ensure consistency to encourage sharing examples of good practice. However, we also feel that it would be most effective for local authorities to provide an action plan outlining three core strategy aims and report on how these were met and how this was measured rather than a traditional annual report.

Question 17: Should the Bill make any further provision with regard to monitoring or enforcement arrangements in relation to the financial inclusion strategy? If so, what should these provisions look like?

Question 18: What are your views on enabling Welsh Ministers to issue guidance to local authorities about any aspect of their compliance with the provisions of the Bill (including the production and implementation of their financial inclusion strategy)?

Question 19: Should the public be able to use online facilities in libraries without having to pay for them, and if so, is it necessary to put this down in law?

The people who are largely at a disadvantage due to their financial illiteracy can be at a further disadvantage due to being unable to access services online. This includes the changes in welfare reform and move toward universal credit which is intended to be largely

online, as well as other services such as online banking and energy and communication service deals that are 'online only'.

Enabling people to access online facilities could assist with improving people's financial literacy and understanding, which in turn would enable them to improve their financial situation.

Question 20: Do you envisage any problems that could arise by prohibiting libraries from charging for internet access?

Question 21: Do you believe there are occasions when the public should be charged for using computers in libraries?

Question 22: How appropriate or necessary would it be to require local authorities to provide specific financial management advice to those who were formerly looked-after children?

Delivery of and access to financial education should be consistent for all young people. Our experience tells us that young people who have not been through the care system can often receive less support than those who have. Providing independent living skills to looked-after children currently resides in the non-statutory Corporate Parenting Strategy and Leaving Care initiatives and is often linked to the grants they receive. Although this is not statutory, in local authorities where it is being implemented well looked-after young people are receiving education/training on the skills required.

Financial and independent living education needs to be implemented across the national curriculum and across education providers/establishments including alternative education providers and education delivered as part of schools alternative timetable. This should ensure all young people have access to the relevant education and in turn alleviate the need to impose a statutory requirement on local authorities to provide specific provision to looked-after children. We do however believe that appropriate referral services should be put in place in order that all young people needing advice on financial management, DWP, welfare unit have easy access to this.

Question 23: How appropriate or necessary would it be to require local authorities to provide specific financial management advice to individuals seeking assistance on other related matters?

Question 24: Do you foresee any financial implications, in terms of either costs or benefits, for any organisations or persons in relation to the proposals in this document? If so, can you describe and quantify these impacts?

We believe that the proposals made in our response will evidently save money for the Welsh Government in the future due to the skills, knowledge and confidence gained by young people and their ability to manage their own lifestyle and financial situations.

Question 25: Are there any other comments that you would wish to make on my proposals, which are not addressed in any of the previous answers?

We believe the statutory requirement should also be put on alternative curriculum providers for example Pupil Referral Units and on the delivery of alternative timetables for students within schools. Specific curriculum requirements should be drawn up to ensure they receive the same level of independent living skills and financial education as other young people receiving the full curriculum timetable at each key stage in school. In doing so, all young people will have access to the vital education needed to live independently and sustain a healthy lifestyle at school leaving age.

Annex A

Organisation	Locality
Conwy Youth Homelessness Project	Conwy
Dewis Housing	Neath Port Talbot
Digartref Ynys Mon	Anglesey
GISDA	Gwynedd
Homelessness and Supporting People Network	Wales national
Llamau	South East Wales
Shelter Cymru	Wales National
Teacher working with young people of school leaving age	South Wales
Us Un Ltd	Flintshire

Annex B

Focus Group 1- Swansea Young Single Homelessness project

Questions and a summary of the answers and discussion points are outlined below:

1. What kind of education do you think you would need in order to have a successful transition into independent life?

Answers:

- Budgeting skills
- Cooking skills
- CV writing skills
- Interviewing skills
- Social skills
- Wellbeing skills
- Driving skills

What are the barriers you have faced while living independently whilst trying to get into further education or finding a job?

Answers:

- Most of our generation haven't got the grades or experience to get the jobs plus as living independently they have the pressure on dealing with their property and money plus their problems of living independently.
- Stereotyping
- Transport
- Mental health issues, not enough experience, not knowing what you want.
- Price of rent in comparison to minimum wage.
- Trying to manage a tenancy while trying to juggle the responsibilities of educational work.
- Jobs are very limited.
- My benefits will get stopped when I go in to education.
- Most places expect you to have too much experience.
- Too much competition.
- Struggling to pay bills as rent is so expensive.
- Most jobs expect you to work a month in advance and in between that time you would run out of funds.

Focus Group 2- Digartref Ynys Môn, Anglesey

The focus group was held with a small mixed group of young people aged 18-24, who have accessed a Digartref service in the last year. Points raised from discussions with pupils at schools have also been included below.

Discussion: What are the barriers faced when transitioning into independent living. What do you think should be included in independent living sessions?

Preparation

- Knowing what to look out for when choosing where to live, for example taking energy readings before moving in (and what to do with them)
- Knowing why it's important to have a tenancy agreement and to read what it includes

'I moved out because I was fed up of living under my parents' rules ... I didn't realise there were even more [responsibilities] when you move out!'

Skills/Knowledge

- The need for more knowledge of cost effective food shopping tips and cooking healthy food on a budget
- The group commented on the need for safety tips when internet shopping. I would add to this looking at banking apps and hacking
- House share skills including how to communicate effectively

'I need help filling in forms, they're always really long and confusing.'

Confidence

- They had a lack of confidence when it came to calling people on the phone (particularly when they needed to set up a payment plans for example) which led to arrears with bills.
- As a worker I have seen the need for assertiveness skills ie saying no to 'friends' who want to take advantage of them (perhaps talking them into parties or into subletting).

Staff observation: 'From working with many groups over the last few years I would also advise that they learn about the difference between pay day loans / banks / credit unions etc. and the importance of not tying themselves to long contracts.'

Focus Group 3 - Us Un Ltd, Award Winning Youth Led Social Enterprise, Flintshire

Us Un Ltd supports the proposed Bill and would like to welcome with open arms the new amendments to the existing legislation set out in the Education Act 2002.

Time for change!

Welfare Reforms and the impact of continued economic recession will continue to be an issue for years to come. All local authorities within Wales have been affected by the financial cut backs and with fears the worse cutbacks are still to come; when better to implement the new legislation.

Fail to prepare, prepare to fail

We have worked with and currently work with some of the most disadvantaged youths in Wales. Over the past four years we have seen time after time that the youths of today aren't fully equip in this area and the end results can be devastating, not only on the young person's mental health when one fails a tenancy but also the financial implications that are enforced upon the LA on such things as staffing costs due to time being spent ringing, sending letters, meetings, evicting tenants, court costs, paperwork and the list goes on and on. Quite often then the same individual is rehoused a few months down the line in a hostel that costs roughly £450 per week and the cycle starts all over again. This cost is then picked up by the British tax payer to fund services such as Supporting People Teams and the projects they fund ie supported housing (hostels) etc. We would like to make it a requirement within Flintshire that all services users receiving support which is funded by FCC SP will be taught financial education at the level that suits their needs and will be built upon until they have all the knowledge skills they will need to live independently

The sooner the amendment is accepted and implemented the better for everyone...

Giving flexibility to schools so they can decide when and how they wish to deliver the financial education but ensuring there isn't room for excuse (must be taught) is great. It will promote independence giving children and young people the skills they will need to take responsibility for their own finances when the time comes to live independently.

Discussions were held with 18 members and three professionals (Us Un Ltd) all of whom have experienced Homelessness as youths.

All supported the bill and believed it would have been beneficial to them if they had been taught financial education when they were in school

Quotes from members of Us Un Ltd, Flintshire:

- 'Teaching the skills set out within the [proposed legislation] would ensure the youths will be fully equipped for independent living and would also save money for each local authority in the long run – Spend now save later.' (Josh Butler, Us Un Ltd Member)
- 'Some people don't know they have to pay council tax! Which could result in them receiving court fines and even prison sentences for none payments of council tax/TV licence. Young people need to be aware of what these things are and the issues/implications they will face if they don't pay for these services.'

- 'It could be they budget wrong as they never included things such as council tax, water rates, gas etc. Into their bills because they never knew it existed. That could result in them being in debt or even losing their home. Yes they definitely need to know about it because I had a shock how much it costs and I wasn't taught it in school. I think it needs to be taught to youths from a young age, to avoid any issues at later stages in life.'
(Stephanie Needham, University student)
- 'Yes it's the real stuff you should be learning about, they teach you things like Algebra in school. When are you going to use that in everyday life? This is something that you will use every day, of course it should be amended.' (George Bithell, Us Un Ltd Member)
- 'There seems to be a loophole in the system at present where schools can get away without teaching their pupils financial literacy and this amendment will put an end to that. Bring it on I say, the damaging effects from not being financially educated can impact on the rest of someone's life in a very negative way ie Not being able to get a mortgage because when you was young you got in debt and now have bad credit history.' (Math Eccleson, Us Un Ltd founding member/director)

Focus Group 4 - Conwy Youth Homelessness Project

Consultation with two groups of service users on financial education and inclusion bill:

1. The Young Housing Network (5) – mixed gender group of young people who have been working on projects with CYHP to tackle issues of youth homelessness and independent living.

2. Residents of Isallt homeless hostel in Llandudno (9)

A brief outline of the essential principles of the bill was given to both groups before asking the following questions:

What information/skills do you think you need to know before you start to live independently? (In other words, what should you be learning in school and college to help you in later life when living on your own?)

- How the world works – i.e. the realities of what its really like for young people, what your housing options are, what happens, the kind of money you need to have the lifestyle you want
- The realities of living on benefits – how things take ages to sort out (claims etc), how if you are in full time education like college, and you become homeless, you cant claim housing benefit so have to leave college, and how everyone always goes on about how you should learn to budget when you're living on benefits, but if you're skint, it doesn't matter how good you are with money, there will still be things you struggle to pay!
- Reading and writing but to do with things that you'll use in real life, like how to read and understand instructions, or bills and letters.
- Same with numbers (as above) like interest rates, especially with things like wonga loans, what those numbers at the bottom actually mean!
- Where to go for help and what help is available
- How to have the confidence to ask for help – it's scary going into somewhere and saying you don't understand something or making a phone call and not getting what people are telling you. It often ends up with people thinking we are arguing with them, or maybe us getting wound up because we are either scared or don't understand.
- Skills for life like cooking, basic stuff like what do you do if your fuse goes?! How to tell your mates to get out if they are being too noisy without losing them all! How to look after yourself, and actually what looking after yourself really is!
- How to speak to people in different situations, like when you're under pressure, or when they have made a mistake but without getting mad, when you need help but don't know how to explain yourself

What barriers have you experienced whilst living independently?

- Benefits – Big gaps and problems with claims, complicated systems and don't often understand letters or how things work. Can't claim whilst in full time education and had to leave so I could claim and pay for housing when I became homeless.
- Jobcentre just focus on finding you a job, not a career, we want to aim for something higher, better paid and better chances

- Really struggle with reading and paying bills
- Struggle with understand letters, agreements, contracts
- Budgeting, sometimes because no money at all, sometimes because not very good with money
- Loads of jobs but either part time, temporary, or 0 hour contracts, no security! Why would we leave benefits and risk tenancy for less than full time/ permanent job?
- Lack confidence to say how we feel, explain we don't understand, ask for help, make changes
- Its hard to motivate yourself once you're in this dip, everything seems like its such hard work, everything is a challenge and a stress, sometimes easier to do nothing – maybe kids in School need to learn that that's how it is, because it can be a bit of a shock!

Focus Group 5 – Young Person’s Board, Dewis Housing, Neath Port Talbot

A discussion was held with members of Dewis Housing a discussion was held with members of Dewis Housing Young Person’s board. Each of these young people have accessed accommodation and services with Dewis Housing. The Young Persons’ board were briefed on the main consultation topics. Feedback is provided by the support worker:

The Young Persons’ Board thought that any financial education would have benefitted them. However, they didn’t think that just schools/colleges should provide this and that the youth service etc. could have a role in providing this financial education as well as Housing Associations etc.

The young people felt that financial education should not just be about having a bank account etc. but should have real life examples about what they would need to do to maintain a tenancy (similar to Shelter Cymru’s Tip Top project), how to manage a weekly budget and the different pressures on budgets, how people can get themselves into financial difficulty and the organisations that can help them with difficulties etc.

They also thought that it was a good idea to make credit unions more accessible in the local communities and that the council should have a role in helping them become more available.

Our young people thought that they shouldn’t have to pay for using online facilities in libraries.

We agree that the local authority has a role in ensuring that former LAC young people should be specifically required to look at financial management etc. and especially making contacts with the DWP and welfare rights unit.