



**citizens
advice**

St Albans District

HBS Grant £4,930

Citizens Advice St Albans District (CASTAD) is a local advice charity. Local volunteers and staff give free advice and practical support that is confidential, impartial and independent to help people deal with a wide variety of problems. We provide a lot of our advice by phone - working from offices in St Albans Civic Centre in the City, and also in person from Harpenden Salvation Army, the Well Bean Café in Southdown, Wheathampstead Marford Memorial Hall and the Parish office in Redbourn. We give advice at eight foodbank venues across the district, and we are part of the national Citizens Advice network.

Overall, we have a team of 82 volunteers and 24 staff and in 2024-25 we gave advice and support to 9,473 people – which is an average of 40 people every working day. The help we gave resulted in local people being financially better off by £2,403,376.

Typically, local people come to us because they need help with life's major challenges - bereavement, ill health, disability, job loss or redundancy, relationship breakdown and the accumulation of unmanageable debts. Information may be available online but it is often overwhelming, being too complex or contradictory and of uncertain quality and reliability. We help people disentangle the symptoms and the underlying causes of problems and provide much needed reassurance and practical next steps.

But as well as empowering people to handle problems they have now, we also want to prevent future challenges. Our team were keen to reach children stepping into adulthood who lack the skills they need to navigate their financial futures. Our advisers, former teachers, bankers, accountants, lawyers have seen time and time again, the misery of debt, scams and poor budgeting.

A group of them met to devise fun games for 10-and 11-year-olds to teach them about risk, reward, saving and borrowing, interest and earnings. The grant from Harpenden Building Society supported the costs of developing and delivering workshops, and in 2024 we reached 581 children in 8 schools.

The workshops were very popular with pupils and teachers. One teacher commented 'The workshops were amazing, and the children learnt a lot. It was lovely to see how engaged they all were.'

Another teacher explained 'Our Year 5 and 6 have just had a half day each on a Money Workshop provided by the Citizens Advice St Albans. I cannot recommend it highly enough - highly engaging, very useful, combining both online awareness and money matters. I am now thinking of putting a couple of money-savvy Year 6s in charge of the budget!'

We started a waiting list of schools who heard about the workshops and declared their interest with their Year 5 and 6 pupils. This year we are delighted that Harpenden Building Society have helped fund another series of Money Management lessons in primary schools to help equip more young people to make better money decisions and prevent them getting into debt. We have already filled all the available places which remain oversubscribed.

We offer help to everyone to save money on utilities and household outgoings. To take advantage of our Keep More Money project, call us on 01727 811118 - we offer phone appointments to help people save money on utilities.



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