

## National Traveller Mad S Money Advice & Budgeting Service

# Newsletter of National Traveller MABS

Issue 19, Summer 2021

## Welcome

Welcome to the summer edition of the National Traveller MABS newsletter. We had hoped that by the time we got around to writing this, we would be through the pandemic, but that is not the case. We have been busy trying to ensure that we support people and keep them informed in relation to all the changes that are taken place. We regularly update both our Facebook page and the website with useful resources. In this edition of our newsletter we will provide information to people about the changes and some of the reductions to the pandemic unemployment benefit.

The pilot for the caravan preferential loan scheme is up and running in four regions and we working closely with local MABS offices to ensure that we can support Travellers, if they wish to avail of these loans. We want to ensure that Travellers go to their local MABS to ensure that they are fully informed in relation to how this loan scheme operates.

We are excited to be involved in a pilot project looking a new ways to address Energy Poverty as experienced in Traveller accommodation, and are working with both Sustainable Energy Authority of Ireland, along with sustainable energy expert from Sligo IT to devise a model that will work for Travellers on sites. Both the Irish Traveller Movement and local Traveller groups are working with us on this pilot and we are hoping to persuade local authorities to engage with us in this pilot.

The Money Matters Facebook series – is a series of recorded interviews about money matters with our National Support and Development worker Denise Collins, where she addresses the questions which came from the Newcastlewest Primary Health care group, one of the various Traveller consultative groups that we work closely with to ensure that our work is relevant and addressing the needs of Travellers. This is a valuable

resource and can be used by other organisations to explain the work of MABS and how it can help. We have produced a series of videos which appear on our Facebook page to ensure that we keep you as informed and up to date as possible in the pandemic.

National Traveller MABS has been part of the steering group and organising committee for Traveller pride for more than a decade and Traveller Pride 2021which begins on the 20th of September, and we give you some of the details on that.

Travellers are seeing an increase in suicide amongst the community and every Traveller organisation is touched by this issue. We are involved in the National Mental Health Network and we are aware that money worries can be a source of anxiety. We continue to work with this in mind to make both the MABS and Citizens information services as accessible as possible. We wanted to let you know about the collective campaign Travellers Preventing Suicide.

We hope to continue working with you all as we emerge from this pandemic. We know there continues to be plenty to be done.

Nancy & Dermot



**Dermot Sreenan** 



Nancy Power

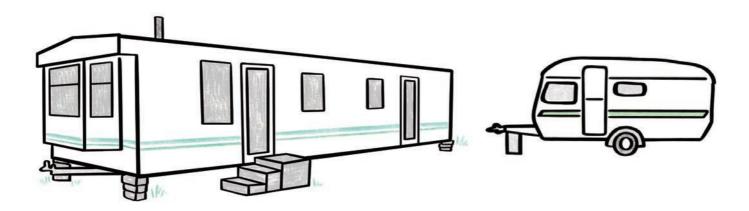
#### **Newsletter of National Traveller MABS**

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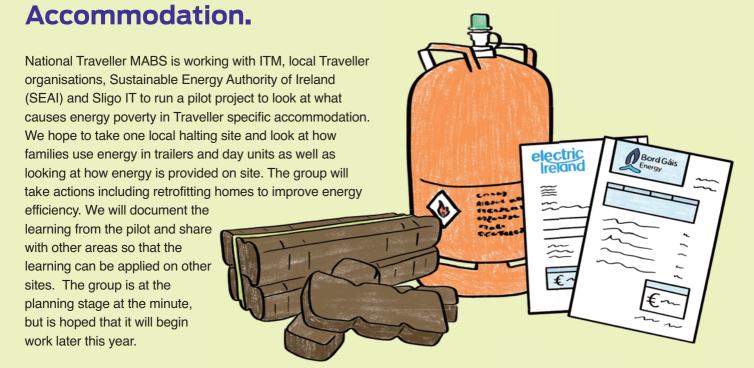
#### Pilot Preferential Caravan Loan Scheme

A pilot Caravan Loan Scheme began in July 2021. It will run for six months in four local authority areas. These areas include, Cork City, Dublin City, Limerick City and County and South Dublin County Council areas. There will be 10 loans available in each of the four local authority areas included in the scheme. The maximum loan amount is €30,000. Loan repayments will be calculated using the applicant's income

and the expected lifespan of the mobile. At the end of the agreed loan repayment period, once all the terms of the loan have been met, and all agreed repayments made, any outstanding balance of the loan will be written off. There is a requirement for a deposit of €500. We advise anyone thinking of applying for the loan to visit their local MABS to get advice on managing their family budget.



Pilot Project on Energy Poverty in Traveller Specific



#### **Newsletter of National Traveller MABS**

Issue 19, Summer 2021



## **Money Matter Facebook Series**

Together with the Traveller Primary Healthcare Team from West Limerick Resources Ltd in Newcastlewest we developed a 6 week Money Matters series on Facebook as part of their Wellness Wednesdays Campaign. The Money Matters series examined who National Traveller MABS and MABS are and what we do. It also looked at money matters and mental health, budgeting, saving and banking and borrowing. Each episode was developed with the primary

healthcare team and a member of the team presented each episode alongside our National Development worker Denise Collins. The series is available on the West Limerick Primary Health Care Project for Travellers Facebook page @WLPHCP and on the National Traveller MABS Facebook and YouTube channel.





## Pandemic Unemployment Payment (PUP) Updates

The PUP has been extended until February 2022 for those already getting it.

#### Reductions

If you are getting an amount more than €203, your payment will be reduced by €50 from the 14th September 2021.

The payment will be reduced by another €50 on 16 November 2021 and a final reduction of €50 will happen on the 8th February 2022.

If you are currently receiving the €203 rate or reach €203 rate during the reduction phases, you will move to standard jobseeker payments. This will be done over time and you will be told before it happens.

If you are a student getting the PUP the payment will stop once you return to full time education. Your last payment will be made on 7th September 2021.

#### How to plan for the reduction

If you can you should plan for these reductions in your income before they happen.

Make a budget and a spending plan to feel more in control of your money. You can use a pen and paper or MABS website has free tools that you can use. MABS also has a free app, available on IOS and Android, to help you make a budget.

Prioritise your food, light, heat and medical expenses. Your next priority should be paying for your accommodation.

If you feel you are unable to save enough to cover your rent or mortgage payments, take action now and contact your landlord, mortgage lender or MABS for advice and support.

Contact MABS for free, independent and confidential advice on 0818 07 2000 or visit www.mabs.ie



#### **Newsletter of National Traveller MABS**

Issue 19, Summer 2021

## New VAT rules for online purchases

Since the 1st of July ALL goods bought online from non-EU countries are subject to VAT, no matter how much they are worth. The VAT rate that will be applied will be the same as if

the goods were bought in Ireland. The standard rate of VAT for goods is 23%. Remember the UK is no longer in the EU so all purchases from the UK will be subject to VAT.

### **Traveller Pride Week 2021**

Just a reminder to all that Traveller Pride Week will take place in September this year.

The National Week kicks off on 20 September while the local week events kick off on the 27 September. The theme for this year's Traveller Pride is "Stroger Together", celebrating how Travellers have held firm as a community and supported one another throughout the pandemic.

Keep an eye on @travellerpride2021 on Facebook and on your local Traveller organisation's Facebook and Twitter for event details.



#### TRAVELLERS TOGETHER

#### **PREVENTING SUICIDE**



2021 campaign





PARTICIPATING ARTISTS:
Sharyn Ward, Steo Wall, Trish Nolan,
The Feekers, Kathleen Keenan,
David Keenan, Joe Reilly,
David Collins & Musicians,
Nellie Hutchinson, Martin Mahon.
MC: Sharyn Ward & Pa Reilly

Broadcasted on social media on the 10th of September 2021 (World Suicide Prevention Day) by local and national Traveller organisations.

FOR MORE INFORMATION Message Facebook Page Travellers Together Preventing Suicide or WhatsApp 087 377 050

# Travellers Together Preventing Suicide

Travellers Together Preventing Suicide is a collective campaign taking place on the 10th September 2021 to highlight the issue of suicide amongst Travellers. This year a concert will be streamed online to voice the issue of suicide through the voices of Traveller singers, poets, actors and artists. If you are interested in taking part and would like more information visit the Travellers Together Preventing Suicide Facebook page @travellerstogether.

