



**Weekly Newsletter**  
**Summer 2021 – 9**  
**Friday 25<sup>th</sup> June 2021**

[www.penponds.cornwall.sch.uk](http://www.penponds.cornwall.sch.uk)  
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 @penponds\_School



**Tregonning and Trencrom Class Surf Days**

Tregonning and Trencrom Classes enjoyed a beach day this week at Hayle with Global Boarders, learning beach safety and trying out their new surf skills.



**Dates for your diary:**

**Monday 28<sup>th</sup> June – Thursday 1<sup>st</sup> July**

Bikeability sessions for Year 6/Year 5



**Wednesday 7<sup>th</sup> July 2021**  
**Sports Day for KS1 – Carn Brea and Godolphin Classes**



**Thursday 8<sup>th</sup> July 2021**  
**Sports Day for KS2 – Trencrom and Tregonning Classes**

**Friday 9<sup>th</sup> July**  
**School Reports** being sent out to Parents/Carers

**Wednesday 21<sup>st</sup> July 2021**  
**Last day of Summer Term**

**Inset Days:**  
Thursday 22<sup>nd</sup> July 2021  
Friday 23<sup>rd</sup> July 2021  
.....





## First day of Autumn Term 2021/2022

Tuesday 7<sup>th</sup> September

### Swimming Lessons

#### Tregonning Class Y5/6

Every Monday afternoon  
starting on 13<sup>th</sup> September



### Inset Days:

Monday 6<sup>th</sup> September 2021

Tuesday 4<sup>th</sup> January 2022

Friday 8<sup>th</sup> April 2022

Monday 25<sup>th</sup> July 2022

Tuesday 26<sup>th</sup> July 2022

### Monday 29<sup>th</sup> November 2021

School will be closed due to a  
day off in lieu of the extra  
Bank Holiday which falls in  
half term.

### Attendance this week

Carn Brea: 96%

Godolphin:

Y1 – 98%

Y2 - 98%

Trencrom – 96%

Tregonning – 99%



Trencrom class had an amazing day on Thursday with Global Boarders surf school. Despite the rain, we had lots of fun, learnt new skills and were reminded of how to keep safe around the sea. Well done to everyone for trying their best and making it such a great day.



## Class Certificates

### Carn Brea

Archie, Agnes, Blake

### Godolphin

Sebastian, Emily, Zara

### Trencrom

All of Trencrom Class  
Janise, Ellie

### Tregonning

Keira, Bella, Sophia, Zabe, Emily

### Headteacher

Millie, Holly D, Toula, Ethan, Brody, Sophia, Hollie, Elffin, Jessica R

### Quote

Never say never  
Because limits, like fears, are often just illusions.



Michael Jordan – a former professional basketball player





### Reception Class - Smoothies

In maths this week, Reception have been using simple everyday language such as full, empty, half full, nearly full and nearly empty to compare volume and capacity. We followed a simple recipe to make smoothies and thought carefully about our ingredients. We then all had the chance to taste the smoothie, it was delicious! We were able to say whether our cups were full, empty, half full, nearly full or nearly empty. We also spoke about smoothies and fruit and how they are good for us. In the end we rated the smoothie out of 10! If you'd like to try this at home, our recipe was 1 full cup of strawberries, half a cup of banana and half a cup of orange juice.

### Poem

#### My cats



I know. I know.  
they are limited, have  
different needs and  
concerns

but I watch and learn from  
them.  
I like the little they know,  
which is so  
much.

they complain but never  
worry,  
they walk with a surprisingly  
dignity.  
they sleep with a direct  
simplicity that  
humans just can't  
understand.

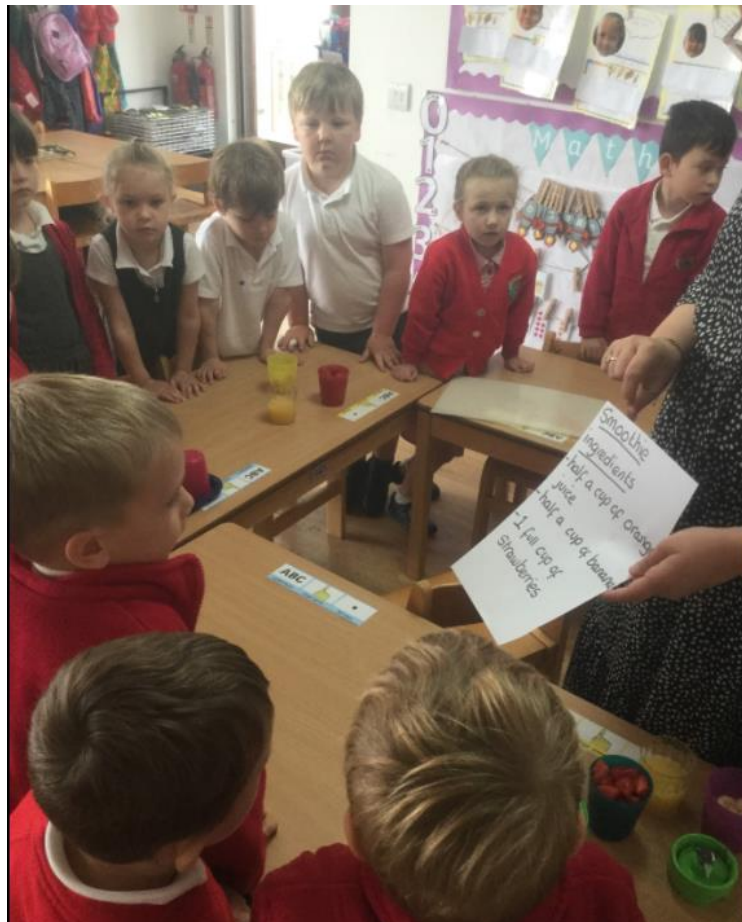
their eyes are more  
beautiful than our eyes.  
and they can sleep 20 hours  
a day  
without  
hesitation or  
remorse.

when I am feeling  
low  
all I have to do is  
watch my cats  
and my  
courage  
returns.

I study these  
Creatures.

they are my  
teachers.

By Charles Bukowski







### Staff Leaving

Mrs Stone and Miss Fisk will be sadly leaving us at the end of term. Mrs Stone is retiring after 26 years at Penponds School as a teaching assistant in Tregonning Class! Mrs Fisk has worked here as an apprentice and one to one teaching assistant in Carn Brea class for the last two years and is moving on to a new challenge. We are very sorry they are leaving us but wish them all the very best in the future. We thank them both for their hard work and dedication to Penponds School.

### Sports Days – Update

#### Wednesday 7<sup>th</sup> July 2021 - pm

**Sports Day for KS1** – Carn Brea and Godolphin Classes

#### Thursday 8<sup>th</sup> July 2021 - pm

**Sports Day for KS2** – Trencrom and Tregonning Classes

Unfortunately, due to the latest guidance and rising rates of Covid infections in Cornwall we are unable to invite parents in for our sports days in July. Sports days will, however, (weather permitting) still take place for children. We will be sure to take lots of photos and share them with you on Class Dojo.

### Message from Jo Greet (CSIA) for parents of Year 6 children who are moving on to Camborne academy in September.

Sadly, we will not be able to invite Year 6 students to attend their transition day in July or to invite parents to attend a transition evening. As last year, we will be inviting parents and carers to register for our Virtual Transition Portal; they will receive a text message with a link w/c 21 June 2021. Over 3 weeks information will be shared to support a successful transition to CSIA. We will also hold Q&A sessions with Year 6 students in July - this may be in school or virtually.

### Parent/Carer Reminders

- ✚ Please could all children be in school for registration time at 9am latest in the mornings. Please call the office before 9am on 01209 713 929 to report any absences. Class timings are:
  - Carn Brea and Godolphin classes can arrive between 8.50am and 9am. Pick up time is 3.15pm
  - Trencrom and Tregonning classes can arrive between 8.45am and 8.50am. Pick up time is 3.20pm
- ✚ Any children with long hair should wear it tied back securely please.
- ✚ If your child is in KS2 and coming to school in their PE Kit, please can this be the school PE kit
- ✚ Please remember to **reverse** into any car parking spaces in the car park for safety reasons
- ✚ Please could you make sure the main gates are shut properly and the slide is secured when bringing in or collecting children
- ✚ Please provide healthy snacks only for your children to have at breaktime

### Covid 19

If your child or anyone in your household develops symptoms of Covid-19 then you need to isolate and book a test via the Government website

<https://www.gov.uk/get-coronavirus-test>



### Get a free NHS test to check if you have coronavirus - GOV.UK

You can have a swab test to check if you have coronavirus (COVID-19) now. Who can get a free test. You can only get a free NHS test if at least one of the following applies:

[www.gov.uk](https://www.gov.uk)

We have a designated email address set up if your child tests positive for Covid-19. Please email **[covid@rainbowacademy.org.uk](mailto:covid@rainbowacademy.org.uk)**

#### Posters

- Root Training opportunities
- Universal Free School Meals
- Packed with Plastic
- Online Parent Course Information
- Newsletter and Family Factsheets from Citizens Advice Cornwall
- Have a go days with Shilton Soccer



Root Training Ltd



Community Interest Company

Developing your growth through wellbeing activities.

## Take That Step



Would you love to be able to go for a walk and be with others but you still feel nervous about venturing out after the lockdown?

Do you want to feel healthier in your mind and body?

If yes— Do not panic! I am here to help you and bring our community back together.

**Get out, Get moving, Get talking**

Come and join us for an hours walk around Camborne or Hayle—your first walk is free

**Camborne - every Tuesday at 10.00am location to be confirmed**

**Hayle - every Thursday at 10.00am location to be confirmed**

Or if you have always wanted to run 5K we are offering couch to 5K running groups

**Heartlands running — Wednesday evening 6pm or Wednesday morning 9.30am, 8 week course, training plan and a Heartlands parkrun when completed.**

Social Distancing guidelines will be observed

Booking is essential as group sizes are restricted due to covid and the awareness of potential anxiety of large groups.

Take that step- and together we can start to move forward to a healthier, happier you.

Book now via: Text, Phone or Email

**07375606015**

**info@root-training.co.uk**

Insured, safeguarding trained and I won't get you lost!

**www.root-training.co.uk**



### Are you familiar with Universal Infant Free School Meals?

Universal Infant Free School Meals means that if you have a child in Reception, Year 1 or Year 2 in England, your child is entitled to enjoy a school meal every day for free!

#### Money saving!

For KS1 parents it's easy to work out how much money you will save by not having to buy and make up packed lunches every day - on average the saving is £400 through the school year!

#### Packed lunches vs School Lunches

The School Food plan reported that only 1% of packed lunches meet the same food based standards as school meals

#### Fuelling their mind!

Our school meals are nutritionally balanced which help fuel both their body and mind for learning in the afternoon.



\*on average

Simply visit [www.loveschoolmeals.co.uk](http://www.loveschoolmeals.co.uk) and fill in your details to sign up to the Love School Meals monthly parent e-newsletter for everything you need to know about your child's school meals



LOVE  
SCHOOL  
— Meals —

Chartwells  
EAT LEARN LIVE



# PACKED WITH PLASTIC

SAVE THE PLANET ONE LUNCH AT A TIME

## 1 LUNCHBOX

contains on average 4  
pieces of single-use  
plastic every day



AND WITH  
**180**  
DAYS IN A  
SCHOOL YEAR..



A  
total  
of

**720**

pieces of single-use  
plastic are released  
into our ecosystem  
**every year**  
**PER LUNCHBOX!**

## SUSTAINABLE LUNCHTIMES



Switching to a school lunch will not  
only provide a delicious and  
nutritious meal, but it'll also help to  
save the planet!

LOVE  
SCHOOL  
—Meals—

Chartwells  
EAT LEARN LIVE

## Early Help – Penwith and Kerrier



### Parenting Advice

Do you need some support and advice to understand your child's needs and behaviours?

Advice on positive parenting and how to keep your child safe?

To understand the importance of routines for your family.



To get in touch with your questions please send an email to [Kerrier.FamilyHubs@cornwall.gov.uk](mailto:Kerrier.FamilyHubs@cornwall.gov.uk) or call 01209 310000 and leave a message mentioning Parenting Worker Advice Line with your contact details and the best time for us to contact you. You will receive a reply within two working days.



# Being Passionate About Parenting with an Introduction and awareness to ADHD



A 6 hour workshop for Parents / Carers of young people aged 5 to 11 years (primary up to year 6).

## Sessions Include:

- Top tips and strategies to support and understand behaviour
- Current information about the traits of ADHD
- Encouraging speaking and listening, turn taking and positive communication
- The benefits of routine and praise
- To provide support and useful resources to parents and carers and much more!

## FREE

Delivered over 3 sessions (1.5 hours per session)

Delivered online with Microsoft teams

**On Tuesdays 3<sup>rd</sup>, 10<sup>th</sup> & 17<sup>th</sup> August at 6:00-7:30 pm**

To book a place please complete the Early Help 'Request for Help' booking form on the link below:

[www.cornwall.gov.uk/earlyhelphub](http://www.cornwall.gov.uk/earlyhelphub)

Click on 'Request for Help' then on the request for help form. Complete, save

and email to [earlyhelphub@cornwall.gov.uk](mailto:earlyhelphub@cornwall.gov.uk)

# Being Passionate About Parenting with an Introduction and awareness of the Spectrum

Free

A 6.5 hour workshop for Parents / Carers of young people aged 5 to 11 years (primary up to year 6) without a diagnosis.

## Sessions Include:

- Top tips and strategies to support and understand behaviour
- Current information about the Spectrum
- Social scripts to simplify situations that may be a challenge to understand
- The benefits of routine and praise
- To provide support and useful resources to parents and carers and much more!

## FREE

Delivered over 4 sessions (1.5 hours per session)  
Delivered online with Microsoft teams  
**On 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup> & 25<sup>th</sup> August at 10-11.30 am**

To book a place please complete the Early Help 'Request for Help' booking form on the link below:

[www.cornwall.gov.uk/earlyhelphub](http://www.cornwall.gov.uk/earlyhelphub)

Click on 'Request for Help' then on the request for help form.

Complete, save

and email to [earlyhelphub@cornwall.gov.uk](mailto:earlyhelphub@cornwall.gov.uk)



# PASSIONATE ABOUT THE TEENAGE BRAIN

For Parents/ Carers of young people aged 12 to 17 years

Delivered over 3 sessions (1.5 hours per session)

Delivered online with Microsoft teams

On Thursdays 12<sup>th</sup>, 19<sup>th</sup> & 26<sup>th</sup> August

at 10-11.30 am

## Sessions Include:

- Promoting Understanding of the Teen Brain
- How to build better relationships with our young people
- To develop strategies to support behaviour management
- To give support and information to parents and carers

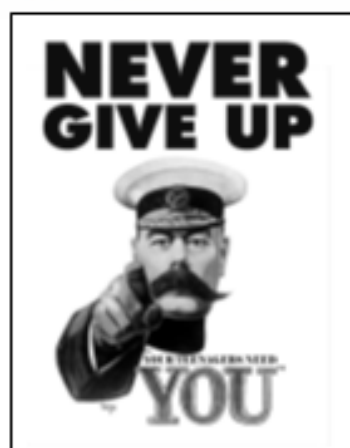


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[www.cornwall.gov.uk/earlyhelphub](http://www.cornwall.gov.uk/earlyhelphub)

Click on 'Request for Help' then on the request for help form. Complete, save

and email to [earlyhelphub@cornwall.gov.uk](mailto:earlyhelphub@cornwall.gov.uk)



# Early Help Newsletter – Summer 2021

## Free information, support and guidance

### Online Parenting Support Courses

We are continuing to support parents and carers and offer interactive parenting courses online. This replaces some of our face to face groups to ensure we are offering a full service to parents / carers in the safest way. Service requests will continue to be received through the Early Help Hub.

[www.cornwall.gov.uk/earlyhelphub](http://www.cornwall.gov.uk/earlyhelphub)

The courses available will be:

- **Being Passionate About Parenting - Early Years 1 - 3 years**
- **Being Passionate About Parenting 4 - 11 year**
- **Being Passionate About Parenting with basic introduction and an awareness to ADHD 5 - 11 years**
- **Being Passionate About Parenting with a basic introduction and awareness about the "Spectrum" 5 - 11 years**
- **Being Passionate About Parenting - The Teenage Brain 12 -17 years**
- **Take 3 - Supporting Teenagers 12 - 17 years**

Courses are usually delivered over 3 sessions (1.5 hours per session) with the exception of "Spectrum" which is delivered over 4 sessions (2 hours per session) and Take 3 which is delivered over 5 sessions (2 hours per session)

### Family Information Services

For useful parenting information, updates on parenting programmes including face to face delivery and Parenting Podcasts please access the Family Information Service website –

[www.supportincornwall.org.uk](http://www.supportincornwall.org.uk)

### Future Highlight

- **Baby and Me – 1 x 6-hour sessions**

Six 1-hour sessions for parents and their baby under 12 months to support parents to get to know their baby, meet other parents, learn about babies' development and the chance to join in rhyme time and activities such as baby massage

- **Passionate About Dads – 1 x 2-hour session**

A 2-hour session for dads of babies and young children pre-birth to 2 years old to learn more about preparing to be a dad, looking after your little one and having fun with your baby/child.

facebook

For further updates and information on what's happening in your area visit us on Facebook:

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

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

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

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

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

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





Parents and carers wellbeing workshops providing support to help you navigate the journey of raising a child in a fast-changing world. Delivered through a series of multimedia workshops for parents and carers living in Cornwall and the Isles of Scilly. Designed to help you get a better understanding of the everchanging world your child is growing up in, to guide you to available services and support and to promote helpful conversation.

For further information please visit:

[www.headstartkernow.org.uk](http://www.headstartkernow.org.uk)  
[www.facebook.com/TFFCornwall](https://www.facebook.com/TFFCornwall)

Alternatively email us with the subject heading 'Wellbeing Series':

[wellbeingseries@cornwall.gov.uk](mailto:wellbeingseries@cornwall.gov.uk)



Parents can struggle at one time or another. For some, the challenges can be greater. You are not alone.

Home-Start's volunteers work alongside families just like yours to give compassionate and confidential support. They help people to regain the confidence to be the parents they want to be.

'Walk, Talk and Play' Groups in June and July to book your place contact:

[julia@homestartkernow.org.uk](mailto:julia@homestartkernow.org.uk)

or take a look at the website:

<http://homestartkernow.org.uk>

## Useful Links

<https://www.cornwall.gov.uk/health-and-social-care/childrens-services/early-help/useful-websites-for-early-help/>

Provides useful links to other areas of support.

<https://solihullapproachparenting.com/>

Access to resources about becoming a parent or being a parent from children aged 6 months to 19 years

**Free Access Code: TAMAR**

[www.autism.org.uk](http://www.autism.org.uk)

For families and individuals on the autism spectrum. Providing support, guidance and advice, as well as campaigning for improved rights, services and opportunities.

[www.adhdfoundation.org.uk](http://www.adhdfoundation.org.uk)

Attention Deficit Hyperactivity Disorder Foundation actively promotes a strength-based approach to living successfully with ADHD and other 'neurodiverse minds', such as, dyslexia, dyspraxia, autism spectrum, dyscalculia and Tourette's syndrome.

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

The National Attention Deficit Disorder Information and Support Service. Providing people-friendly information and resources.

[www.pdasociety.org.uk](http://www.pdasociety.org.uk)

Pathological Demand Avoidance Society offer Information, support and training for PDA.

[PDA Together | Facebook](#)

For parents and individuals to support and inform each other within the world of PDA.

[www.capt.org.uk](http://www.capt.org.uk)

The Child Accident Prevention Trust, working to reduce the number of children and young people killed, disabled or seriously injured in accidents.

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If you would like this information in another format, please contact:

Cornwall Council, County Hall, ~~Treyew~~ Treyew Road, Truro TR1 3AY

Email: [equality@cornwall.gov.uk](mailto:equality@cornwall.gov.uk) Telephone: 0300 1234 100



# CORNWALL CITIZEN

Newsletter of Citizens Advice Cornwall - We're Here for Everyone

Summer 2021



## Top Tips for Avoiding the Scammers

Sixty-nine per cent of people in the South West have been targeted by a scammer since January, new research by Citizens Advice has found.

Fraudsters tried to trick locals in a range of ways, but the biggest scam faced by local people is delivery scams. 55% of people in the area said they'd been contacted about a scam of this kind.

**More than 600 instances of fraud and cyber related crime in Devon and Cornwall were reported to Action Fraud every month last year.**

To encourage people to report scams, share their experiences and look out for others, Citizens Advice Cornwall have launched their annual Scams Awareness campaign.  
(Continued on Page 2...)

# Beat the Scammers

(Continued from Page 1)

Gill Pipkin, Chief Executive of Citizens Advice Cornwall said:

"A shocking number of people in our region have been targeted by a scammer so far this year.

"As life begins to unlock, it's so important we all do our bit and report anything that looks like a con when we see it. By learning how scammers operate, and helping each other understand what to look out for, we can all work together to stop fraudsters in their tracks."

**To help stop more people being fleeced by these types of scams, Citizens Advice Cornwall is sharing the following tips on how to spot them.**

**It might be a scam if...**

- it seems too good to be true – for example, a holiday that's much cheaper than you'd expect
- you suspect you're not dealing with a real company – for example, if there's no postal address
- you've been pressured to transfer money quickly or in an unusual way – like by iTunes vouchers or a transfer service
- you've been asked to give away personal information like passwords or PINs
- you haven't had written confirmation of what's been agreed

**If you've been scammed...**

- talk to your bank or card company immediately if you've handed over any financial and sensitive information or made a payment
- report offline scams, like telephone, post and doorstep, to Citizens Advice [online](#) or by calling 0808 223 1133. Report online scams to the dedicated Scams Action service either [online](#) or on 0808 250 5050
- report the scam to Action Fraud on 0300 123 2040.

## Meet us at the AGM

Citizens Advice Cornwall's Annual General Meeting will take place on Thursday 16 September 2021, 10am to 11am, at St Erme Community Centre, Trispen, Truro, TR4 9BD. If you would like to attend as a member of the public, please register by emailing [mail@citizensadvicecornwall.org.uk](mailto:mail@citizensadvicecornwall.org.uk) by Thursday 9 September. Please note that Covid restrictions may mean that we have to limit the number of attendees or move online.



## News Update....



### European Citizens Urged to Apply for EUSS

Our Citizens Advice European Union Settlement Scheme (EUSS) specialists have been out on the road reminding EU / EEA and Swiss citizens in Cornwall to sign-up to the Government scheme if they want to remain living in the UK. The team set-up stalls in Bodmin and Camborne town centres, visited local businesses (see picture above) and have visited sites in the Clay Country. The advisers can help people fill-out their forms and produce the correct documentation. Their work has been featured on both BBC and ITV.

Home Office statistics show there are around 15,000 EEA and EU nationals resident in Cornwall. Of these, 9,000 had submitted an application for Settled Status. Around 20% of people who have not applied fall into the vulnerable category. To contact the EUSS team, text EUSS to 78866.

### Empowering you to save on bills

EmPOWER is a new Citizens Advice project to help people living in social housing manage their energy bills. According to the latest government statistics, **Cornwall has 31,862 households in fuel poverty, amounting to 12.6% of the population, the fourth highest county rate in the country.**

Project Manager, Caroline Dobson, said: "We realised that many people move into a property with little knowledge or guidance of how to use the energy and hot water systems in their homes.

"They inherit the previous occupant's energy supplier and meter and are often not aware of their rights to change these. We wanted to take a new approach, and in this project we are working with social landlords to improve the quality of their housing stock."





## News Update....

### More Help Hubs go online

The Citizens Advice Help Hub programme is gathering pace to provide advice services to even more people in Cornwall and the Isles of Scilly.

The Help Hubs are computers placed in community centres, foodbanks and libraries where members of the public can look up information on benefits, consumer issues and debt free of charge and have face-to-face online sessions with a Citizens Advice adviser.

The computers are there for anyone to use and no computer skills are needed. Staff at each venue can help set-up the computers and can book appointments to see advisers.

The hubs can be found at: Torpoint, Launceston, Bude, St Germans, Treverbyn (Clay Country), St Austell, Newquay, Redruth, Helston, St Ives and St Mary's on the Isles of Scilly.

For more information on the hub locations and other ways of accessing Citizens Advice please visit our website: <https://www.citizensadvicecornwall.org.uk/getting-advice/>

### See you on the Beach...

**As a local charity, Citizens Advice Cornwall needs to raise funds to ensure the service can continue helping people in future years.**

**This summer, we're delighted that the owners of Lusty Glaze Beach in Newquay have offered us the chance to collect donations at the site on Friday 13 August and Saturday 21 August.**

**If you're in the area and fancy a day at the beach, please do come along and meet the Citizens Advice team and help us raise valuable funds at the same time.**

### Beware of the Sharks!

Sadly, we've seen an increase in illegal money lending (loan sharks) in Cornwall during lockdown. These menaces are becoming increasingly sophisticated, operating online and on social media and are often connected to criminal gangs involved in drugs and prostitution. Citizens Advice Cornwall's work in schools and publicising the issue in the community has led to us being granted Partner Status with the National Illegal Money Lending Team. Watch out for more information and advice on loan sharks in the Autumn edition of Citizens.

## Citizens Advice Services in Cornwall



Citizens Advice is known for its general advice service, which provides free guidance to everyone on a wide range of subjects, from benefits to consumer problems. But did you know we also run a wide range of specialist projects? Here's a brief rundown - see our website [citizensadvicecornwall.org.uk](https://citizensadvicecornwall.org.uk) for full details:

**DEBT ADVICE SERVICE:** Specialist debt case workers, working across Cornwall to help find solutions to your debt problems.

**MACMILLAN CANCER CARE AND SUPPORT:** Case workers provide specialist welfare benefits advice to anyone who has, or has had, a cancer diagnosis. The team covers the county and works at the Cove Macmillan Support Centre at the Royal Cornwall Hospital, Truro.

**MONEY MATTERS:** Works from Cornwall Council's network of Family Hubs working with financially vulnerable families to build-up their money management and household budgeting skills.

**PENSIONWISE:** Free, unbiased guidance for everyone aged 50-plus with a defined contribution pension pot. Covers what the new pension freedoms mean and retirement options.

**FINANCIAL CAPABILITY:** Aims to improve the level of financial skills in the population, especially the more vulnerable, to help prevent problems resulting from poor money management.

**VICTIM CARE UNIT:** Provides advice for victims of crime, ranging from welfare benefits and employment to housing, relationship breakdown, domestic violence and debt.

**FAMILY COURT DOMESTIC ABUSE SUPPORT SERVICE:** Offers practical information about the court process and emotional support to help victims.

**RESEARCH AND CAMPAIGNS:** Detailed research into the problems experienced by our clients and feeds into national databases. Lobbies and campaigns for changes to improve people's lives and carries out public information campaigns.

**HELP TO CLAIM:** A Government scheme, run by CA Cornwall, to provide help and support for people claiming Universal Credit for the first time.

**WISE-UP!** Help for people in N and SE Cornwall who are Not in Education, Employment or Training to help them develop their money skills and saving habits to improve their life chances.

**POWERHOUSE:** Advice and courses on cutting your energy bills and saving money for young people who are not in education, employment or training.

**HOUSING POSSESSION COURT DUTY SCHEME** Trained CA advisers attend court to give help and advice to people facing housing possession hearings.

**MHEND:** Specialist, tailored advice on debts, benefits and money issues for clients of mental health charity, Pentreath.

**EUSS:** Trained advisers help with advice and information to guide EU and other European citizens through their EU Settled Status applications.

# Contacting Citizens Advice in Cornwall and the Isles of Scilly

Although our offices and outreach operations are closed during the Covid19 restrictions, we are still continuing to offer our services to the public:



Text ADVICE to 78866 or for debt issues, text ADVICE DEBT to 78866 and we'll call you back within 48 hours (excluding bank holidays and weekends).



Call us free on 0800-144-8848 Mondays to Fridays between 10am and 4pm.



Check our website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for useful, up-to-date information on a wide range of subjects and to take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email [macmillan@citizensadvicecornwall.org.uk](mailto:macmillan@citizensadvicecornwall.org.uk)

...or call 01872- 256373 .

PLEASE NOTE: All phone calls are charged at your normal rate.

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



## WE'RE HERE FOR EVERYONE



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# Taking Control of Your Money

How you can improve your budgeting and reduce family spending

## BUDGETING

You can use online budgeting tools, planners and guides, including calculators, that help you plan for life changes, such as having a baby, getting married or just planning for Christmas.

[www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget](http://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget)

## MORTGAGES

**Reducing Your Mortgage Costs:** If you're struggling to pay your mortgage, you must take action quickly to stop yourself from falling into debt.

If you get into debt and your lender thinks you're not dealing with the problem, they will take action through the courts. This could lead to you losing your home.

You could look at switching to a cheaper mortgage or insurance deal, cutting down your monthly payments or changing payments on your endowment policy.

Find out how on our website <https://www.citizensadvice.org.uk/debt-and-money/mortgage-problems/how-to-sort-out-your-mortgage-problems/cutting-down-your-mortgage-costs/>

If you're having serious difficulties paying your mortgage, for example, if you've started getting letters from your lender threatening court action,

you should get help from an experienced debt adviser, such as the Citizens Advice Cornwall Debt Team – Text ADVICE DEBT to 78866.

### **COUNCIL TAX BILLS:**

If you're on a low income, you may be entitled to help from your council towards paying your council tax. In some cases you may be entitled to money off your council tax bill, or you may not have to pay council tax at all (called an exemption).

See [cornwall.gov.uk/council-tax/get-money-off-your-council-tax/](http://cornwall.gov.uk/council-tax/get-money-off-your-council-tax/) for details. You can also ask your local authority to spread the cost of your council tax over 12 months instead of 10 [cornwall.gov.uk/council-and-democracy/council-tax](http://cornwall.gov.uk/council-and-democracy/council-tax)

### **SAVE ON INSURANCE**

Shop around for the best insurance deals for all of your insurance; including your house (building and contents), life, car, travel and health (check out [www.moneysavingexpert.com/insurance](http://www.moneysavingexpert.com/insurance) for ideas). Review your policies to see if you still need them or check whether they provide more cover than you need.

**If you're worried about your debts, seek help from our specialist debt team as soon as you can for free, independent and confidential advice and support. Just text ADVICE DEBT to 78866.**



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# 'Have a Go Days'

A FREE and friendly activity for children with additional needs or disability and their siblings or friends, aged 6-17

**Bodmin Leisure Centre**  
Lostwithiel Road,  
Bodmin, PL31 1DE

Tues 3 August 10am-12pm  
Tues 10 August 10am-12pm  
Tues 17 August 10am-12pm

**Cornwall College,**  
Trevenson Road, Pool,  
TR15 3RD (Astro)

Tues 27 July 2-4pm  
Tues 3 August 2-4pm  
Tues 10 August 2-4pm  
Tues 17 August 2-4pm  
Tues 24 August 2-4pm



Booking is essential. For more information and to book contact Katie on 01736 751924 or email [katie@disabilitycornwall.org.uk](mailto:katie@disabilitycornwall.org.uk). Find us on Facebook by searching "Have a Go Days Cornwall".

