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# July 2022 Newsletter

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## Resources

Online budgeting sheets and tools: see which one works for you

- Citizens Advice: [Work Out your budget](#)
- The Money Advice Service [budget sheet](#) an easy to use excel spreadsheet with a visual pie chart showing each portion of your spending!
- Turn2Us [benefit calculator](#)
- Entitledto [budget tool and benefit calculator](#)

For help with debt

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- [Christians Against Poverty](#) no matter your faith they can help with debt
- [National Debtline](#) call them and have a chat about your debts

For the savers

- Here's a [guide](#) to Joining a Credit Union
- Find out more about [premium bonds](#)
- Check out why [ISA's are nicer!](#)
- Check out this [Guardian Article](#) on saving and dealing with debt!

## What Equality means to us

Does equality mean you treat everyone the same regardless? Some people think that this is so, and do not look any further. But in actual fact the meaning of equality when referring to society has always meant equality of access to rights, status, and opportunities - not treating everyone the same.



A person in a wheelchair and a person not in a wheelchair both have to gain access to the 3rd floor of a building with only stairs to take an exam. Is it fair that the person in the wheelchair is treated the same as the one without? That the disabled person could fail their course for non-attendance? If we treated "everyone the same" this would be the likely outcome. In fact, that type of approach to equality leads to increasing inequality, as groups are consistently excluded again and again.

In a progressive and inclusive society, we've realised that this basic definition of equality is deeply flawed and assumes everyone has the same starting point. We are aware that as a society we are missing out on people who could change the world for the better with their skills and knowledge but will never get the opportunity if they cannot access basic rights and vital chances because of prejudice and poverty.

How do we ensure that people can gain access to the same rights and opportunities? We acknowledge that people have different starting points in life and give them assistance to ensure that background or life circumstances are not the reason for them missing out on opportunities and basic rights. Its important, not only to the individual, but society in general. This is where different types of legislation come in, the Equality Act 2010 has concept of this in mind of how to ensure that people are not disadvantaged because of

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But legislation is not the only tool we have. At WLEC our projects aim to identify and counter practices that lead to inequality of access to opportunities and basic human rights. This is the basis of all of our projects and at the core of our origins as Ealing Racial Equality Council in the 80's.

We believe that inequality is not a neat algebra equation, but it is an issue that we can work to solve.

**If you would like to join us in helping to end inequality, find out how to volunteer [here](#)**

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## Budget knows best

Having aired our view of the cost-of-living crisis in the last newsletter by making sure you get all the benefits you should, there are some more things to do.

We are sure many of our readers already know all there is to know about living on a budget, but a good starting point to ensure this is the case is a budget sheet. You can find a comprehensive budget sheets in the resources on the top.

Using your bank statement as a guide or making a note of cash purchases keep a record of where your money is going on a weekly or monthly basis.

Then add up all your income and then deduct the outgoings to see what's left.

If there is nothing left at the end of each week or each month then check the following.

- Are there any unexplained amounts or sums you do not recognise? These could be charges or fees for late payments or unauthorized overdrafts or even fraud so always check your outgoings.
- Are there any direct debits for services you don't use? Such as gym memberships or subscription services, consider cancelling them.
- Is there anything at all that you can think of to cut back on? Takeaways and eating out are always a temptation that can cost easily cost £20 for a single person each time.
- Have you had any life changes recently or can you see any big changes coming up? Things such as moving home, children turning 18, entering retirement, or sudden illnesses and being unable to work are all events that will require an urgent look at your finances.
- Have you had to make a large unforeseen expenditure recently such as for car repairs or replacement white goods?
- Are your debt repayments making it difficult for you to manage from day to day?
- Could you be eligible for benefits or help with certain expenses? Again look at our resources portion above.

benefits.

If there is something left over then look at how that sum can be best used. Can you save it for a rainy day? or can you use it now to take some pressure off a debt or obligation coming up in the near future? Spending whatever is left over each month on what makes you forget that you are struggling definitely feels good, but ultimately it is short term relief and will ensure that you will remain struggling to find funds at the end of next month.

Rent or a mortgage, utility bills (excluding water), are the biggest and most important expenditures for most of us. It is urgent that you address any rent arrears or utility bills first. Any debt that can result in the loss of a roof over your head or court action and bailiffs for non-payment can result is a PRIORITY. We would consider tackling debt payments for these priority debts via Stepchange or Crosslight. Both are charities able to help you to reduce your debt and resolve shortfalls.

**If you have any questions on your benefits or if you are in food poverty we are here to help contact our offices on 0208 231 2575 or 0208 231 2579 to learn more**



From the  
Case Files

## Budgeting Edition

Mr S was living with his wife on a state pension supplemented with pension credit, but each month his rent was eating into his budget too much. He had raised 4 children, who were all still at home, having completed college and university. He told us with great pride how one was working at a shop, another had just started at a bank. Another had a flash new mobile phone and trainers. We asked him if his children were contributing towards their upkeep. He said he didn't feel he could ask them.

We advised that as they were working and had an income it is only fair that they contribute to the costs of their upkeep. Personal relationships and discussions about money are tricky, but do not be afraid to ask the loved ones you live with about helping you out when you are struggling to help them and yourself. Mr S agreed that £80 a month would be sufficient, and he would ask each child for £20, this was totally affordable for each adult child.

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## For the Savers

If you are a person who saves and yet still finds themselves struggling, you are a part of an often-neglected group. If you are a person who doesn't know the first thing about saving keep reading.

It seems with all the talk of interest rates savers are often neglected, currently if you save your money, you may be under the impression that if you kept the money under the bed the accumulating dust would more valuable than the paltry 0.05% basic interest rate most saving accounts have! Nevertheless, saving still matters, and in the age of the cost-of-living crisis it matters more than ever. Even putting a small amount away each month can build up to large and helpful sums that can get you out of a crisis or give you a way to treat yourself or even reach a long-term goal such as saving for a course or your even for a rainy day.

That's why we have provided some resources above to help you figure out how to best utilise any amounts you have left at the end of the week or the month no matter how small. One of the easiest things to do from the outset is to simply ***pay yourself first!*** Even if it's just £2, like the charities appealing for your funds on TV (hint: we accept donations) - you should pay yourself first.

Set up a direct debit straight to your savings account for the day after payday, some banks even give you rewards if you link your current account to your savings account. You will see how quickly that small amount can add up if done every week or £8 a month that's £64 a year if transferred once a year into a a tax free saving account ISA that could be a significant sum.

**If you need further help on how to save, then [contact us](#) for a referral or check out Stepchange or Crosslight.**



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