

Kintore Way Children's Centre Newsletter March 2009

Dear Parents and Carers

Spring is officially here - we are just waiting for the garden to burst into life again. Thank you all for your understanding and co-operation during the weather enforced closure, but I know the children had a great time in the snow (and many of the parents too!). Thank you also for your contributions to the school travel survey, dressing up for world book day and maintaining the home/nursery books. Your help is much appreciated.

Sharon

Housing Service



Need advice about your housing situation?

Since Monday 2nd February 2009, Southwark Council housing options services have been holding a weekly housing surgery every Monday from 1pm-3.30pm at Kintore Way Children's Centre, Grange Road, SE1 3BW.

If you have a housing issue and need advice, drop in and see An advisor.

We may be able to help you with issues such as:

- ✓ **Your waiting or transfer list application**
- ✓ **Bidding on Southwark Homesearch**
- ✓ **Mutual exchanges and other mobility schemes**
- ✓ **Renting privately and problems with your landlord**
- ✓ **Shared ownership or buying a home**
- ✓ **Keeping your home if you are worried you may lose it**
- ✓ **Moving to a bigger or smaller home**



The service is FREE and confidential. Appointments are not necessary.

For further enquiries call us on 020 7525 5950.

School Fund

Thank you to those of you who have already made a voluntary donation of £10 to the Kintore Way School Fund. Although it is the school fund it is used to benefit children throughout the centre. The fund, for example, pays for the book bags which every child receives, it contributes to the cost of outings and visits which enrich children's learning experiences and it is also used to support fun days so that families can enjoy all that is on offer without further charge. Accounts are kept and audited and parents are consulted if a new use of the money is proposed. There is still time to make a donation at reception if you had forgotten - we do depend on the fund to provide opportunities for every child which may not otherwise be possible.

School Travel Plan

Transport for London and central government is committed to all schools having a Travel Plan, and is also providing funding to schools that produce such a plan.

The main aims are to reduce the traffic congestion and pollution around schools, providing safer walking and cycling routes, and improve the health of the children and their families.

We have been consulting parents, carers, children and staff about the way they travel to the Centre. At the parents session at the beginning of March, a number of issues were raised e.g. the dangerous condition of the pavements along Spa Road during the building programme, cycle and buggy storage at the Centre, parking when bringing and collecting children, parking wardens and tickets, informal arrangements between

parents bringing children to the Centre. If there are other matters you would like to raise, please talk or send a note to Marian Greenwood.

We will publicise the plan as soon as it has been approved.

If Your Child is Absent - reminder

If your child is absent from the centre, if they are unwell or have an appointment, please telephone and let us know. We share the responsibility for safeguarding your child and need to know where they are. If you do not call us we will telephone you to ask why your child is absent.

Also, if your child has needed to be changed during the day and is wearing nursery clothes to go home in, please can you wash and return them as soon as possible.

Red Nose Day

We hope that you will join with us in supporting Red Nose Day this week. We have noses for sale in reception and there will be other activities taking place around the Centre. Please talk to staff in your child's room for details.

Parents Governor Vacancy

We take pleasure in announcing the result of the election for a parent governor to join the long established school governing body.

Robert Gale received the most votes and is therefore elected as parent governor for the next two years. Robert has a child in River Room and will be invited to attend the next governors meeting later this month.

Congratulations Robert.

Services for Parents and Carers

PARENTS ADVICE

Please come along and have a chat with me at one of the PARENT/CARER ADVICE SESSIONS at Kintore Way on Tuesday mornings 9am-11:30am or Friday afternoons 1pm-4pm. You can also email me at elaine.bailey@southwark.gov.uk. Or call me on 0207 525 0045. IT'S GOOD TO TALK.

Elaine Bailey

PARENT AND TODDLER GROUP

The parent and toddler groups taking place on Thursday morning and afternoon would like to announce a change of leader. We are very pleased to let you know that Funke Odusanya, one of the nursery team in River Room, will be leading the group from this month. A big thank you goes to Jane for all the hard work she has put in since September and we consider ourselves very fortunate to have such high quality support in our family services.

BENEFITS ADVICE

I have been asked to write an article about credit cards and the cost and consequences of credit, especially timely after all that Christmas spending. I can hear groaning and I know it seems an age away, but try and remember what a great time you had over the break. I have also given you some useful tips at the end of the article. Here goes:-

Difference between Credit Card and Debit Cards

With a credit card no money goes out of your account when you buy something. Instead you get a statement at the end of the month, and if you don't pay all of it you will be charged interest. But if you pay the whole amount on the statement each month, there is no interest charge and you could get about 6 weeks' free credit.

With a debit card the money goes out of your bank account straight away. You can use a debit card to get 'cash back' at supermarkets, etc, which also comes straight out of your account.

If you pay for something for between £100 and £35,000 with your credit card, the credit card company and the seller are jointly liable if things go wrong, e.g. if the seller goes bust, the credit company is legally obliged to sort out the problem.

Whereas, if you buy something on your debit card, you will lose your money and there is no legal obligation on the bank to sort out the problem.

The Cost of Different Types of Credit

Sue, Ali, Katherine and Christina each needs to borrow £100 and they do so in four different ways:-

Sue pays by credit card and it will cost her £9.50 per month over one year, so she will pay £114 in total over the year.

Ali borrows from a doorstep lender and pays back £3.50 per week over one year, so he will pay back £182 in total over the year.

Katherine gets a bank overdraft and pays £5 per month over two years, so she will pay back £120 over 2 years.

Christina gets a loan from the Credit Union and will pay back £9 per month over one year, so she will pay back £108 in total over the year.

So, apart from the doorstep lender, credit cards are the most expensive debt you will have because of the high rate of interest. If you owe £1000 on credit card or store card, your annual interest will typically be about £180. If you have £1000 in a savings account, the typical interest you will earn will be about £20 a year. So, it is advisable to pay off the credit card debt rather than keep your savings. The usual advice is that those with no credit card debt are able to save.

Consequences of Credit

Not paying some bills has more effect than not paying others. The most important bills are called priority debts because if you do not pay these, the consequences can be very serious, e.g., your landlord can repossess your home if you have rent arrears or a mortgage or a loan secured on your home, or your electricity supplier can cut your supply off.

Other bills are called non-priority debts. It does not mean that they do not matter but that the result of not paying them is not so serious. The people you owe money to (your creditors) and the Courts know that you have to pay the priority debts first.

Money owing on Credit Cards is a non-priority debt, sometimes called a credit debt. Your creditors may agree to a low repayment, say £1 per month, especially if you are receiving Income Support or Jobseekers Allowance, but your credit rating will go down, meaning that credit is more difficult to get and could cost more.

Non-priority creditors usually use debt collecting companies. They do not have the powers that a Court has, but they usually put a lot of pressure on you to repay the debt, by letters, telephone calls, threatening to visit your home, even actually visiting your home. However, they have no legal right to enter your home and so you just do not let them in.

If the pressure feels like harassment, which is a criminal offence, then you may consider reporting the companies to Southwark Council's trading standards department. This department may already have a file on these companies (because other people have complained about them) and the trading standards officers may discuss with you how to deal with it and may even consider prosecution of the companies.

If the pressure of the debt collecting companies does not work, that is, you do not start repaying your debts, you cannot be taken to prison but the non-priority creditor can

take you to the County Court to enforce repayment of the debts with a County Court Judgment (CCJ). This will affect your credit rating more.

If a creditor does take you to Court, they will send you a Court summons and it is important to complete the Reply section to give the Court all the information you can about your financial circumstances including your income and spending. Then, you are more likely to get realistic and sustainable repayments set, say £1 per month. It is important not to ignore the sometimes 'nasty' letters that creditors send to you because you could take action sooner. It is important to negotiate a debt repayment plan with creditors and stick to it.

There are many debt management plan companies out there, but there are only two that do not charge for setting up and reviewing your plan, and they are PAYPLAN and CCCS (Consumer Credit Counseling Service). However, they do not carry out face-to-face debt management but at least they do not charge you, they charge the creditors instead.

Although it can take a long time to pay off debts with low repayments, people are more likely to keep up with the repayments and avoid further action.

If you miss CCJ repayments, the repayments can be enforced, e.g. by bailiffs with a Court Order or by a regular deduction from a bank account or from wages.

SOME USEFUL TIPS

If your credit card debt has increased beyond control, consider not using your credit card anymore, and making monthly payments over the minimum payment rate, if you can. And do some looking around for some credit cards with 0% interest rates, for say 6 months or one year or more that you can transfer your credit card balance to. These deals are harder to come by in the current climate, but still exist. Most of these balance transfer deals charge a one-off fee of 3% or less, but one or two are free of fees.

It is also advisable to pay more than the monthly repayment each month on your mortgage if your lender will allow you to, as it is like saving but without having to pay any tax on the interest. Also, it is a useful buffer against the lean times.

If you are able to arrange with your bank an overdraft facility for much more than you would use and make sure you stay well below it, then you are never going to incur bank charges, say, for direct debits that go out of your account tipping you into overdraft. You pay charges for any unarranged lending from the bank. You still pay interest on the overdraft you have arranged, but not charges.

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If you have a mortgage or a secured loan on your home, it is even more important to set up a realistic repayment plan and stick to it, to avoid being taken to Court because if they get judgment (CCJ), creditors can, eventually, get a charge order on your house or you could be made bankrupt and may be forced to sell your home.

A very useful website is www.moneysavingexpert.com

For more information and advice, come and see me at Kintore Way Children's Centre on Mondays 10 am – 12 pm, or, if you miss me then, at Rotherhithe Early Learning & Parents' Centre, Rotherhithe Primary School, Rotherhithe New Road, SE16 on Thursdays, 2 -4 pm. Just drop in, no need to make an appointment.

Debbie Morey, February, 2009

ESOL (English speaking) Classes on Tuesdays at 1.00pm

Parent and Toddler groups, on Monday afternoons with Baby Music and on Thursday mornings and afternoons.

We will be hosting a coffee morning for parents and carers on Wednesday 1st April between 9.30 and 11.00am in the hall - please come and join us if you can.

Buggies

Please note that if you need to leave a buggy at the Centre during the day it must be kept folded and located in the buggy store just inside the main entrance. Although Centre staff make every effort to maintain security, buggies are left at the owner's risk. Parents/carers may want to consider using a padlock and chain on their buggy, as an additional security measure.

Calling all dads

Our most recent 'Father's Day' Saturday breakfast took place on 28th February from 9.00 - 11.00am. Once again the turnout was very encouraging and a considerable quantity of pancakes was gratefully consumed. Photos from the day are displayed in the entrance area. We are interested to here your thoughts about future dads sessions - please use the suggestion box to let us know what you would like us to consider for the future.

Get the diary out

6-17th April - Easter Holiday for River and Rainforest Rooms and drop in services.

10th and 13th April - The whole Centre is closed for bank holidays.