

Jakob's Journey: Six Months On

February 2024

"I actually had money left over this month! I'm budgeting much better. I now check I have enough for the bills I kept forgetting about like food and bus fare."



October 2023

Jakob was referred to us via the Norfolk Virtual School during a project with John Lewis, as part of their **Building Happier Futures** programme, for the opportunity to attend five small group workshops and ten tailored one-to-one sessions on **money, housing, and employability** topics. Jakob joined the project because he wanted to **improve his budgeting skills, manage his bills more effectively, start saving, and be prepared to move on from his semi-independent accommodation.**

November 2023 to February 2024

Jakob balanced three days a week **at college** and two days **working at John Lewis** alongside the **workshops and 1-2-1s** with Your Own Place. In the 1-2-1 sessions, Jakob explored his questions about his **payslip**, what **taxation** to expect, how work pay days were **affecting his benefits**, and considered his **income needs** for his next housing steps.

The most important topic for Jakob was finding budgeting methods that work for him. He shared **"now I'm getting a wage I want to use it effectively"**. We reflected on **why previous budgeting methods had not be sustainable** for him and he discovered he needed **something more visual**. We worked through a **visual annual budget calendar** (see below) to mark incoming and outgoing expenses, which he is still using now.



Setting the scene



Skills and Strengths



Building Networks



Bills and Budgeting



Housing Options



Benefits



Getting Help



Next Steps and Priorities

Jakob highlighted that the group workshops helped him **"become more open minded and tolerant of others"**, a key skill that supported his customer facing role at John Lewis. He found great value **in hearing the experiences of others in how they had faced dealing with bills** they had been neglecting, and **received valuable encouragement from them** to deal with the bills he had been putting off sorting out. This learning and encouragement from his peers was **"useful to hear what others like me had done, and not alone in doing it."**

After a 1-2-1 session that planned how and when to contact places that fitted with Jakob's schedule, he **contacted his utility company** to adjust a monthly payment date to better suit his budgeting needs and **felt more confident to approach other suppliers in the future**. He also shared how discussing bill priorities gave him more confidence to make decisions: **"I had to make a choice between gas or wifi and was able to make the choice of gas and delay the wifi as that felt the right priority."** Jakob also shared the value of finding out the support available to him as he moves forward: **"I didn't know anything about Mancroft Advice Project (MAP), Citizens Advice (CA) or Shelter before this."**



Jakob scored himself on each outcome during our first session in November and then again in our final session in February after all his one-to-ones and groups

9 one-to-one sessions

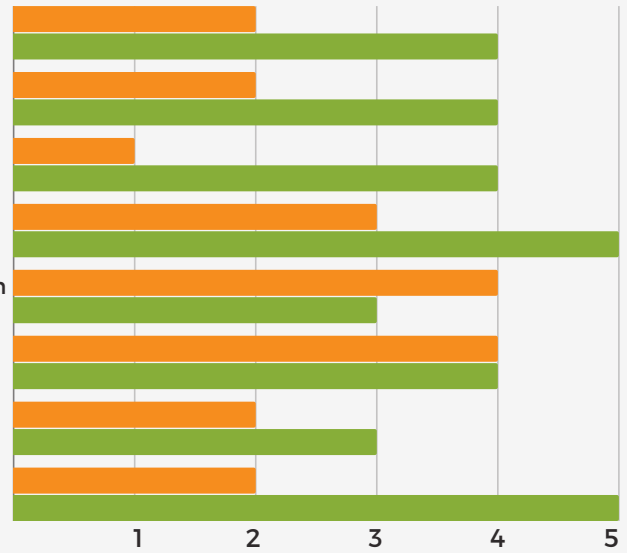
4 groups attended

6 AQA certificates achieved

I feel more confident picking up the phone to my bill suppliers to sort things out

I know how to manage my money
 I know how to manage my bills
 I understand how debt works
 I understand the housing options available to me
 I am good at finding my own solutions to problems I face
 I feel confident about looking for information
 I feel confident about getting help
 I feel confident about keeping my home

Start Score End Score



Jakob shared his next steps after our last session in February

- Start saving money for independent living
- Plan what is needed for next housing steps such as moving in with friends
- Work out next career move which focuses on what matters to him

August 2024: Six Months On

Six months later, Jakob shared how he has not only managed to implement and sustain his budgeting methods, but he has also met all his planned goals from February! (listed above)

Jakob reported feeling better able to sustain his tenancy after working with Your Own Place



Jakob shared that he is still using his year-to-view visual calendar to keep track of his outgoings. He said he now makes more thoughtful spending decisions to ensure his money goes on essentials such as food until the end of each month. The skills he developed with Your Own Place, to combine his bills management and money management, have meant he has met his goal to start saving, with £200 now put aside!

Jakob acknowledged he's still on his budgeting journey, as he navigates the occasional unexpected bills, but they have become less daunting. He shared "I feel more confident picking up the phone to my bill suppliers to sort things out."

Due to working with Your Own Place, Jakob said "my confidence has grown in knowing, and getting, support and socialising too." He explained how he has now started utilising support from MAP to tackle his next personal goals.

Jakob reported that he has an increased awareness of his skills from the group workshops. He also has a greater sense of his employment interests via both his time at John Lewis and having explored his career plan in sessions. Jakob has reflected on his career prospects further and has plans to start a Security course in September 2024.

Finally, Jakob has reflected further on his next housing steps and he is preparing for when his semi-independent living accommodation tenancy comes to an end next year. After building more awareness of his tenancy and financial responsibilities in private accommodation in our sessions, he feels better able to consider who he trusts to share those responsibilities with. Jakob is considering who he would comfortably share a home with and who he feels would reliably manage money, bills, and looking after the property equally.



My perspective on how I spend money has changed. I'm up to over £200 in my savings now!