

Make your money stretch further



Better Off, or West Lothian Money Week, aims to get people thinking and talking about how they might save cash.

Over 50 free events and activities are taking place across West Lothian, with full details in the inside of this programme. Events have been targeted in three main categories to match in with how people view their personal finances – skint, surviving and saving.

The events aim to help show people what they can do to try and improve their finances, so skint people manage to survive better on the money they have, and those surviving can think about planning for the future by starting to save. Even those saving can look at ways they might be able to save even more.

Council Leader Peter Johnston said: "I'm sure the vast majority of us could benefit from taking a more active role in managing our money. It doesn't matter how much or little cash you have, it makes sense to make the best use of what income you have."

"Better Off aims to get us all looking at what we can do to save money, and will involve a wide spectrum of the West Lothian community, including a range of council services, community planning partnership and voluntary organisations". "Managing finances can be complicated, but there's a huge amount of help and advice available to make sure you get the most out of your income or benefits."

For more information on any of the events in the programme, please contact the Advice Shop on 01506 283000 or email advice.shop@westlothian.gov.uk

→ Learning more about money

Schools across West Lothian will be playing their part in Better Off, West Lothian Money Week too.

Early financial education is important, so here's a taste of activities going on in schools around West Lothian:

- Carmondean Primary School choir will perform during the 'Switched On' event at Bathgate Partnership Centre.
- Balbardie Primary School are holding their own Money Week in October and also have a Credit Union saving scheme.
- Dechmont Infant School, Letham Primary School, Livingston, and Whitdale Primary School, Whitburn, will all be engaging in financial education during Money Week.
- Each year group at Harrysmuir Primary School, Livingston, will be working on a mini Problem Solving for Poverty project.
- Bellsquarry Primary School, Livingston, are planning Money Week activities to tie in with their annual Christmas Fayre.
- West Calder High School will be holding financial awareness events for 3 and 4 year pupils, provided by Eileen Black of Business Dynamics

→ Fine way to look after money

All West Lothian Council libraries will be taking part in a fines amnesty during West Lothian Money Week.

Local residents can return overdue books between 21 and 26 November without having to pay any fines.

Libraries are also a great source of information, advice and resources to help you better manage your finances, cope with money worries, stay healthy on a budget and much more.

For more information, please visit www.westlothian.gov.uk/advice-shop

→ Bank on it

West Lothian branches of the Royal Bank of Scotland are also offering a free financial check up for the whole of West Lothian Money Week. Pop into your local branch for help.



Better off

West Lothian Money Week

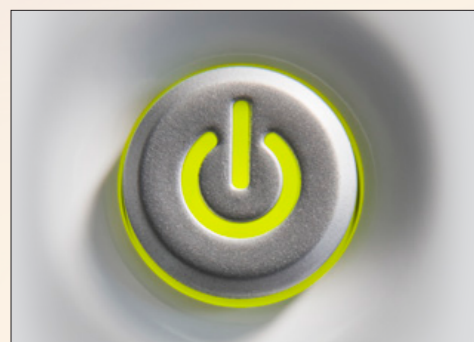


→ Skint → Surviving → Saving

Monday 21 November

• **Back on Track:** 9am – 11am, Blackburn Connected, Mill Centre, Blackburn.
A drop-in surgery to help you with rent arrears.

• **Bring Your Piggy Bank:** 10am – 2pm, Blackburn Connected, Mill Centre, Blackburn.
Bring along your piggy bank, box or bag of coins to be counted and sorted by our coin machine.



• **Get Energised!:** 10am – 3pm, Ability Centre, Carmondean, Livingston
Gas and electricity explained – bring your bills and speak to a dedicated energy advisor about your energy issues.

• **'Work Your Money' for shop workers:** 11am-3pm, Winter Gardens, The Centre, Livingston.
Come along for a five minute check to make sure you are getting your correct entitlement to benefits and tax credits.

• **Advice Drop-in Session:** 2pm – 6pm, Mayfield Community House, Armadale.
Free Drop in advice session to check your benefit entitlement.

• **MOT your Finances:** 1.30pm – 3.30pm, Citizens Advice Bureau, Shiel House, Craigshill, Livingston.
Advisors will be on hand to check your benefit entitlement and provide money advice. Everyone receiving an MOT will be entered into a free prize draw.

• **Finding the Right Funding:** 10am – 5pm, Careers Centre, Almondvale Boulevard, Livingston.
Information on financial help for study and training.

• **How to Sell Your Art Seminar:** 2pm – 4pm, Howden Park Centre, Livingston.
Find out how to make some extra cash from your arts and crafts. Spaces are limited so call 01506 777666 to book your place.

• **Advice on the Road:** 11am – 3.40pm, Mobile Library – Linlithgow area
A trained advisor will be on the library bus in Westfield, Linlithgow Bridge to discuss benefits, housing, energy or money issues.

Tuesday 22 November

• **Advice on the road - mobile library:** 1 – 4pm
Trained advisor will be on the library bus in Kirknewton for housing, energy, money and benefits advice.

• **Have Your Say on Poverty:** 9.30am – 12.30pm, Bathgate Partnership Centre, South Bridge Street, Bathgate.
Everyone is welcome for a free session and interactive discussion about poverty.

• **Switched On:** 10am–2pm, Bathgate Partnership Centre, South Bridge Street, Bathgate.
Housing and energy advice, hints and tips on how to prepare for winter, free prize draw and much more.

• **Housing Surgery:** 9.30am – 12pm, Armadale Housing Office, Armadale
10am – 12pm, Forestbank Community Centre, Ladywell, Livingston.

Open surgery for anyone who wishes to discuss any financial difficulties and housing benefit assistance in private.

• **Bring Your Piggy Bank:** 10am – 12pm, Falla Hill Primary School, Harthill Road, Fauldhouse
Bring along your piggy bank, box or bag of coins to be counted and sorted by our coin machine.

• **Stroke Support Advice Drop in Session:** 1.30pm – 3.30pm, Royal British Legion, North Bridge Street, Bathgate.
Health-related benefits discussion at a local stroke support group with an expert advisor. Free tea and coffee will be provided.

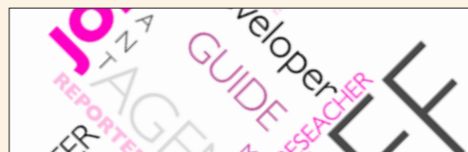
• **Skint!:** 10.30am – 12pm and 12.30pm – 2pm. BLES, Whithill Industrial Estate, Blackburn.
A workshop aimed at the 16-24 age group using the new interactive resource "Skint" to look at real life situations.

• **Finding the Right Funding:** 10am – 5pm, Careers Centre, Almondvale Boulevard, Livingston
Information on financial help for study and training.

• **Back on Track:** 9am – 11am, Blackburn Connected, Mill Centre, Blackburn.
A drop-in surgery to help you with rent arrears.

Wednesday 23 November

• **Back on Track:** 9am – 11am, Blackburn Connected, Mill Centre, Blackburn
A drop-in surgery to help you deal with rent arrears.



• **Just the Job:** 10am – 3pm, Fauldhouse Partnership Centre, Lanrigg Road, Fauldhouse.
Drop in jobs fair with the chance to meet with



local employers, get advice on interview techniques, and smarten up your CV and more.

• **Regal Film Showcase:** 2pm to 8pm – Regal Community Theatre, North Bridge Street, Bathgate.

The full cinema experience... without the cost! Two separate film showings, info stalls, raffle, freebies and free refreshments. The Pursuit of Happyness begins from 2.30pm and the remake of Mr Deeds start from 5.30pm. Sponsored by Scottish and Southern Energy.

• **Skint! A workshop for Practitioners:** 10am – 12pm Bathgate Partnership Centre, South Bridge Street, Bathgate.

This event will give those working with young people the opportunity to find out where they can go for money advice, support and financial education.

• **Bring Your Piggy Bank:** 10am–12noon Blackburn Connected, Mill Centre, Blackburn.
Bring along your piggy bank, box or bag of coins to be counted and sorted by our coin machine.

• **Drop-in advice session:** 10am to 12noon, Craiginn Centre, Main Street, Blackridge.
Open surgery for anyone who wishes to discuss any financial difficulties, housing and benefits.

• **Skint!:** 10am – 11.30am, Sibbalds Training, Shona's Way, Blackridge.
A workshop aimed at the 16-24 age group using the new interactive resource "Skint" to look at real life situations.

• **Saving For a Rainy Day for Civic Centre workers:** 12.30pm to 1.30pm, Civic Centre, Conference Room 3, Livingston.
A budgeting workshop for staff from the partners at the Civic Centre. Contact Janet Mundy on 01506 633222

• **Finding the Right Funding:** 9am – 5pm, Careers Centre, Almondvale Boulevard, Livingston.
Information on financial help for study and training.

• **MOT your Finances:** 10am – 2pm, Citizens Advice Bureau, Shiel House, Craigshill, Livingston.
Advisors will be on hand to check your benefit entitlement and provide money advice. Everyone receiving an MOT will be entered into a free prize draw.

• **Welfare Reform or Plain Old Fashioned cuts?:** 11am–1pm, Ability Centre, Carmondean.
Disability West Lothian Forum AGM with a focus on Welfare Reform. Keynote speaker Bill Scott, Inclusion Scotland. If you would like to attend,

please contact 01506 774030 (voice), 01506 774 044 (text) or 07742232978 (mob text).

• **Health and Wealth:** 10am–3pm, Armadale Community Centre, Lesser Hall, North Street.
Come along and learn how to live a healthy lifestyle on a budget. Money saving tips, how to feed your family for less, health checks, beauty treats, freebies and much more....

Thursday 24 November

• **Money For Life Workshop:** 9.30am to 11.30am Bathgate Partnership Centre, South Bridge Street, Bathgate.
A workshop for practitioners who are interested in gaining knowledge and skills to assist others to make appropriate financial decisions for daily living.

• **Money Advice Session:** 10am–2pm – Ingeus, 1 Almondview Business Park, Livingston.
Advice and assistance on budgeting for existing Ingeus clients.

• **Drop-in advice session:** 1pm – 4pm, Bridgend Community Hall.

• **Advice On the Road:** 9am – 4.30pm, Mobile Library.
A trained advisor will be on the bus in Stoneyburn, Addiewell, Breich and Loganlea. Please note, an advisor will be on the bus in Greenrigg the following week at 9.30am.

• **Advice on the Road:** 1pm – 6pm Mobile Library – Breich Area.
A trained advisor will be on the library bus in Winchburgh to discuss benefits, housing, energy and money issues.

• **Almond Housing Tenants Benefits Advice:** – 10am – 3pm, Almond Housing, Craigshill, Livingston.
Free drop in benefit advice session for Almond Housing tenants.

• **Savvy Shoppers:** 4pm – 8pm, The Centre, Livingston.
Pop down to the Centre, hit the shops and gain some practical advice on how to make your money go further.

• **Money-wise Mums:** 1pm – 3pm, Boghall Parish Church, Elizabeth Drive.
Young mums can drop into the Boghall Parish Church for advice on benefits, housing, energy and debt. Crèche available.

• **Money Advice Workshop for council employees:** 1pm – 2pm, Civic Centre, Livingston.
West Lothian Council employees session, facilitated by The Money Advice service

• **Bring Your Piggy Bank:** 10am–2pm, Balbardie Primary School, Torphichen Street.
4.30pm – 6.30pm Blackburn Connected, Mill

Centre, Blackburn.
Bring along your piggy bank, box or bag of coins to be counted and sorted by coin machine.

• **Housing Surgery:** 10am – 12noon, Livingston Connected, The Centre.
Advice and assistance on rent arrears and housing issues.

• **Skint!:** 1.30pm – 3pm, Livingston Family Centre, Jackson Place, Eliburn.
A workshop aimed at the 16-24 age group using the new interactive resource "Skint" to look at real life situations.

• **Better Safe than Sorry:** 12.30pm – 2.30pm Whitburn Football Club.
Financial and legal information for seniors and their carers. Lunch provided.

• **Advice Drop In Session:** 12noon – 5pm. Salvation Army, 2 Blackfaulds Place, Fauldhouse.
Trained advisors will be on hand to provide free, impartial advice on a range of issues including benefits.

• **Finding the Right Funding:** 9am – 5pm, Careers Centre, Almondvale Boulevard, Livingston.
Information on financial help for study and training.

• **Back on Track:** 2pm – 4pm, Blackburn Connected, Mill Centre, Blackburn.
Housing staff will be available to provide advice and assistance on rent arrears and housing issues.

• **Money Advice Workshop for council employees:** 4pm – 5pm, Civic Centre, Livingston.
West Lothian Council employees session, facilitated by The Money Advice service

Friday 25 November

• **West Lothian Coffee Morning for self employed people:** 9am–11am, Winter Garden, The Centre, Livingston.
Bring along details of your annual net profit and find out if your income could be boosted by benefits or tax credits.

• **Back on Track:** 9am – 11am, Blackburn Connected, Mill Centre, Blackburn.
Housing staff will be available to provide advice and assistance on rent arrears and housing issues.

• **Advice Drop In Session:** 10am–12noon, The Big Hut, Marina Road, Boghall.
Drop in for advice on a wide range of issues including benefits, housing, energy and debt.

• **Bring your Piggy bank:** 10am–12noon Blackburn Connected, Mill Centre, Blackburn.
Bring along your piggy bank, box or bag of coins to be counted and sorted by coin machine.



• **Connect Up:** 11pm–4pm – West Lothian College, Livingston.
Careers fair for young people, activities, information, DJ workshop and other fun activities

• **Skint!:** 9.00–10.30, Bathgate Partnership Centre. WLC Adult Basic Education
No stalls
A workshop aimed at the 16-24 age group using the new interactive resource "Skint" to look at real life situations.

• **Finding the Right Funding:** 9am – 5pm, Careers Centre, Almondvale Boulevard, Livingston
Information on financial help for study and training.

• **DOSH!** – 12noon – 2pm, Bathgate Partnership Centre, South Bridge Street, Livingston
Drop in to the new Bathgate Partnership Centre to sign up for the popular four week DOSH financial education course.

Saturday 26 November



• **Big Day Out:** 12noon – 4pm Strathbrock Partnership Centre, Broxburn
Fun afternoon for the whole family. Kids activities and workshops, performances and entertainers inspired by West Lothian's diverse multi-cultural communities including a raffle, information, food and craft stalls and more

• **Bring Your Piggy Bank** – 10am–12noon Blackburn Connected, Mill Centre, Blackburn.
Bring along your piggy bank, box or bag of coins to be counted and sorted by coin machine.