



# 'SWELL'

## Newsletter

### Safeguarding & Wellbeing

Autumn Edition 2020

#### Bike Security & Safety

For many children, and young people bikes are a prized possession, which can bring a whole host of fun, adventure, exercise, plus help them get from A to B much quicker, including school!!

Since the beginning of the globe pandemic, there has been a 'bike boom' and the number of bicycles bought by all ages, across the UK has rocketed, with this trend likely to continue, especially as we approach the festive season. We all know that these two wheeled machines do not come cheap, and can cost hundreds, if not thousands of pounds. Therefore, it is important that care is taken to prevent bikes from been stolen, especially as in Hull alone just under 500 bikes were stolen during the last academic year. To help prevent the thief of your child's pride and joy, it is important that they understand that even a quick pop into a shop can provide a perfect opportunity for thieves to strike.

There are a number of things that can be done to help prevent yours, or your child's bike been stolen, which includes more than just locking it up! Thieves are sly and crafty, but they do not like an audience, so the police recommend that bike are secured in a public place rather than down an alleyway. Even better still, they suggest finding somewhere that is well-lit and covered by CCTV, as this is a good deterrent.

Dear Parent/Carer,  
Welcome to the autumn edition of 'Swell'. We hope that together, we can keep all our children & young people safe and well.  
#keepingchildrensafe #workingtogether  
#wellbeing #mentalhealth  
#crimeprevention #HCAT

In the era of social media, it is also advised that if your child is posting their rides or pictures of their bikes online, that they use the security function to block the area around your home, so any would-be thieves cannot track back to your home address.



#### Other useful tips

- Always use a good quality chain or D lock
- Lock up on the most visible and populated are possible
- Make sure the place the bike is being locked is secure too
- Position the lock so it is awkward for a thief to strike
- Lock, or take away anything that can be easily pinched – lights, quick release wheels, saddle etc
- Always take a lock when out and about riding
- Make the bike easily identifiable, or mark the frame with your postcode
- Record the bike serial number and take a photograph of the bike too.

#### Bike Safety

When your child is out on their bikes we strongly recommend, for their protection and safety, that they:

- always wear a cycle helmet, plus bright or reflective clothing
- always use lights after dark or if visibility is poor
- keep clear of the kerb, if riding on the road
- take routes that would make them less vulnerable

<https://www.capt.org.uk/>

<https://www.cyclinguk.org/>

<http://www.brake.org.uk/>  
<https://www.think.gov.uk/>

### Money management, financial difficulties & debt

Debt and money worries can have a huge damaging impact on our lives. Facing up to debt & dealing with it can sometimes feel overwhelming & never-ending.

Our instincts can convince us to ignore it - not open bills, not answer phones and pretend it is not happening.

There are many circumstances, in life, that can lead to financial difficulties including, being made redundant, having a baby, hours at work reduce, having to give up a job to look after relatives, not being able to access work for health reasons, which may influence our ability to manage. It's easy to let things 'slip' when there is not enough money to cover household expenses. It can be a minefield of where to start, who to pay first or how can I survive on what is left? But one thing is for certain - there is always help. Whether you need support with money management, or you are in real financial difficulty, there is support and there are ways forward to improve your situation.

- Supporting benefits check – are you getting everything you are entitled too?
- Budgeting loans.
- Budgeting tool – looking at potential ways to save money.
- Possible grant available – mostly repayable.
- Debt management plans.
- Debt relief orders.
- Dealing with creditors.
- Rent/mortgage arrears.

Hull Citizens Advice have specialist advisors who will chat in confidence on many issues. You can access these by calling a debt advisor on Tel 226859 or for more information search the links.

<https://www.citizensadvice.org.uk/debt-and-money/>

<https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills/>

<http://www.hull.gov.uk/benefits-support-and-welfare-advice/debt-and-money/help-debt-and-money>

<https://www.hullmoney.com/>

### **Christmas doesn't have to be humbug!**

It is estimated that at least 30% of people of people this year will spend more than they can afford on Christmas because of the pressures they feel to buy presents. It is all so easy to fall into the trap of spending more money than we actually have, leading to debt and misery in the New Year. Look at the websites below for advice in how to cut back. You could make an agreement, with your family, to limit spending beforehand so it doesn't get out of hand, or set a budget, work out how much you can afford and save each month in preparation. Imagine January and no debt - it doesn't have to be miserable!

<https://www.moneyadvice.service.org.uk/en/articles/saving-money-for-christmas>

<https://www.hullmoney.com/cutting-the-cost-of-christmas/>

<https://www.moneysavingexpert.com/shopping/christmas-savings/>

***Above all, whether you are experiencing financial difficulties or extreme hardship & debt. DO NOT DO NOTHING. There is a way through.***