

HARTLEPOOL

NewDeal

FOR COMMUNITIES

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**NDC - Helping to
Secure the Financial
Future of Residents**

Tackling Debt in the NDC Area

It is becoming easier for people to slide into debt with the tempting buy now pay later deals, the opening offers on many credit cards, and doorstep lenders making cash loans look so attractive but not highlighting the massive interest repayments.

NDC have always been dedicated to helping residents make sensible choices relating to their finances and offering them wiser alternatives to lending money by supporting the development and work of Hartlepool Credit Union – Moneywise Community Banking in Avenue Road.

As the NDC programme moves forward, it was felt that more needed to be done to look at the wider issue of debt in the town and that agencies and residents needed to work together to tackle debt problems.

The Hartlepool Financial Inclusion Partnership (HFIP) has been developed to raise the profile of issues surrounding debt and access to financial services. It will realise the potential of every resident by promoting financial services and

providing people with advice and support on debt issues.

The HFIP was discussed further during a strategic event called 'The Way Forward', agencies and residents from across the town met to discuss concerns, to prioritise how to get the best out of the HFIP and to decide what role they will play in the Partnership.

Carol Ann Jones, Regeneration Manager for NDC, said: "A lot of people who have debt issues put their head in the sand and think that it will go away on its own. This can have an impact on their health and family relationships.

"Through the new Partnership, we want residents to know that there is help out there and that we are working towards reaching out to them to ease the pressure caused by debt.

"We also want to make people aware of the responsible ways to

loan money and the types of repayments that they should expect."

The new logo for the HFIP was launched at the event – which took place at the Belle Vue Centre – Jennifer Gutridge, a resident of the town and former student of Teesside University designed the logo and was awarded a token of



appreciation from the Partnership by MP Iain Wright.

For more information on the HFIP, please contact Carol Ann Jones on 894046. For advice on low cost loans, please contact Hartlepool Credit Union Moneywise on 863542.

The Sound Collector by Alex Hooks, age 11

A stranger came this morning
Dressed all in black and grey
Put every sound into a bag
And carried it away

The barking of the dog
That echoes through my ears
The burping of my dad
After he's had one or two beers

The flushing of the toilet
The scratching of the tiles
The humming of the engine
As we drive miles and miles

The crunching of the crisps
They are my favourite flavour
The wailing of the police car
The drip of water vapour

The tweeting of the birds
The buzzing of the bees
The splashing of the suncream
The knocking of my knees

A stranger came this morning
He didn't leave his name
Left us only silence
Life will never be the same