




Digital and financial inclusion: Where to start when supporting others

How to use this document

These resources have been collated to support you alongside Digital Communities Wales: Digital Confidence, Health and Well-being (DCW) training.

We have included webpages within this document that contain helpful information for supporting others. We have included these as links in this document. Look out for the **pink link symbol**, which you can select with your curser or finger, to open and view the link. 

If you are viewing a printed resource, either type the website address into a web-browser or scan the QR code to open the webpage.

How to scan a QR code

1. Open your QR code app on your device. On many modern smart phones, this is your camera app.
2. Point the camera at the QR code and ensure all of the code is in the frame.
3. Look at your phone screen to see if a website link has appeared. If it has, touch it with your finger and it will open the website!



Guidance for supporting ethnic minority communities

At Digital Communities Wales we aim to empower and provide choice to include everyone in Wales with digital skills and support. We have collaborated with the Money and Pensions Service MoneyHelpers team to provide free guidance and relevant signposting to useful online resources to support ethnic minority communities with digital and financial support.

With learning any new digital skill, consider who it is you are helping, and their needs. If you ever require more advice and support helping others to get online, please contact Digital Communities Wales.



When supporting ethnic minority communities, it is important to utilise trusted support networks within the community, that have a voice and a connection to individuals you may aim to support. This approach will help increase outreach and bridge any barriers to communication.

You may want help identifying locally based community support networks. You could use a search engine, and identify local networks by using key search terms such as your location and the support network you want to identify. Digital Communities Wales also have an extensive network of community based organisations, please contact us for further information.



Helping people to get online

You may be in a position to support others to get online. Digital Communities Wales can provide ongoing advice and guidance to organisations and community groups to support them to help others get online.

Please **contact us** for further advice.



 <https://bit.ly/4dlg3RN>

National Digital Inclusion Network

Digital Communities Wales can provide guidance about the National Digital Inclusion Network, which is coordinated by our partner organisation: **The Good Things Foundation**. Members of this network gain access to the National Databank and National Devicebank, a crucial support network of free access to data and devices for those who need it.



 <https://bit.ly/4e9hl3o>



Learn My Way

Learn My Way provides bitesize digital skills courses for learners. Visit

 www.learnmyway.com to find out more.

MoneyHelper services

MoneyHelper joins up money and pensions guidance to make it quicker and easier to find the right help. MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.



 <https://bit.ly/4gtyTcd>

From the MoneyHelper website's home page, you can navigate to several different topics for further guidance, from guidance for different benefits and everyday money, through to specific tools for pensions or supporting family life.

Online guides

If you support others, MoneyHelpers has an online service that provides up-to-date guidance documents, whether you are an individual, an organisation or commercial business. You can get in touch with them to discover accessible guide options.



 <https://bit.ly/4dl8Ocm>

Useful MoneyHelper online tools for ethnic minority communities

Everyday money

The MoneyHelpers website has a number of useful tools for supporting you with managing everyday money.



 <https://bit.ly/3TEJreG>

Within the everyday money section, the **budget planner** is an online calculator that lets you input your incomings and outgoings to help you keep track of where your money is being spent. You can even download your results onto your device or store it on the cloud: <https://bit.ly/48vbnry>

Living on a squeezed income

Advice on how to make your income go further, including information on budgeting, saving money on household bills and much more.



 <https://bit.ly/4eDltsp>

Bill Prioritiser

The Bill Prioritiser tool can help you to understand and prioritise your bills payments.



 <https://bit.ly/3zmmOVA>

Pension Wise

Pension Wise is a government service from MoneyHelper that offers free, impartial guidance to over 50s about their defined contribution pension options. No matter how large or small your pension pot may be.






 <https://bit.ly/4eChc8j>

You will get specialist pension guidance which usually takes up to an hour over the phone or local to you.

Who can Pension Wise help?

- If you are aged 50 or over
- Want to make sense of your options.
- Have a personal or workplace defined contribution pension

Tools and calculators that are useful starting points for discussions about pensions include:

-  • Pensions calculator - <https://bit.ly/3Bh9Hp6>
-  • Find out your pension type - <https://bit.ly/3zsSFnu>
-  • Find a retirement adviser - <https://bit.ly/4gEcLM8>

Benefits

Money Helpers provide guidance for individuals around benefits. Their benefits calculator can inform you as to whether you could claim benefits or extra support.



<http://bit.ly/40uTwiy>

There are a number of useful guidance articles relating to benefits including:

- Benefits if you have children;
- Benefits if your sick, disabled or a carer;
- Benefits in later life;
- Benefits and work;
- Benefits to help with housing costs;
- and problems with benefits.



<http://bit.ly/4e5R8Sw>

<https://bit.ly/4fdBbLC>

<https://bit.ly/3AoBELx>

<https://bit.ly/3CbbTiw>

<https://bit.ly/40rvJQw>

Translation tools

Popular **web browsers** have translation plugins you can use to automatically translate website text into your preferred language.

Google Chrome guidance



<https://bit.ly/4hmgoGm>

Microsoft Edge guidance



<https://bit.ly/4jkW75t>

These translator tools are built into Chrome or Edge, so you can start using them right away!

Translation apps are also popular. They can facilitate two-way conversations between people, and even translate text on important documents using your device's camera.

On your device's app store, search for popular translation apps such as:

- Microsoft translator
- Google Translate.

Get in touch

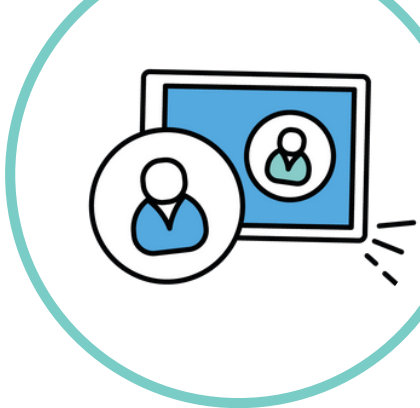
For further support or guidance you can contact Money and Pensions Service. Their contact page listed on their website gives you many different department contact options and routes for getting in touch:

<https://bit.ly/3ZxkKhI> 

You can call the following numbers for direct enquiries on these topics:

Money guidance - **0800 138 7777**

Pension guidance - **0800 011 3797**



Beth nesaf?

I ddysgu mwy am ein cefnogaeth, cysylltwch â ni:

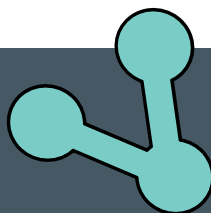


<https://www.digitalcommunities.gov.wales/cy/cysylltu-a-ni/> 



0300 111 5050

Dewch o hyd i ni ar



Mae Cymunedau Digidol Cymru: Hyder Digidol, Iechyd a Llesiant yn rhaglen gan Lywodraeth Cymru a ddarperir gan Cwmpas. Mae Cwmpas, a elwid gynt yn Ganolfan Cydweithredol Cymru, yn gymdeithas gofrestredig o dan Ddeddf Cymdeithasau Cydweithredol a Chymdeithasau Budd Cymunedol 2014, rhif 24287 R.