

Peak Accountancy Training

Safeguarding Newsletter | June 2022 | Issue 20



In this month's newsletter:

Article 1 – Cost of living and managing debt

Article 2 – Staying safe in warm weather

Introduction

Like me, I am sure you receive numerous bogus texts and emails, and these are on the increase at the minute due to fraudsters exploiting the current cost of living crisis. We are all feeling the effects of rapidly increasing prices. The last time I went to the pumps it was £90 to fill up the car and there is not much sign of this dropping! The following article highlights the increase in fraud recently [Scammers using cost of living crisis to target people - here are the most common tricks | UK News | Sky News](#)

Be vigilant about unexpected texts and emails. This link takes you to information provided by the national cyber security centre and contains good advice on recognising bogus communications and what you can do to report them. [Phishing: Spot and report scam emails, texts, websites and... - NCSC.GOV.UK](#)

As a training provider, we have a responsibility to safeguard our learners, we all have a social responsibility to look after each other. Safeguarding starts with communication, just being that person for someone to talk to helps. Sometimes it is better if the listener is removed from the immediate situation and can provide an objective view, free from any bias. Providing ideas and suggestions for places to go, to seek the specific information and help that is needed. At Peak, we aren't professionals in all aspects of providing help, but we can certainly help to point you in the right direction. Above all we can listen and sometimes that's all that is needed!

The summer is here, holiday season is here, whatever you are doing enjoy yourselves, and try to do it safely.

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Article 1 - Cost of living and managing debt

Many of us are feeling the effects of rapidly rising costs. You cannot fail to see how much prices have risen in the last few months if you go to fill up a car with Petrol or diesel. It is easy to see how a few small rises in everyday costs can have a big knock impact. This can lead to increased anxiety about how we will continue to pay our bills.



If you do get into trouble managing your finances, try not to ignore it, sometimes it seems easier to bury our heads. There are a few things you can do to ease the pressure straight away:

- Plan meals and create a shopping list of items
- Walk or cycle for short journeys instead of using the car or public transport
- Sell clothes and household items you no longer need via a website or an app
- Set up a savings account if you can, so that there is a pot to draw on for contingencies
- Reuse items instead of paying for new all the time
- If you have any debts, then add these up together and see if there are any debt consolidation services that may be able to help you. These may be in the form of a 0% interest credit card* or a loan with a low interest rate.

There is lots of help available on the internet. The Money Helper and Stepchange websites are good places to look at as they deal with money management and debt.

For tools with helping to make your money go further, websites like Money Expert, Compare the Market, Go Compare will help you to find the best deals in many areas.

A quick search of the internet found many sites that do grocery comparison so you can find out which supermarket is offering the best deal for certain items.

*If you do use an interest free credit card, make sure the balance is cleared before the interest free period ends as the interest rates can be very high once that initial 0% period finishes.

Useful websites

<https://www.moneyhelper.org.uk/en/everyday-money/budgeting/beginners-guide-to-managing-your-money>

<https://www.stepchange.org/debt-info/manage-your-budget.aspx>

<https://www.which.co.uk/news/article/nine-ways-to-tackle-your-debts-in-2022-ae6p68L4ajd2>

<https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/collecting-information-about-your-debts/>

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Article 2 – Staying safe in warm weather

As I write the sun is shining outside of the windows in the Chester classroom, and we have all the fans on. I hope this isn't the last we see of the warm weather this year.

I'm sure you all know how to look after yourselves when the temperature rises, but a reminder of hints and tips is always a good thing.

1. Stay hydrated, drink plenty of water and avoid excessive alcohol consumption.
2. Use sunscreen, wear hats and sunglasses that filter UVB and UVA if you do need to go outside.
3. Close curtains to windows that face the sun to stop indoors getting overheated.
4. Avoid going out between 11am-3pm if possible
5. When outside go to shaded places

What is heat exhaustion/ stroke and the signs?

Heat exhaustion is a condition where the body heats to a temperature that it cannot easily regulate by itself. Symptoms can be:

1. A headache
2. Dizziness and confusion
3. Loss of appetite and nausea
4. Excessive sweating, pale clammy skin
5. Fast breathing and pulse
6. Cramps in arms legs or stomach
7. A very high temperature, over 38°C
8. Being very thirsty



If you or someone you see is experiencing these symptoms this is what you should do:

1. Move to a cool place
2. Lie down and raise legs slightly
3. Drink plenty of water
4. Cool the skin with water, a spray or a damp cloth and direct a fan on them.

If you or they are no better, then heat exhaustion becomes heat stroke and **you should call 999. Especially if they lose consciousness, have seizures, temperature rises to 40°C, breathing rate becomes fast or they can't breathe, not sweating but still hot or do not respond.**

Useful websites

<https://www.nhs.uk/live-well/seasonal-health/heatwave-how-to-cope-in-hot-weather/>

<https://www.metoffice.gov.uk/weather/warnings-and-advice/seasonal-advice/health-wellbeing/tips-for-keeping-older-people-cool>

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Other contacts:

Samaritans	Phone: 116 123 Website: www.samaritans.org
MIND (Mental Health)	Phone: 0300 123 3393 Text: 86463 Website: www.mind.org.uk
NHS (Urgent medical conditions)	Phone: 111
Emergency (Police, Fire, Ambulance)	Phone: 999
PREVENT (Suspicious activity, terrorism, radicalization)	Phone: 0800 789 321
RUN. HIDE. TELL. (Although terrorist attacks are very rare, we are not complacent about keeping you safe)	Website: www.npcc.police.uk/staysafe