



OWEN'S IMPACT STORY

From sofa surfing to looking forward to a bright future.

Aged 22, Owen attended a Money Ready Young Adult financial education programme while staying at a YMCA. After the session, he told us:

“ The situation I was in before moving into the YMCA wasn't good at all. I was homeless for about two years because of a landlord problem during lockdown.

I was sofa surfing and on the street for about two years and then I finally got accepted at the YMCA, which was the best thing that could have happened.

The course teaches you about things like the difference between debit cards and credit cards, pensions – which is interesting, I didn't know much about pensions but I do now, and how to save, all that stuff. I haven't learned these things before which I think should be taught to people. I think I should have been taught this years ago.

These skills will definitely help with moving out and managing rent. What I've learned about saving will really help.

I'd tell others in a similar situation to come to a Money Ready session because they'll learn something they probably don't know. It doesn't feel like school – it's a lot better than school.

I'm not in my own place just yet but what I've learned about saving from Money Ready will really help with that. I wish I learned how money works much earlier.

Owen is now training for a professional qualification and aiming to use his money skills to save up and move into a place of his own.

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Request a Money Ready Session and find out more: www.moneyready.org/request-a-session/