



## **Children's Rights Impact Assessment (CRIA) Template**

<b>Title / Piece of work:</b>	Financial Inclusion Strategy 2016
<b>Related SF / LF number (if applicable)</b>	
<b>Name of Official:</b>	Kathryn Markey
<b>Department:</b>	Education and Public Services
<b>Date:</b>	December 2016
<b>Signature:</b>	

Please complete the CRIA and retain it for your records on iShare. You may be asked to provide this document at a later stage to evidence that you have complied with the duty to have due regard to children's rights e.g. Freedom of Information access requests, monitoring purposes or to inform reporting to the NafW.

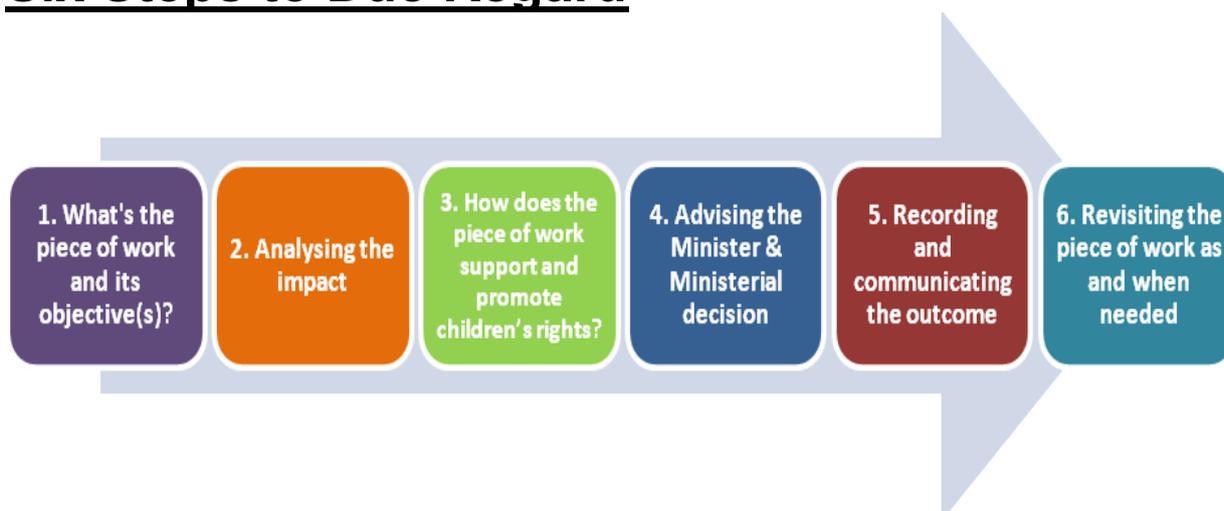
Upon completion you should also forward a copy of the CRIA to the Measure Implementation Team for monitoring purposes using the dedicated mailbox [CRIA@wales.gsi.gov.uk](mailto:CRIA@wales.gsi.gov.uk)

If officials are not sure about whether to complete a CRIA, they should err on the side of caution and seek advice from the Measure Implementation Team by forwarding any questions to our mailbox [CRIA@wales.gsi.gov.uk](mailto:CRIA@wales.gsi.gov.uk)

You may wish to cross-reference with other impact assessments undertaken.

**NB. All CRIAs undertaken on legislation must be published alongside the relevant piece of work on the WG website. All other CRIAs must be listed in the WG CRIA newsletter and must be made available upon request. Ministers are however, encouraged to publish all completed CRIAs.**

## Six Steps to Due Regard



### **Step 1. What's the piece of work and its objective(s)?**

You may wish to include:

- A brief description of the piece of work
- What the time frame for achieving it is?
- Who are the intended beneficiaries?
- Is it likely that the piece of work will specifically affect children?
- Will the piece of work have an effect on a particular group of children, if so, describe the group affected?
- Provide links to any supporting evidence, data or research which support your proposal.

The 2016 Financial Inclusion Strategy set out the Welsh Government's continuing commitment to financial inclusion, building on the previous Strategy – Taking Everyone Into Account – published in 2009. .

The 2016 Financial Inclusion Strategy and its supporting Delivery Plan cover the period 2016 to 2021.

The Welsh Government's vision for Financial Inclusion is for everyone living in Wales to have access to appropriate and affordable financial services, be supported by quality assured information and advice services, and have the financial capability and motivation to benefit from the financial services available to them. The related Information and Advice Action Plan provides additional context for access to good quality information and advice more generally.

In line with the UK Financial Inclusion Commission's view, this means a Wales where:

- Everyone receives the financial education he or she needs, whether in schools, the community or other setting, carrying on throughout life and into retirement
- Everyone has access to objective and understandable information and advice on credit, debt, savings and pensions, delivered at the time and via the channel most suited to an individual
- Everyone has access to a transactional account of their own and the ability to make full use of it
- Everyone has access to affordable and appropriate credit from responsible

lenders

- Everyone is encouraged to save, even in small or occasional amounts, to show the importance of a savings culture, to build up resilience against financial shocks and as an additional resource for retirement
- Everyone has access to the right insurance cover for his or her needs, at a fair price.

The Welsh Government considers it important for everyone in Wales to be supported towards financial inclusion, but recognises the need for different support and advice at different ages, for vulnerable and disadvantaged groups and people already experiencing financial difficulties. The Strategy and Delivery Plan focus on managing money well on a day to day basis, planning ahead to prepare for and manage life events and dealing with unplanned events which can cause financial difficulties. It is a universal strategy, applicable to everyone in Wales, whether they are financially excluded or not, as it promotes financial inclusion and the ability and motivation to make money go further. A grant scheme has been made available for Credit Unions for 2017/18 to support them to take forward actions(s) contained within the Delivery Plan.

The overall aim of the Strategy and Delivery Plan is working in collaboration with relevant stakeholders to address the problems associated with financial exclusion. This involves commitments and actions which will improve access to affordable credit and financial services; access to financial information, including debt advice; and build financial understanding and capability.

The Financial Inclusion Delivery Plan sets out the actions required to achieve the Strategy's commitments. Reporting on progress against the actions will provide a measure of success for the overall Strategy by 2021.

Specific support needs for vulnerable and disadvantaged groups, including children and young people, are taken into account in the Delivery Plan.

Families with disabled parents and/or children are likely to face higher living costs (Welsh Government Stage 3 Research on the impacts of Welfare Reforms in Wales).

Working-age households with children lose the most as a percentage of net income (around 4% a year on average) compared to working-age households without children and pensioner households (both lose less than 1% a year on average) as they are particularly affected by the significant tax credit cuts. Of those working-age households with children, it is those who are workless, those who have a low income, and those with large families who are the hardest hit. For example, families with four or more children lose a huge amount (20% or £7,750 a year on average) in the long run from the restriction of the child element in tax credits and Universal Credit to two children (Institute for Fiscal Studies, November 2015).

Taking into account the tax and benefit measures, as well as the introduction of the national living wage, the Resolution Foundation estimate up to a further 600,000 children in the UK will fall into poverty once all the Summer Budget policy measures have taken effect. Two thirds of this increase is among children in working households. As explained above, this long term impact (when all the changes are

fully in place) is estimated to remain broadly the same even after the 2015 Autumn Statement measures have been taken into account (Institute of Fiscal Studies, November 2015).

## **Step 2. Analysing the impact**

- What positive impacts will this piece of work have on children, young people or their families?
- What are the negative impacts and what compensatory measures may be needed to mitigate them?
- How will you know if your piece of work is a success?
- Have you considered the short, medium and long term outcomes?
- Have you developed an outcomes framework to measure impact?
- Do you need to engage with children & young people and/or stakeholders to seek their views using consultation or participatory methods?
- If yes to above, how have their views influenced your work?
- Do you need to produce child friendly versions of proposals/consultations?
- Does the piece of work have any links to delivering the key objectives of the [Child Poverty Strategy for Wales](#)?
- If so, state how the work may impact on child poverty.

### Negative Impacts

Many of the commitments in the revised Strategy are specifically aimed at improving the financial capabilities, and hence the lives and outcomes, for children, young people and their families. Many of the proposed interventions focus specifically on children and young people through the education of both them and their families. Research suggests children below the age of 7 are most receptive to their parents' advice. Negative impacts / risks have been considered as part of this assessment and although not foreseen; this will continue to be monitored.

### Positive Impacts

In addition to the Strategy having positive impacts directly on children and young people, there will also be indirect positive impacts through improving financial capability of their parents/carers, enabling them to make the most of their household budget and where necessary improve their financial circumstances.

The Financial Inclusion Strategy's theme on financial capability has a strong focus on promoting and improving financial education – both in schools, further education and informal settings and also for children before school age, through improving the financial habits of their parents. For example, Credit Unions will be funded to take forward actions directly supporting the Delivery Plan for example providing school savers schemes in primary and secondary schools.

Financial education has been in the curriculum in Wales since 2008 – in the mathematics curriculum, frameworks for personal & social education, and careers & the world of work. The Successful Futures report on curriculum and assessment

reform provides for Areas of Learning and Experience (AoLE) - a means to combine subjects and other important aspects of learning to encourage connections and opportunities to apply learning in new ways. Successful Futures sets out a mathematics and numeracy AoLE and suggests it includes experiences to enable children and young people to develop their financial skills.

Embedding financial capability within the National Literacy and Numeracy Framework helps children and young people make informed decisions in relation to money later in life.

The revised Welsh Baccalaureate and new Mathematics – Numeracy GCSE provide an opportunity to assess learners' skills and knowledge of financial education topics.

Pilot projects – such as Talk, Learn Do: Parents, Kids & Money involving Money Advice Service, Welsh Government and Big Lottery Wales – will evaluate the effectiveness of programmes designed to improve children's financial capability through working with parents.

School savers clubs, run by credit unions or other providers, offer an opportunity for children to get into the savings habit early, learn about different financial options and managing money.

Furthermore, the focus on financial education through higher education and into adult community learning, will enable parents to maximise household income, thus improving household circumstances and instilling good financial habits from a young age.

### Child Poverty Strategy

Tackling financial exclusion is a key priority for the Welsh Government as part of our Tackling Poverty and Child Poverty agendas. This work is even more important in these economically uncertain times where we need to prioritise the needs of the poorest and protect the most vulnerable against poverty and marginalisation.

The aims identified in the 2016 Financial Inclusion Strategy are key to strengthening our commitment to support low income households to achieve better economic outcomes and will ensure targeted action to tackle child poverty.

The fifth objective of the revised Child Poverty Strategy (To support families living in poverty to increase household income through debt and financial advice, action to address the “poverty premium” (where households pay disproportionately more for goods and services) and action to mitigate the impacts of welfare reform), is reliant on the delivery of a refreshed Financial Inclusion Strategy. Supporting parents to increase their income is a key component of tackling child poverty. This is further supported by the linked Information and Advice Action Plan.

### Engagement

A Ministerially-agreed Advisory Group contributed to the development of the draft Strategy. A number of engagement events were held during the Strategy's

development and the public consultation period. Representatives of organisations working with, and supporting children and young people were included in these events and a specific session was held with the End Child Poverty Network. A refreshed and extended Ministerially-agreed Advisory Group has contributed to the development of the Delivery Plan and will monitor progress against the commitments and actions.

### Format

Following discussions at the Financial Inclusion Development Group, the Strategy has been written in plain English/Welsh using simplified language where possible, and explaining any unavoidable terminology/jargon in a glossary. An easy read version (produced using the standard Welsh Government practice) of the final Strategy is also available.

The Financial Inclusion Delivery Plan is an online document and is a living document which will be updated at least annually. It has an expected audience of partner organisations and practitioners working to promote financial inclusion.

### Outcomes and Measuring Impact

The Delivery Plan sets out clear actions and accompanying success criteria and evaluation measure for the Financial Inclusion Strategy commitments. An annual report on progress against the Financial Inclusion Strategy's commitments will be produced and published online.

## **Step 3. How does your piece of work support and promote children's rights?**

Dependant upon the impact of your piece of work, use balanced judgement to assess:

- Which UNCRC articles are **most** relevant to the piece of work? Consider the articles which your piece of work impacts upon. <http://childrensrights.wales/images/PDF/UNCRCRights.pdf>
- Explain why these articles are relevant and how the piece of work promotes them.
- How are you improving the way children and young people access their rights?
- What aspects of children's lives will be affected by the proposal?
- What are the main issues that the CRIA should focus on?
- Does the piece of work help to maximise the outcomes within the articles of the UNCRC?
- If no, have any alternatives to the current piece of work been considered?
- Include any evidence from consultation(s), if applicable, here.

The relevant articles to the Financial Inclusion Strategy are Articles 3, 13, 18, 27 and 28, although the main focus of the strategy is most relevant to Article 27.

**Article 3: All organisations concerned with Children should work towards what is best for each child.** The Welsh Government will continue working with relevant stakeholders to ensure that the Financial Inclusion Strategy and Delivery Plan

considers the impact and needs of children and young people in Wales.

**Article 13: Children have the right to get and to share information:** For many children up to the age of 18, information relating to financial matters will mainly be in the form of financial education, whether formally in schools or informally at home or in the community. There is a wealth of existing, quality assured financial education resources freely available online and hard copy through Hwb, (a bilingual virtual learning environment, providing teachers, learners and the public with access to online teaching and learning resources for learners aged 3-19) and other websites including Money Advice Service and Money Made Clear Wales.

Some children and young people may need to access specific financial information and advice relating to their own circumstances. Ensuring information on accessing such information is available via their regular support workers was considered during the development of the Delivery Plan. Organisations working with children and young people were also involved in the development of the Information and Advice Action Plan which will strengthen referral processes and ensure children can access the holistic advice they need from trusted and expert providers.

**Article 18: Both parents share responsibility for bringing up their children, and should always consider what is best for each child. Governments should help parents by providing services to support them, especially if both parents work.**

The focus on financial education through higher education and into adult community learning, will enable parents to instil good financial habits from a young age, preventing them from making unwise financial decisions and enabling them to sustain a stable financial future. In addition, initiatives such as the MAS pilot, 'Talk, Learn, Do: Parents, Kids and Money', designed to improve children's financial capability through working with parents will raise awareness of the role parents play in developing the next generation of financially capable adults.

**Article 27: Children have a right to a standard of living that is good enough to meet their physical and mental needs. The Government should help families who cannot afford to provide this.** Improving the outcomes of children and young people from low income backgrounds is central to delivering on children's rights in Wales. The right for every child to a standard of living adequate for their physical and mental development is a key element. Governments should provide material assistance and support programmes to this end. The Financial Inclusion Strategy is key in delivering the fifth objective of the Refreshed Child Poverty Strategy.

**Article 28: Children have a right to an education. Discipline in schools should respect children's human dignity. Primary education should be free. Wealthy countries should help poorer countries.** Embedding financial capability within the National Literacy and Numeracy Framework will help children and young people make informed decisions in relation to money later in life.

Financial education has had a place in the school curriculum in Wales since 2008. It features within the mathematics curriculum, as well as in the framework for Personal and Social Education, and Careers and the World of Work. There are detailed skills relating to managing money and financial education within the LNF which has been statutory for 5 to 14 year olds since September 2013.

A new statutory programme of study for mathematics in Wales was introduced in September 2015 and covers ages 7 to 16 (key stages 2 to 4). The new programme highlights the importance of developing financial skills and awareness appropriate to the age of the child, not simply through increasing numerical ability and reasoning, but also through specific 'manage money' strands.

Curriculum changes also impact the re-launch of a revised and more rigorous Welsh Baccalaureate. The primary aim of this tiered qualification is to enable learners to develop and demonstrate an understanding of, and proficiency in, essential and employability skills, with strong emphasis on numeracy and digital literacy. The introduction of the revised Welsh Baccalaureate is coupled with the first teaching of new mathematics and mathematics – numeracy GCSEs from September 2015.

The Wales Illegal Money Lending Unit has used funds confiscated from loan sharks to develop teaching materials to support the education of children and young people about managing their money wisely, and also alert them to the dangers of loan sharks.

Money Advice Service provide a Learning Disabilities Toolkit to support those working with young people, and SNAP Cymru delivers training or information to families, children and young people who have, or may have, additional learning needs.

It is important to recognise being in poverty is a fundamental barrier to children and young people accessing their rights and achieving better outcomes. The Financial Inclusion Strategy aims to create more financially stable households, equipping families through Financial Education and Financial Capability to plan ahead, thus preventing unwise financial decisions and subsequently enabling children to have a stable financial position in the future.

The Strategy will impact on children's lives in a number of ways. It will have a direct impact in terms of equipping them to be financially stable as an adult through providing financial education throughout their schooling. This may be complemented by informal financial capability initiatives available within the wider community, and initiatives such as the MAS Talk, Learn, Do parenting pilot. Initiatives aimed at parents will have an indirect impact on children and young people through their potential to improve the financial circumstances within the household.

The consultation responses identified a number of ways in which children and young people, including those in vulnerable and disadvantaged groups, may be supported to encourage them to become more financially capable and to access financial information and advice when needed. A summary report on the consultation responses was published on the Welsh Government website in March 2016.

#### **Step 4. Advising the Minister and Ministerial decision**

When giving advice and making recommendations to the Minister, consider:

- Outlining the ways in which the piece of work helps to maximise the outcomes within the articles of the UNCRC?
- Has any conflict with the UNCRC articles within the proposal been identified?
- Outlining the wider impact; does the proposal affect any other policy areas?
- With regard to any negative impacts caused by the proposal; can Ministers evidence that they have allocated as much resources as possible?
- What options and advice should be provided to Ministers on the proposal?
- In relation to your advice on whether or not to proceed with the piece of work, is there any additional advice you should provide to the Minister?
- How undertaking this CRIA has influenced your advice to the Minister.
- Is it appropriate to advise the Minister to reconsider the decision in the future, in particular bearing in mind the availability of resources at this time and what resources may be available in the future?
- Have you provided advice to Ministers on a LF/SF and confirmed consideration of the UNCRC at the relevant paragraph i.e. statutory compliance?
- Is the advice supported by an explanation of the key issues?

The Financial Inclusion Strategy is a strategy for everyone, and all previous advice to the Minister has reflected this. As the Strategy will be a key contributor to delivering against the fifth objective of the Revised Child Poverty Action Plan and support the principles of the UNCRC, the needs of children and young people have been taken into account and discussed during the development of the Strategy. The Delivery Plan to support the Strategy includes reference to supporting vulnerable and disadvantaged groups, along with those with certain protected characteristics and will include actions relating to children and young people.

The Cabinet Secretary for Communities and Children has been made aware we have not identified any conflict with the UNCRC articles during the development of the CRIA for the Strategy and Delivery Plan.

Financial Inclusion has links with other key programmes across Welsh Government. Actions to deliver on the commitments in the Strategy will include work in areas such as financial education, digital inclusion, fuel and food poverty, support for **vulnerable** and disadvantaged groups and housing support. It is likely that these programmes will have their own Impact Assessments and will have advised the Cabinet Secretaries accordingly.

### **Step 5. Recording and communicating the outcome**

Evidence should be retained that supports:

- How the duty has been complied with **(Steps 1-3 above)**
- The analysis that was carried out **(Steps 1-3 above)**
- The options that were developed and explored **(Steps 1- 3 above)**
- How have the findings / outcomes been communicated? **(Step 4 above)**
- ‘Tells the story’ of how the assessment has been undertaken and the results **(Step 4 above)**
- Include any hyperlinks to additional background information which may be of relevance.
- All CRIAs undertaken on legislation must be published alongside the relevant piece of work on the WG website. All other CRIAs must be listed in the WG website CRIA newsletter and must be made available upon request. Ministers are however, encouraged to publish all completed CRIAs.

In completing the CRIA, all articles of the UNCRC have been considered. We have also engaged with colleagues from Equality and Prosperity Division and considered the CRIA that was carried out for the Revised Child Poverty Strategy, given the link with the Revised 5<sup>th</sup> Objective.

The findings of the Impact Assessment will be published alongside the Financial Inclusion Strategy and Delivery Plan.

### **Step 6. Revisiting the piece of work as and when needed**

In revisiting the piece of work, consider any monitoring, evaluation or data collection that has been undertaken:

- Has your piece of work has had the intended impact as set out in Step 2.
- Have you engaged with stakeholders to discuss how the policy or practice is working.
- If not, are changes required.
- Identify where improvements can be made to reduce any negative impact.
- Identify any opportunities to promote children’s rights, bearing in mind any additional availability of resources at this time.

The Impact Assessment was revised during the development of the Delivery Plan and we will continue to revisit the CRIA with any future significant revisions.

**Budgets**

**Does the piece of work have any associated allocation of budget?**

**Can you identify how much of this budget will be used for children and young people?**

It is important that where any changes are made to spending plans, including where additional allocations or savings have been made, that this has been assessed and evidenced as part of the CRIA process.

**Has any additional spend been identified to ensure children and young people have been given an opportunity to contribute to the piece of work and have their opinions heard? If so, how much?**

**Please give any details:**

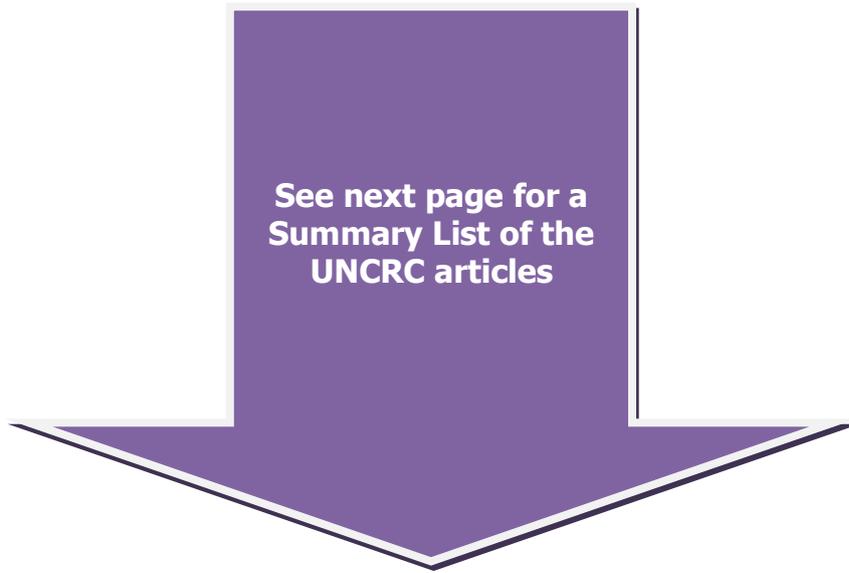
The Financial Inclusion Strategy will build on existing funded programme commitments and identify ways to take forward any additional agreed actions in future years, in collaboration with partner organisations.

Financial Inclusion has links with other key strategies and programmes across Welsh Government. Funding to support financial inclusion commitments and priorities will come from budgets across a number of portfolios as existing Welsh Government programmes will assist in the implementation of actions identified through the development of the Delivery Plan in areas such as financial education, digital inclusion, fuel and food poverty, support for vulnerable and disadvantaged groups and housing support.

**Monitoring & Review**

<b>Do we need to monitor / review the proposal?</b>	<b>Yes</b>
<b>If applicable: set the review date</b>	<b>March 2018</b>

Please forward a copy of this CRIA to [CRIA@wales.gsi.gov.uk](mailto:CRIA@wales.gsi.gov.uk) for monitoring purposes



# THE UNITED NATIONS CONVENTION ON THE RIGHTS OF THE CHILD

[www.uncrcletsgetitright.co.uk](http://www.uncrcletsgetitright.co.uk)

The United Nations Convention on the Rights of the Child is an international agreement that protects the human rights of the children under the age of 18. On 16 December 1991, the United Kingdom of Great Britain and Northern Ireland formally agreed to make sure that every child in the UK has all the rights as listed in the convention. The Welsh Government has shown its commitment to the convention by adopting it as the basis for policy making for children in Wales.

Altogether there are 54 articles in the convention. Articles 43-54 are about how adults and governments should work together to make sure all children are entitled to their rights. The information contained here is about articles 1-42 which set out how children should be treated.



Llywodraeth Cymru  
Welsh Government

[www.cymru.gov.uk](http://www.cymru.gov.uk)

## Article 1

Everyone under 18 years of age has all the rights in this Convention.

## Article 2

The Convention applies to everyone whatever their race, religion, abilities, whatever they think or say and whatever type of family they come from.

## Article 3

All organisations concerned with children should work towards what is best for each child.

## Article 4

Governments should make these rights available to children.

## Article 5

Governments should respect the rights and responsibilities of families to direct and guide their children so that, as they grow, they learn to use their rights properly.

## Article 6

All children have the right to life. Governments should ensure that children survive and develop healthily.

## Article 7

All children have the right to a legally registered name, the right to a nationality and the right to know and, as far as possible, to be cared for by their parents.

## Article 8

Governments should respect children's right to a name, a nationality and family ties.

## Article 9

Children should not be separated from their parents unless it is for their own good, for example if a parent is mistreating or neglecting a child. Children whose parents have separated have the right to stay in contact with both parents, unless this might hurt the child.

## Article 10

Families who live in different countries should be allowed to move between those countries so that parents and children can stay in contact or get back together as a family.

## Article 11

Governments should take steps to stop children being taken out of their own country illegally.

## Article 12

Children have the right to say what they think should happen, when adults are making

decisions that affect them, and to have their opinions taken into account.

## Article 13

Children have the right to get and to share information as long as the information is not damaging to them or to others.

## Article 14

Children have the right to think and believe what they want and to practise their religion, as long as they are not stopping other people from enjoying their rights. Parents should guide their children on these matters.

## Article 15

Children have the right to meet together and to join groups and organisations, as long as this does not stop other people from enjoying their rights.

## Article 16

Children have a right to privacy. The law should protect them from attacks against their way of life, their good name, their families and their homes.

## Article 17

Children have the right to reliable information from the mass media. Television, radio and newspapers should provide information that children can understand, and should not promote materials that could harm children.

## Article 18

Both parents share responsibility for bringing up their children, and should always consider what is best for each child. Governments should help parents by providing services to support them, especially if both parents work.

## Article 19

Governments should ensure that children are properly cared for, and protect them from violence, abuse and neglect by their parents or anyone else who looks after them.

## Article 20

Children who cannot be looked after by their own family must be looked after properly, by people who respect their religion, culture and language.

## Article 21

When children are adopted the first concern must be what is best for them. The same rules should apply whether the children are adopted in the country where they were born or taken to live in another country.

## Article 22

Children who come into a country as refugees should have the same rights as children born in that country.

## Article 23

Children who have any kind of disability should have special care and support so that they can lead full and independent lives.

## Article 24

Children have the right to good quality health care and to clean water, nutritious food and a clean environment so that they will stay healthy. Rich countries should help poorer countries achieve this.

## Article 25

Children who are looked after by their local authority rather than their parents should have their situation reviewed regularly.

## Article 26

The Government should provide extra money for the children of families in need.

## Article 27

Children have a right to a standard of living that is good enough to meet their physical and mental needs. The Government should help families who cannot afford to provide this.

## Article 28

Children have a right to an education. Discipline in schools should respect children's human dignity. Primary education should be free. Wealthy countries should help poorer countries achieve this.

## Article 29

Education should develop each child's personality and talents to the full. It should encourage children to respect their parents, and their own and other cultures.

## Article 30

Children have a right to learn and use the language and customs of their families, whether these are shared by the majority of people in the country or not.

## Article 31

All children have a right to relax and play, and to join in a wide range of activities.

## Article 32

The Government should protect children from work that is dangerous or might harm their health or their education.

## Article 33

The Government should provide ways of protecting children from dangerous drugs.

## Article 34

The Government should protect children from sexual abuse.

## Article 35

The Government should make sure that children are not abducted or sold.

## Article 36

Children should be protected from any activities that could harm their development.

## Article 37

Children who break the law should not be treated cruelly. They should not be put in prison with adults and should be able to keep in contact with their families.

## Article 38

Governments should not allow children under 15 to join the army. Children in war zones should receive special protection.

## Article 39

Children who have been neglected or abused should receive special help to restore their self respect.

## Article 40

Children who are accused of breaking the law should receive legal help. Prison sentences for children should only be used for the most serious offences.

## Article 41

If the laws of a particular country protect children better than the articles of the Convention, then those laws should stay.

## Article 42

The Government should make the Convention known to all parents and children.

For further information on the United Nations Convention on the Rights of the Child please visit: The Welsh Government's UNCRC Website: [www.uncrcletsgetitright.co.uk/](http://www.uncrcletsgetitright.co.uk/)

Clic - The National Information and Advice Service for Young People [www.cliconline.co.uk/news/](http://www.cliconline.co.uk/news/)

