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FINANCIAL AID IN HELSINKI SOCIAL WORK

Informational leaflet about financial aid services

ABSTRACT

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This thesis is a product-oriented work project made in association of Helsinki Adult Social work.

Our aim is to serve easy threshold access to information about municipal financial aid services. It's targeted to people with financial problems and who don't yet have the needed information on what to do in said problems. The leaflet will provide basic information, contacts and steps on how to act when in need of the service.

In our Thesis, we also consider the reasons behind the perceived need.

The outcome is an 8-page leaflet on two sheets of A4 paper containing easy-to-read introductions and instructions for contact. The leaflet is published in Finnish and English.

Keywords: Financial aid, Municipal financial aid services, Supplementary income support, Preventive income support, Rent debt, Social loaning, Leaflet, Marginalisation, Empowerment.

CONTENTS

1 INTRODUCTION	3
2 BACKGROUND	5
2.1 People with financial problems	6
2.2 Financial aid services	6
2.3 Stigma and pride	7
2.4 Work-life partner	8
3 KEY CONCEPTS	9
3.1 Supplementary income support	9
3.2 Preventive income support	9
3.3 Rent debt	10
3.4 Social loaning	10
4 PRODUCT DESIGN	11
4.1 Goals and objectives	12
4.2 Target group and stakeholders.....	12
4.3 Risk assessment	14
4.3.1 Seminar space and event production equipment	14
4.3.2 Conflict management.....	14
4.3.3 Work safety environment.....	14
4.3.4 Crisis manual.....	14
4.3.5 The need for feedback from clients	15
4.3.6 Urgent and medical assistance	15
4.3.7 Covid-19 directions and restrictions	15
5 PRODUCT IMPLEMENTATION	16
5.1 Documentation and communication	18
5.2 Process description	19
5.3 Process publication	19
5.4 Workplan.....	20
5.5 Ethical considerations	24
6 PROJECT EVALUATION	26
6.1 Process goals and objectives	26
6.2 SWOT Analysis and SWOT Matrix	27
6.3 Feedback	30
6.4 Professional development	31
7 CONCLUSIONS AND RECOMMENDATIONS	32
REFERENCES	34
APPENDIX 1. "Seminar Poster". 1 page. Poster. Finnish.....	43
APPENDIX 2. "INFORMATION ABOUT FINANCIAL AID SERVICES IN HELSINKI SOCIAL WORK". 8 pages. Leaflet. English.	44

APPENDIX 3. "HELSINGIN SOSIAALITOIMEN TALOUDELLISEN TUEN PALVELUT". 8 pages. Leaflet. Finnish.....	52
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1 INTRODUCTION

The starting point of this thesis took place at a social office in Helsinki with some of the workers suggesting that their knowledge and the already existing information did not reach the clients in need, and before that information could eventually reach the right recipients, their financial situation would often have worsened beyond the original manageable scope.

The method of prevention has a base in a direct knowledge transfer and accumulated knowledge of the service giver then given to service user. It must be understood that every income related social work order lays on the shoulders of the social work professional, including the accountability thereof.

Our Thesis project started as a set of informational seminars, organized for adult social work clientele of North Helsinki. Because of problems, we could not foresee the seminars with professional speakers from their field would be a no-show, and only participants were social workers of Malmi Adults Social Work and the Malmi Child Protection Services. Therefore we sat down with the stakeholders and decided a new route to get the same message delivered. The message is: "It's not too late!" People with financial problems often are so ashamed of their situation that they do not seek help until very late in the processes and sometimes it is too late to help.

It has been uncovered that being in the disadvantaged situation of unemployment and being a welfare recipient have got an increased risk of stigma, shaming and negative attitudes (Starrin, B.; 2003), not excluding mental health problems or self-harm. Thus, it is increasingly more important that the service taker get an easy accessible opt-in method of gaining knowledge and support.

The new route we decided to take with our project was informational leaflet about Financial Aid Services in Helsinki Social Work. Leaflet is a simple, empowering and efficient way of passing crucial information to clients. With the leaflet, you do not need to feel judged or spotlighted. The leaflet in question contains info regarding the legislative basis of Supplementary Income Support, Preventive Income Support, a 3

ladder leading to faster assistance times if followed; and how to take In the leaflet, there are basic information what to do and where to contact when in need of financial aid.

With preventive and supplementary income support, the weight of the work lies always with the social work professional handling the case. Our goal is to make that work easier by providing the information to the clients sooner and telling them to reach out before it is too late.

The topics in our leaflet follow the route of the seminars and Helsinki social works top professionals of their field have provided us the information used in the leaflet. In the seminars, we worked closely with leading social workers of Adult Social Work, Social Loaning and the Housing Consultation.

2 BACKGROUND

The project primary focus was to create a working tool for social work professionals, spread awareness of these services, convey the message that help and counselling are available and to produce easy access information about financial aid services in Helsinki social work. Our primary focus is passing on the message that there are help available for those who are in need. Our project addresses the lack of easy access information available, and it lowers the threshold for people to seek help on time.

Our key preconditions for the Thesis were as follows: Access to relevant people and correct information, stage where we can perform the project and mechanism for project feedback.

The project started with planning sessions with adult social work, social loaning and housing counselling. Together we created the backbone of the project. We agreed that the Thesis students would organize a set of two seminars that would tackle the lack of knowledge about municipal financial aid services. The areas social workers delivered the information about the seminars to their suitable clients struggling with said topics. Participants of the seminars were promised a HSL travel card (a transportation card) for a month as reward for participating. Both seminars faced the same problem that none of the preregistered participants showed up.

The seminars still took place as informational Q&A for Social work professionals who were available for the time being. After the seminars, we had a meeting with the project stakeholders and went through the situations. We learnt it is very common for clients to miss meetings and we were suggested that maybe the topic of the seminars Financial Aid was too personal for a public event. We decided we would reach our goals doing the project differently and started to create the easy access, low threshold and shame-free informational leaflet on Financial Aid Services in Helsinki Social Work. The leaflet was created based on the information we got from our seminar speakers, and it gathered other relevant contact information from Helsinki city's webpage.

The project outcome was something we could not foresee. It was a real-life lesson on project management in changing situations. When we first planned the project, we did

not take into consideration about the possibility of not having any participants. The role of feeling ashamed about financial struggle or other reasons for the clients to not participate. The project risk assessment was not made thoroughly enough. More about these subjects will follow later in the thesis.

2.1 People with financial problems

There are various ways for obtaining financial problems. In the context of social work, most common factors are changes in the income. Something sudden like unemployment, mental health problems, credit spirals or substance abuse. Common factor among the clientele was also the fact that clients sought help on the late stages of the debt process for example after they had already received eviction letter or when they were compromising their basic need such as food consumption. Indebtedness causes a financial burden when there is less money available for daily living expenses due to debt. In the Helsinki-, metropolitan area the cost of living is also substantially higher causing more living related and cost related problems. “Too low level of income in relation to the required compulsory expenditure is seen as a significant structural problem and a reason for incurring rental debt. In their narratives, low-income workers, students, the unemployed and pensioners from different family structures.” (Liukkonen, S. (2021).)

Due to a credit default, it is difficult to obtain rental housing, internet or phone subscriber connection and it can also affect employment and recreational opportunities. “Such factors include unemployment, low income, cohabitation or divorce, income too small compared to spending, accumulation of bills, student loans, consumer credit spiral, overconsumption, mental health problems and insufficient skill level in managing one’s own finances. (Autio et al. 2002, 5-6.)

2.2 Financial aid services

Preventive and Supplementary Income Support has many variations in different cities throughout Finland, but the common factor is that there are no mandated guidelines for applying it. Most municipalities have similar type of ideas on how to execute the

law, but in the end, it is the social worker or social counselor, who makes the order based on the law, their liability for a public act and their own sense of ethics. We will be focusing this ethics section on the experiences from the field through the eyes of a social counselor.

You can analyze the process splitting the decision making in three, professionalism, bureaucratic rules and customer service. All these offer points to the process. Discretion in other hand works under decision maker's values, sense of responsibility and objectivity.

“In the analysis, the use of social workers' discretion in the interaction between professionalism, bureaucracy and customer service is built on three dimensions: objective and responsible discretion, information constructive and value-based discretion, and subjective and caring discretion. They are not mutually exclusive, but manifest as overlapping and challenging. Discretion creates a tense field in decision-making, in which social workers assess the dilemma of individual solutions and the equality and alignment of clients.” (Retrieved from Janus vol. 23 (3) 2015, 247–264)

Foundation for the services provided by Finnish National Health Company KELA/FPA in local municipality:

Before the year 2018, income support came from the municipality's social offices. It was a collaboration between adult social work and benefit secretaries. From the beginning of the year 2018, basic income support transferred to national health office Kela. The basic income support was now in Kela, but the preventive and supplementary income support stayed in the municipality's social work. Laws regulate these two income supports. Preventive Income Supports premise is to prevent something from happening. Ex. getting preventive income support for a rent debt will prevent you from losing your home. Supplementary income support on the other hand adds to your basic income support, so you must have had applied that before you can get any supplementary income support. (Law of Income Support, 29.12.2005/1218 7c§)

2.3 Stigma and pride

Because of financial struggles, people can feel that they are left secluded in their circle of people. Having to pay more than you earn or can afford causes immense stress and it often leaves you out from recreational activities such as hobbies or meeting friends. “Experiencing social shame is a fear of exposing one’s own weak situation to others. To be seen queuing for food shames people. According to Laihiala, it is a response to an individual’s social demands on what the individual feels like in the eyes of others.” (Tampere University, Alusta, Tiina Heikkilä 2018).

Indebtedness can cause psychological stress and the fear of other people’s thoughts can multiply those feelings. The stigma often prevents clients from seeking help at all or doing it late in the debt stages. Takuusäätiö’s chairman, social worker Juha Pantzar says in his column for the organizations celebratory research article ‘Break the Shame’ that “From the society’s point of view it doesn’t make sense that people who have bravely made investments in their lives spend most of it in indebtedness for a wrong choice.” (Juha Pantzar: Murra häpeä, 2020, Page 6)

Problems in finances are not always caused by poor choices are sometimes they can be somewhat unavoidable such as bankruptcies. Nevertheless, the feeling of pride can prevent you from making the right and timely decisions of seeking help.

2.4 Work-life partner

This project is collaboration between the thesis students, and Helsinki Municipal Adult Social Work. Helsinki city adult social work works with wide age-range of people from as young as 16 to 70 or even older. The spectrum of life is grand and so is the problems that come with that. Adult social work serves people with financial, social and rehabilitative problems in their daily lives. Helsinki adult social work has four areas with social office services, and they are divided as compass points. The aim of the project is to create a product, Financial Aid- seminars and an Informational leaflet about Financial Aid in Helsinki social Services. The product is targeted to all Helsinki residents in need of these services. The informational leaflet is published in Finnish and English. It will be distributed in Helsinki’s branches of social work, such as adult social work, services for families, migration office, child protection and the housing guidance. The final product is important to the stakeholders as preventive measure and introduction information in to their own services.

3 KEY CONCEPTS

Accessibility of the information:

The information provided in our project/ leaflet is not easily accessible to customers and even though professionals can access it, they are spread across different platforms and need work to gather, which is a hurdle. In addition, there is a lot of misinformation about these processes which cause confusion and even hate towards the social workers. This leaflet is targeted towards professionals for redistribution for perceived at risk client target groups.

3.1 Supplementary income support

Supplementary income support differs from preventive counterpart. To apply Supplementary Income Support, you must have first applied Basic Income Support from Kela.

The spirit of the law is that in some cases the support can be added on top of already received benefits. This could be such as money for winter clothing or support for children's hobbies. It has been seen that when you are in the circle of basic income support the money is tight and therefore can be added to extent.

3.2 Preventive income support

Preventive income support is based on the Finnish Law of Income Support 1412/1997, in paragraph 13 of the law, it is stated of the possibilities municipality has to adapt the law and how it can use this paragraph for helping clients who do not have the right for basic income support by Kela. Ex. clients with severe problems in over-indebtedness and risk of losing their home.

The spirit of the law is prevention. When used in you must always prevent something. Ex. starvation and homelessness.

3.3 Rent debt

Rent debt forms when you are behind in paying your rent. In Helsinki adult social work, the cases vary from being late on paying the rent to months of neglect about the rent. It is important that the Informational Leaflet has a section about this particular problem for it can become a preventive measure. In the preliminary meetings with the area's leading social workers, rent debt problems rose up as priority problem. There are growing number of families in the area that have difficulties taking care of their financial situation and managing their living cost. Which causes rent debt that often cumulates to eviction and problems in finding another rental house. Common processes for rent debt situation, is working in collaboration with the housing consultation and the bailiff. This can have effect in preventing homelessness.

3.4 Social loaning

The law of social loan (20.12.2002/1133) mandates social loaning

Social loaning is a city service for people struggling with financial problems or who have a need for a purchase that they cannot afford. The service is targeted to residents of Helsinki who cannot get a loan from bank or loan vendors. Common reason for applying social loan is combining high interest loans and quickie-loans under one monthly low interest payment. You can apply for a social loan when certain criteria, like steady income are met. Social loan has very low interest rate and its payments are strictly controlled by social workers. Social loan as a social work tool is not as widely known or used so it is important to share knowledge about this service in the informational leaflet.

4 PRODUCT DESIGN

Product design is the whole base of the work. Without proper and thorough product and project design, there will be no product or project. Our story in this context was a little different, but we found the way to serve the same purpose and need in different form. According to Dennis Lock, “The project has to be defined as accurately and fully as possible before it is allowed to start. The investor must know how the money will be spent and what benefits can be expected in return.” (Project management Vol. (2012).

This ensures that that the ideas conceived are well thought out and have passed internal review.

Defining the initial project includes items such as the original distinctive defining ideas, organization, feasibility, implementation, risks and exit criteria of the project. The exit criteria being a functioning and sound leaflet product, which is up to such a standard and quality that it can pass for being a legitimate product.

These items are to be well communicated out in a timely manner for the benefit of transparency to relevant parties and partners who may benefit to this, such as the work life partner and DIAK who has got an interest in this succeeding.

“The distributional effects of social and health care in Finland” ((SOTE-SISU) (2019-2023)) is a continued ongoing project, which relates to income support services’ research spearheaded by the Finnish Institute for Health and Welfare (THL), and in collaboration with KELA, Statistics Finland, Ministry of Social Affairs and Health, and Ministry of Finance. Its aim is to simulate numbers on change in the financial livelihood of target segment households, how last-minute expenditures shift the sustainability of these households. These numbers are measured in the context of eligibility to last-sort social assistance and the rate of which these services are successfully being applied for.

This research relates to the households being in possession of knowledge regarding eligibility of services, which could have a significant impact on the household budget and livelihood.

Process description is the history of a project, it contains a timestamped log all major relevant decisions, relevant considerations, meetings held, decisions and events, which is to, or have transpired. The thesis group strives to create clear and digestible steps for understanding the processes and for the eventual recreation of these.

It is worth stating that the thesis is a human product and the creation of this follows such processes, such as a continuous stream brainstorming where we conceptualize the ideas and these are improved by analyzing the specifications needed. These ideas and feedback steer the cycle of iterations of implementation on a needs related basis when the project group gets external steering and controlling from either supervisor or thesis host organization. Such changes appear on paper as when a new phase of development is initiated or when there is a real demand.

4.1 Goals and objectives

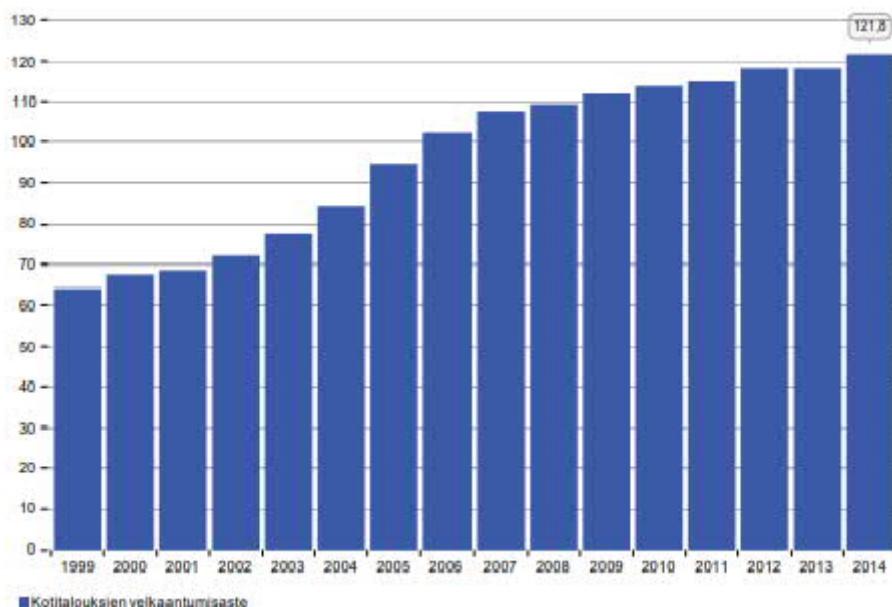
Our goal is to share relevant knowledge about Financial Aid services in Helsinki Social work, Preventive and Supplementary Income Support, Rent Debt and Social Loaning. Giving instructions on how to apply them and for whom and what they are targeted for. How to create a low threshold way for clients to seek help sooner related to these topics. And how to overall reduce the targeted areas lack of information and awareness related to these services.

The objectives that will help us to reach these goals are organizing two seminars with lecturers and lecture content gathered from local workforce professional experts. launching an Informational Leaflet (Financial Aid in Helsinki Social Work - Information about Financial Aid Services) about the municipal services related to financial support and debt management and improving the financial situation of the clients to overall further a better quality of life.

4.2 Target group and stakeholders

Target group for this Thesis are over thirty year old residents of Helsinki, who have problems with their finances and over indebtedness. It can be as little as a need for financial advice, counselling towards the right services or to get more aware on what kind

of financial services the municipal adult social work provides. You will benefit from this informational leaflet whether you are seeking counselling for an upcoming problem somewhere in the future or are already in an advanced financial problem and are facing rent debt and a begun eviction process. The over-indebtedness with family households is increasing rapidly and the amount of debt in families has doubled between 1999 and 2014. As you can see in the diagram below (Peura-Kapanen, L.2014.2014):



The Informational Leaflet will serve also younger residents of Helsinki, but the focus is on adult population. Early access leads for the problems to solve in early stages before they manifest into something serious that can have long lasting effects.

Stakeholders of the Thesis are Helsinki Adult Social Work, Social Loaning and Housing Consultation. Our main stakeholder Helsinki adult social work is providing us resources, knowledge, guidance, and a target group. Other stakeholders act as valuable resources of knowledge to these topics.

For the originally planned seminars, we got Helsinki city's financial obligation voucher of sixty euros for acquiring coffee, other beverages and snacks for the events. The posters created for advertisement purposes were created in collaboration between the thesis students and cleared by acceptance from stakeholder side. Informational leaflet was published electronically, and relevant parties will print it out when required a paper version so we had no actual material cost.

4.3 Risk assessment

This section represents the perceived risks along with known and unknown internal and external factors which can possibly affect the process or completion of seminar, Informational leaflet or thesis project.

4.3.1 Seminar space and event production equipment

We booked a lecture room capable of hosting all the 20 participants who were signed up for the first event by their social workers. To our big surprise, no one came to the seminars. Because the set up was made, we turned the seminar meant for the clients to a conversation and presentation of the chosen services to social workers and social counsellors who were available in the moment. We managed to gather 8 workers to listen and talk about the presentations. At this stage, we consulted with the leading social workers and agreed that seminars were not the best way to tackle this sensitive and personal topic. Our Thesis shifted towards to the Informational leaflet.

4.3.2 Conflict management

As a preventive measure, all conflicts were managed in a solution-oriented manner at the earliest possible time of intervention to prevent further escalation and to increase the ability towards diffusing these. There were present security personnel in the both floors potential customers would have used.

4.3.3 Work safety environment

This project follows the Helsinki Municipality guidelines for work safety environment as the hands-on work is primarily situated at Malmin Virastotalo, which is part of Helsinki Municipality. The client is liable to follow the official work safety agreements and legislation where applicable.

4.3.4 Crisis manual

Host organization's unit is regrettably unequipped with a local crisis manual nor sitemap of the actual building layout. However, the staff is acquainted of the layout of the facilities and will act as leading guides in the unlikely event that the premises were to be evacuated. In this situation, Helsinki Municipality guidelines for crises along with the internal call list of North Helsinki crisis response unit.

4.3.5 The need for feedback from clients

Upon agreement with the stakeholder, we have reached an agreement that we will not be receiving any feedback from the potential social work clients, who may participate in the social work seminar held. Reasoning behind this is that the first-hand statements of the clientele at Northern Adult Social Work belongs to people in various at-risk groups.

4.3.6 Urgent and medical assistance

The facility has access to an automated defibrillator and both thesis workers and multiple staff workers have valid first aid training to act upon common emergency issues. The host organization follows the emergency guidelines for Finnish workspaces.

4.3.7 Covid-19 directions and restrictions

In accordance with faculty advisory and general municipal advisory on Covid-19 safety and work/study spaces, it has been mutually decided to effectively minimize the number of physical meetings to an absolute minimum.

The thesis team pledges themselves to stay fully up to date on the current situation regarding the Covid-19 pandemic and take precautions to minimize spread amongst own team but also to their respective network, such as wearing protective gears applying disinfectants, but also getting swab-tested for potential infection granted that there is any suspicion thereof.

5 PRODUCT IMPLEMENTATION

The assembled product is as of 05/2021 available in print format and as pre-print in digital version. Access to these is possible via communication with the two thesis holders.

The implementation of this project is meant as an organizational manifest what, where, when and why. The group division of this thesis project.

Mikael is the primary contact to the host organization at Helsinki Adult Social Work under Helsinki Municipality and is the first responder to any requests or other inquiries. Mikael works as a social counselor at Helsinki Adult Social Work.

Joey is the group project organizer and takes responsibility for the overall project progression along with looking after the quality of the legal terminologies and academic progression. Joey works off site yet also with project management; and takes an equal share in the cross-organizational seminar work leading towards thesis objectives and goals.

The writing of the thesis were done mostly collaboratively so that both writers were working on the same chapter and keeping up a dialogue about the topics. We also shared some chapters to be studied and written by individually. We have found during these years of the project that these are the most effective ways for us to work.

When any major action is required from host organization or students then specifications will be expanded upon and refined until there is good understanding, leading to realistic entry and exit goals can be set.

Communication between the students happened internally in a constant flow for ease of information. This happens in part through verbal contact, but also via written correspondence. When any decision is made, this is documented and shared with relevant parties in a timely manner.

If for any reason, one party finds it necessary to cancel an event or meeting, then this is communicated out and justified to a reasonable extent.

The thesis students have mutually agreed to create a project containing a workshop seminar and Informational leaflet meant for distribution. The seminar-workshop despite high enrolment figures turned out as failure since no clients showed up. At this stage, we agreed that the focus of the thesis would be the informational leaflet. We will open up these early stages of the project and the work done for the seminars more accurately in the risk-assessment section of the Thesis.

This chapter is dedicated to presenting the details the steps and stages related to the processes and implementation of the project along with how it has carried out.

The overall idea with having a work plan is to document the framework of how, under which conditions and when the processes take place. These can be broken down into smaller components as framework and partnership, entry and exit criteria, methodology, ethics and other considerations.

A work group is a select collection of individuals selected or chosen for the explicit purpose of interacting and collaborating leading towards the goal of creating a change.

Change as such can be defined by anything that changes the current position, regardless of how much or little, change is a measurement of being in a different place than where it once was before. To make a change, it is important to know what the current state of the collective group is and what they contain, both actively and physically in the form of the proven track, but also in the raw potential output that can be generated given the chance.

An essential factor in the effective functioning of groups is concerned with the assessment of the possible negative and positive effects to which the group will be subjected. For this reason, where at all possible those who convene groups try to ensure that as far as they are able to assess them, the potential members they select will bring into the group elements of experience and other resources which will help to make the group work rather than impede its progress. (Douglas, T. 2000).

This thesis group consists of two members and is a small group. The actual size of the group, opposed to writing the project individually, is based on a soft requirement from the university side. The host university has advised all international thesis students to consider forming groups and thus blending methods, techniques and approaches to tackle the issues generated from more angles than otherwise available by individual means.

International students at DIAK usually comprise a very diverse group, where students coming from different countries and continents, cultures, beliefs, ages, political affiliation, sexual orientation and personalities converge. The different academic cohorts offer a unique opportunity to learn about different social interplays and processes. (Pardasani ,R. Rivera, W. 2017).

5.1 Documentation and communication

The goal of this is to enable the thesis students to document the processes, lessons learnt, struggles and successful interactions made. It is paramount that the thesis group documents any meaningful decision in the creative process so that these can be utilized in the future to generate good work customs in further professional work life. A project without history is a project without direction.

The documentation is being monitored and reviewed over time to ensure that every component is up to date as things are renewed. In the same fashion, outdated content has been marked for a development round and be iterated upon with the purpose of keeping all relevant information up to date. The thesis team works with versioned documents and have has had good experience creating documentation in format of minutes of meeting and suggested changelog whenever a new change is proposed.

Communication is based on a steady two-way needs based flow of information with the purpose of creating mutual understanding and to effectively transfer ideas from one to the other successfully. Without effective communication and understanding, the team it is not possible to gain momentum, as the needs and wants of the individual otherwise would draw in different directions, inhibiting or impeding any successful

completion.

We acknowledge that thesis students are widely different personalities thus; it is perceived that there is a high likelihood of miscommunication.

Miscommunication is one of the pitfalls which every group will encounter throughout the span of a collaboration between two or more, which makes it utmost important for the people within to have established a normalized culture. A normalized culture is a culture where individuals reaction pattern, behavioristics, expectations and of the expected tacit quirks are known.

We are aware of the importance of the welfare of the individual and its kin, therefore it has been agreed that personal situations take priority over study meetings, and this has largely worked out for the team.

5.2 Process description

This process started as a set of two seminars with northern adult social work, housing counselling and social loaning. Seminars and that open, public approach tanked and after a meeting with the stakeholders quickly evolved in to informational leaflet about the seminar topics of financial aid services. The leaflet was constructed to it's final form and published in spring 2021. It has been distributed to different branches of Helsinki social and health work professionals.

5.3 Process publication

What is written in the Informational Leaflet is meant to be a compressed version of current, relevant, and up to date instructions and limitations within the scope of what the Municipality of Helsinki is able to provide in proxy via the social work office at Helsinki Adult Social Work. It is by no means meant to be an in-depth guide on how to skimp the system, nor will it contain an answer to issues on a broader scale which otherwise would require interaction with relevant social work professional staff. The aim of having an Informational Leaflet is to provide low threshold assistance with the

goal of empowering the reader and giving worthwhile information, which can act as a guide to prevent further problems by adding basic knowledge about these chosen services.

The Informational Leaflet will at first be written in easy Finnish and English. According to Statistics Finland 87.6% of Finnish citizens speak Finnish as their primary language, which means 12.4 percent speak other language. That is roughly 684 thousand people. (Tilastokeskus. 2018).

Further specifications for the leaflet are: It must be written in an easily readable language, it has to be accessible so that all users are able to read the physical text and the graphics shown. It has to be simple and straightforward to avoid confusion. For the purpose of this, the thesis team made themselves knowledgeable on an in-depth level of the legal procedures of municipal rent-debt service practices; this was aided by dialogue and guidance from local expert personnel in these processes. Colour schemes and colour theory was applied in a conscious manner to ensure that the text and imagery of the leaflet would still be intelligible in case of service taker suffering from any common types of colour-blindness in Red-Green and Blue-Yellow spectrum. The leaflet was written in English and Finnish based on the same story line prompt.

The methods of gathering relevant information for the leaflet was based on the need for acquiring up to date and relevant data. Methods of the Thesis work was Project planning in the format of Mind Maps, drawing up SMART goals over time, and careful measurement. As for reaching service users through Informational Leaflet, we drew knowledge and inspiration from in-house experts at Malmin Virastotalo, both to narrow down the topic but also for it to remain relevant. This was performed through dialogue and knowledge exchange. A Cognitive Pedagogical Model for Writing for Higher Education storyline prompt was utilized internally, for the purpose of creating a well-thought-out and linear chronology of the information shared in the leaflet.

5.4 Workplan

This section contains a condensed timeline of the progress of thesis project and actions taken leading towards completion of thesis project report. This section will expand over time and come to include a comprehensive list of action points taken in to use.

Due to worldwide pandemic Covid' 19. Writing the thesis took a hiatus after 03/2020. Personal and work lives were suddenly over booked. We returned to the thesis a year later.

05/2019

- Discussion about co-operating on thesis project
- Initial mind map of thesis topic options and uncovering the true need.
- Positive feedback received from DIAK Thesis-councilor.
- Refinement of idea and area of focus.

06/2019

- Composing of idea paper draft.
- Presentation of idea paper postponed to after summer holidays.
- Request to perform workshops at host created and sent to service manager (Malmin Virastotalo).
- Proposal accepted by service manager.

07/2019

- Defining entry and exit criteria for seminars.
- Meeting planned with potential speakers at host organization.
- Successful meeting with two social work professionals at host organization, who will participate as expert speakers.
- Dates set for client seminars.

08/2019

- Collaboration with host speakers and division of work material with students.
- Creation of event poster.
- Event poster distributed to roughly 60 internal workers.
- One event cancelled due to illness; one event held with minimal participants.
- Meeting held with social work experts and further events agreed upon with the condition that the event exposure be rethought and sent out again when team is ready.

09/2019

- RES (thesis course event) participation attended.
- Thesis idea paper presented.
- Verbal feedback from Thesis supervisor received along with new deadlines.

10/2019

- Meeting with Social work experts held.
- Brainstorm meeting with host organization, which has tasked the thesis group with creating a leaflet.

11/2019

- Thesis plan completed and scheduled for presentation.
- Thesis plan presented.

12/2019

Thesis plan under rework with feedback from peer students and appointed DIAK thesis supervisors.

12/2019

Rework of thesis plan continues and gets finalized leading towards submission to appointed DIAK thesis supervisors

01/2020

- Supervision meeting with DIAK thesis supervisor; extrapolated ideas and final ad-vice on Thesis Plan and advice on thesis manual schedule.
- Physical meeting between thesis team, restructuring of thesis chapters and dividing tasks.
- Submission of Thesis Plan to supervisor for review.
- Plan towards submitting manuscript.

02/2020

- Modifying the Thesis-topic
- Working on the correct template
- Writing and making corrections to the existing text
- Writing more on the new perspective

03/2020

- Thesis team is now reviewing the thesis product and is attempting at revising this.
- Preparing for the presentation of the Manuscript
- Making arrangements for the Informational leaflet
- Presenting the Manuscript on 25.3.2020.

Manuscript presented on 25.03.2020. Manuscript has been ordered revised before acceptance can be achieved.

Thesis has been put on a hiatus due to a mix of personal and work-related reasons between the thesis groups members.

Thesis group was resumed 04/2021.

04/2020

- Informational leaflet produced and updated
- Planning for upcoming 3 week study session
- Making arrangements contact with thesis supervisor.

05/2020

- 3 week sprint has been initiated
- Council with thesis supervisor has been held and submission date for thesis manuscript has been set.
- Leaflet has been redesigned and finalized for print
- Thesis have been re-structured
- Guidelines have been applied
- Thesis has been submitted for early evaluation

08/2020

- Thesis writing based on supervision feedback
- Preliminary thesis seminar presentation
- Maturity test
- Improving the work based on last feedback

- Submission of the Thesis

5.5 Ethical considerations

On project ethics, we will attempt to give as thorough and clear description of the steps and measures taken to ensure the successful implementation of this thesis project. Along with it comes the considerations, findings and direct actions taken to-wards ensuring that this project has been carried out in an ethically correct and ethically sustainable fashion. It is important to notice that the official guidelines for Community-Based Participatory Research and project ethics at DIAK's official community resource forums has been well read, resonated upon, discussed not only internally in team but also in council with the thesis supervisor to clear out any bias.

The thesis students have been able to uncover the true base goals leading towards thesis paper, which in essence is to fill a perceived gap in the information available to potential clients who may otherwise become marginalized. This information is gathered in a practical and easy read leaflet to serve as an entry point for the clients to the services.

To reach the required ethical norms for conducting a Social Services project-oriented bachelor thesis in Finland at an official Finnish UAS, one has to be familiar with and follow the community guidelines of "Ethical recommendations for thesis writing at Universities of Applied Sciences" and "Ethical guidelines for thesis work - checklist for students and supervisors". Which have been defined by the Finnish National Board on Research Integrity- TENK18 ((2018) ARENE - Rectors' Conference of Finnish Universities of Applied Sciences). Additionally, we follow the (CEPR) Community-Based Participatory Research-guide (Kivirinta, M., Nylund, M. & Vesterinen, O 2018.).

Important is that the public access to information regarding Supplementary Income Support and Preventive Income Support from Helsinki Municipality is sparse; understood in the sense that little information has been publicized.

Additionally, the information is being gated by both a language barrier (Income support and social work (2020)) and a syntax barrier.

The relevant information in particular is most often localized in Finnish only, yet critical information for it to function does also exist information in English.

In both cases, a formal high language is the standard for legal information is prevalent.

In careful measure, protection of values and care for our immediate environment it has been found important to employ a system like “4 principles and guidelines for ethical research and evaluation in development” (Pieper, I. J, Thomson C.J.H. The value of respect in human research ethics: a conceptual analysis and a practical guide (2014)).

The four principles are as follows: Respect for human beings. Beneficence. Research merit and integrity. Justice. These four principles are cornerstones in the ethics of conducting research and interactions from a point of power, which includes clients and peers.

These also fall well in line with the directions provided at Helsinki Diaconia University of Applied Sciences’ CBPR (Community-Based Participatory Research (CBPR): Guide (2018)), which is a comprehensive guidebook for thesis work in a Finnish context which clearly states the purpose and guidelines for how to conduct ethical research and to conduct a thesis type project such as this.

Once the ethics for safely conducting research and projects has been defined and internalized, then it is possible to proceed with mind-mapping and creating actual output towards the aims and goals, which are desired. It is important to define the project requirements early on, as the concept of this will be the foundation, which potential internal/external clients and collaboration partners will be basing their decision making on.

6 PROJECT EVALUATION

When project-oriented client-work is initiated then it is important to understand that laying a proper framework is paramount for preplanning executable and sizeable tasks for proper workflow, creating success stories for the project workers and garnering confidence in the content that they are creating.

Common practice in a project management flow in a project setting is that it contains 5 individual and distinctive phases as defined by the Project Management Institute in their book on Project Management Forms: Conception and initiation; definition and planning; launch or execution; performance and control; project close.

We have drawn inspiration from the social processes of Basic Groupwork (Douglas, T. 2nd. Ed.; 2000) in an attempt to simulate tailored material for service users, specifically in the sense of making information digestible when little to no preexisting knowledge is expected to have been obtained.

6.1 Process goals and objectives

First outputs for this project was setting up two seminars at the original host vendor, obtaining relevant key speakers, finding the target group service clients, and communicating out that we were holding seminar event out via appropriate channels, which was in extension of the local social work experts on site at Malmin Virastotalo.

After that, we proceeded to the actual seminar contents and searching for relevant research in the field to back up our leaflet, which we composed based on the seminars. The actual guide is a leaflet that will be available in Finnish and English in electronic format, and in physical form via contact to thesis students. For now, the leaflet is distributed in Helsinki adult social work and child protective services.

The aim of the project is to further and increase the knowledge of service users on the services and processes of economical social work providers in the municipality of Helsinki. We recognize that the local onsite common practice may change or be different in other municipalities.

The aim for the project in our thesis is to do a leaflet on the services to gain reach amongst the perceived service users, since the two seminars held didn't create the reach that we aimed for.

The leaflet material was gathered in most from already existing material, which we gained access to via before mentioned contacts. In extension to that, we did an extensive selective process in an effort to narrow down the primary key points, which the service user would need to create an overview of the material along with steps to be taken.

This material was further narrowed down and presented to an expert in the field, who then agreed with the material. It was then subsequently presented to thesis supervisor in draft format. From there on a design was produced in the online design program Canva, and the condensed draft was inserted into the Canva project in two instances, one for English and one for Finnish.

The leaflet was since then underwent a language review and was revised upon.

The final version of the leaflet in both languages have been arranged so that it should be printed on both sides of two sheets of paper. Once they have been arranged and folded midways then it acts as a eight page A5 sized leaflet.

6.2 SWOT Analysis and SWOT Matrix

Sometime along the process of merging different elements together in the work plan it became apparent that a SWOT analysis on the topic could pose to be a valuable tool in overall assessment the potential rights and wrongdoings. In specific, it is a question related to if the project is on the right course or otherwise need more steering, and also if the project and leaflet is in need of any additional additions and elements.

What makes a SWOT Analysis relevant, and what would the SWOT Matrix be able to indicate towards the success criteria and objectives faced?

SWOT is a low threshold solution oriented analytical tool used for measuring and gaining insight by evaluating Strengths, Weaknesses, Opportunities and Threats of any given project. These are used as an indicator of the areas which the thesis team has to work on for the project overall to succeed.

“SWOT Analysis is a process that involves four areas into two dimensions. It has four components: ‘Strengths’, ‘weaknesses’, ‘opportunities’, ‘threats’. Strengths and weaknesses are internal factors and attributes of the organization, opportunities and threats are external factors and attributes of the environment. SWOT Analysis is typically drawn out in a four-quadrant box that allows for a summary that is organized according to the four section titles. The following table is a SWOT Analysis, with its four elements in a 2x2 matrix.” (Gürel, E. (2017))

	Beneficial	Harmful
Internal	<p>Strengths</p> <p>Being in direct contact with the people who make the decisions.</p> <p>Ease of access to information regarding the services.</p> <p>Creating awareness of there being a system, which has the possibility to providing assistance.</p> <p>Can exist in both print and digital version.</p>	<p>Weaknesses</p> <p>Limited amount of concrete hard information as the process-makers are human beings.</p> <p>Leaflet is lost in the amount of raw information online.</p> <p>The format does not allow for in depth guidance towards service providers services.</p>

External	Opportunities	Threats
	Empowering people in direct need.	Leaflet is lost in a sea of information.
	Reaching a potential target segment and giving them the knowledge to access an entry point to municipal services.	Lack of overall information outlets for these particular services, which is also overshadowed by lack of knowledge the existence of service.
	Increasing general knowledge pool across communities.	May become obsolete due to circumstantial causes such as change in policy or change in website linking.
	Chance of this leaflet indirectly becoming part of a service standard if it gets enough exposure.	

In the context of this thesis, using a quantitative model such as SWOT has allowed the thesis students to view the possible directions in a quantitative perspective, and allowed for them to keep a red line in their process of creation.

We, the thesis team had difficulty fully following the objective of the preset scope of the thesis as the product originally was planned to be two seminar sessions in succession of each other two weeks apart, tailored towards local social service clientele in Northern Helsinki Social Service office.

The seminars in question were held by locally employed social work specialists, with focus on housing-, employment-, financial- and social- issues.

On the seminar days none of the invited recipients showed up, resulting that the seminars were being exclusively held for the thesis workers and the onsite staff.

With the inherent failure of the event due to clients not showing up, then the thesis students were forced to rethink their approach to achieve reach towards potential clients. The decision to create a printable online product was unanimous and the local social work professionals applauded the decision.

The strengths of creating a leaflet is that the thesis students are in good control of the processes, such as information attainment, direction and size of the leaflet and being the actual owners of the same. When in a smaller team there is less bureaucracy in terms of taking the route which appears the best suited for the team.

Some of the limitations of working in a smaller team working towards creating a leaflet has proven to be that it can sometimes be difficult to get the wanted attention from the right experts. This is reflected in the sense that the most successful in the field appear to being overworked or otherwise stretched thin on time. It requires patience when seeking results from external sources, and often these meetings have to be arranged weeks in advance. To remain relevant it is important to stay vigilant, patient and to be organized in approach.

What can be gained from creating the leaflet is that it may actually reach real clients who may need it. The prospect of there being actual reach is enough justification for there to be a will to make the leaflet happen. The leaflet is a culmination of a longer learning experience, and the thesis team wishes that this information will be carried on to potential service users, in any form or shape. The greatest opportunity would be for the leaflet to create traction towards more works of similar kind, directed towards potential service users.

There is always some concern that the leaflet eventually will be lost in a sea of information, that it never gains traction or that it somewhat would be lacking in its validity or become obsolete before launch. Therefore, the thesis team has made an effort to stay on top of current practice trends, and so forth it appears that the thesis product leaflet as is of writing moment stands uncontested in its intended purpose.

6.3 Feedback

From an ethical perspective, there was not much doubt about creating a leaflet with the purpose of distributing it in paper-form, and especially as an e-document due to considerations such as reaching the perceived target segment and their next of kin, also the team was and still is highly aware of the fact that a pandemic is ongoing.

The thesis team has been advised by thesis supervisor to gather quantitative feedback on the leaflet from social work professionals to further support the healthy professional development.

It is the aim of the thesis team to fulfil this request by implementing a smaller multiple-choice questionnaire directed at a smaller in-house segment.

It has not been possible to include this within the timeframe requested and will thus be added in the final version.

6.4 Professional development

When we started this path, we had very different idea about the Thesis and how things would go. The progress we have done and the lesson we have learnt will undoubtedly serve us in the future.

The first draft of the Thesis is completely different from the product that we have now in our hands. We started writing the first version of this Thesis three years ago and have since learned more about our topics, the Thesis process and of ourselves.

Balancing work, personal lives and studies midst national crisis such as Covid'19 has been demanding and at times even hard. Motivation for finishing the Thesis has been on slow burn. After our yearlong break from writing, we realized that we need to take time out of our jobs to proceed in the process.

We started the last intensive three-week push to get the Thesis finished in the beginning of May. During these three weeks, we met daily in Diak and co-wrote all the chapters over. The feedback we got from our first meeting with the Thesis supervisor was good and strict. We knew what had to be done for the Thesis to be approved for evaluation. Our first task was to read and understand the guidelines and tell our story through them. After our second meeting with the supervisor, we decided to change the structure to be more cohesive and easier to understand. This action improved the final work immensely.

7 CONCLUSIONS AND RECOMMENDATIONS

This leaflet will widely help everyone who needs easy access information and guidance in financial questions. We have learnt during the Thesis process about the importance of communication and different ways to get the message through. It was disappointing to see the seminars failing, but it was also a valuable lesson to learn. Sometimes even the most carefully planned and best-organized event can be canceled and it is necessary to always think about that beforehand and have a back-up plan in case that happens. In the end our struggles turned to victory and the informational leaflet will potentially reach more clients than the seminars would of have done.

We have learnt during the process that people do not necessarily have much knowledge of adult social work and what they do. There is a need for getting information about the adult social work services to Helsinki residents. Leaflet is a good way of passing on specific information, but the larger question still needs to be solved. Most of the clients problems can be solved working with social work professionals. This simple information does not reach clients efficiently. We would suggest that more study should be done on this problem, and we recommend that more resources should be invested into digitalizing all of the adult social work services. Our idea on how to move forward from this would be setting up a taskforce on making these different social services interact more with each other, we should get to hear what the clientele feel about this type of guidance and act based on those conclusions. Therefore, these conclusions have been discussed with the stakeholders and they are being processed within the team for further actions later this year in the southern adult social work team's development day (kehi-päivä) in September.

Through this thesis-work, we writers feel that our skills on said topics on income support has significantly improved. With this new expertise, it is easier to help clients find the right services when they need them. Bureaucracy and its part in the social welfare game is interesting but also frustrating. Usually, the problems social work clients face are complex and you need to assess the situation through many different variables more than just the KELA's basic income support calculator does.

Our thesis acts as a meaningful and easily accessible tool for our target group. There are many leaflets in Helsinki city's service structure, but there was not any on preventive and supplementary income support so our work can be seen to have significant value in the adult social work field for future research and actions of the same nature.

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MIETITYTTÄÄKÖ RAHA-ASIAT?

TALOUS KUNTOON?

**TERVETULOA POHJOISEN
AIKUISSOSIAALITYÖN TALOUS-
SEMINAARIIN.**

Tiistai 10.9.2019 kello 15-17

Ehkäisevä toimeentulotuki ja
vuokravelkaprosessit.

Tiistai 17.9.2019 kello 15-17

Täydentävä toimeentulotuki, sosiaalinen luotto ja
talous- ja velkaneuvonta.

**@Malmin virastotalon Timantti- kokoushuone,
Ala-Malmintori 2, 7 kerros.**



APPENDIX 2. "INFORMATION ABOUT FINANCIAL AID SERVICES IN HELSINKI SOCIAL WORK". 8 pages. Leaflet. English.

Page 1

INFORMATION ABOUT FINANCIAL AID SERVICES IN HELSINKI SOCIAL WORK



1. Index/Introduction
2. Supplementary Income Support
3. Preventive Income Support
4. 3 Steps towards assistance
5. Rent Debt Process
6. Social Loan
7. How to contact?

This leaflet will serve as easy and low threshold introduction to social services and municipal financial aid. In this leaflet, the reader will find information on common types of income support that Helsinki residents may be eligible for, and how to apply them.



SUPPLEMENTARY INCOME SUPPORT

Supplementary Income Support is based on a law of Income Support (7 c § (29.12.2005/1218)).

When applying for Supplementary Income Support from the municipality, you need either to have basic income support from Kela or to apply it before you can proceed. With Supplementary Income Support, the municipality can work with you in various social problems. Commonly Supplementary Income Support is applied to balance out tough financial situations, something that came up suddenly and was unavoidable to foresee. Such as broken computers needed for studies, bike maintenance for traveling or even clothing or flower arrangement for closed ones funeral etc.

The law can be applied for application on children's hobbies, which the municipality supports to certain extent for low-income families. Supplementary Income Support cannot be used for expenses that belong under Kela's jurisdiction. For example, you will not be able to get supplementary income support for your living expenses or other bills that fall under Kela's jurisdiction because you already have them from Kela.

Kela's income support and municipality's Supplementary and Preventive income support are tools of the same law.

3 steps towards assistance

1. PAYMENT PLAN

Be prepared and find out if you can make a payment plan of the debt. Social office will always require that. In some cases you can apply partial assistance to get the debt paid. Partial assistance can be literally part of the debt paid or it can be social assistance for food so you can pay the debt.





2.EARLY CONTACT

Social office will guide and advise in all related questions, and it is suggested that in these kinds of problems you should contact the social office as early as possible. The sooner you seek aid for your situation, the better. In some cases, eviction is already in play and the situation cannot be solved anymore. So act immediately when you face the problem by contacting your area's adult social work.

3.APPENDIXES

There are some important appendix the application for rent debt must have, like a personal ledger from the renter that shows your payment history. It's also good to have the whole amount of the applied debt in writing. There may be more required appendixes, so be sure to contact your area's adult social work for more information. It helps the application process to have the appendixes when submitting your application.

PREVENTIVE INCOME SUPPORT

Preventive Income support works like its counterpart but with fewer restrictions. You will not need Kela's basic Income Support to apply. Defining feature of the Preventive Income Support is preventing something negative from happening such as starvation or homelessness. To apply Preventive Income Support requires working closely with the social worker about your situation. You can apply this by contacting your area's adult social work.

RENT DEBT PROCESSES

Helsinki city housing has services targeted to its residents. You can contact housing counselors in every living related problem; housing counselors can be an asset for example applying rent debt from Adult social work. When applying social assistance for rent debt situations, there are some things you can do that will help the application to proceed.





SOCIAL LOAN

Helsinki social work offers its residents social loaning. The social loan is intended for low-income people living permanently in Helsinki, who do not have the opportunity to obtain other reasonable credit, for example due to lack of collateral or insolvency.

Granting a social credit requires that the applicant be able to repay the credit. The maximum amount of credit to be granted is 15 000€. All previous debts and liabilities will be taken into account when making a decision about social loan.

You can get more info from Helsinki city's webpage www.hel.fi or calling +358 9 310 43929



HOW TO CONTACT

Adult Social Work:

- You can ask Kela to send the Basic Income Support application to the social office. www.kela.fi/web/en
- You can fill an e-form about Preventive and Supplementary Income Support in Maisa. www.hel.fi/helsinki/en/social-health/social-support/information
- You can call your areas social work number:

Kalasantama: 040 637 2893, 040 575 8198 (9-11/12-14)

Haaga: 040 661 7588 (12-15)

Malmi: 040 705 8432, 040 336 1479 (9-11/12-14)

Vuosaari: 040 637 2989 (9-11/12-14)

Myllypuro: 040 589 9068 (9-11/12-14)

Social loan: 093 104 3929

APPENDIX 3. "HELSINGIN SOSIAALITOIMEN TALOUDELLISEN TUEN PALVELUT". 8 pages. Leaflet. Finnish.

Page 1

HELSINGIN SOSIAALITOIMEN TALOUDELLISEN TUEN PALVELUT



1. Esittely
2. Täydentävä toimeentulotuki
3. Ehkäisevä toimeentulotuki
4. Kolme Askelta Apuun
5. Vuokravalkaprosessi
6. Sosiaalinen luotto
7. Ota yhteyttä!

Tämän esitteen tarkoituksena on esitellä helposti sosiaalitoimen taloudellisen tuen palveluista. Esitteestä löydät yleisimmät taloudellisen tuen muodot, ohjeet tuen hakemiseen ja yksikköjen yhteystiedot.



TÄYDENTÄVÄ TOIMEENTULOTUKI

Täydentävä toimeentulotuki perustuu lakiin toimeentulotuesta. (7 c § (29.12.2005/1218)).

Hakiessasi kuntasi sosiaalitoimesta täydentävää toimeentulotukea, tulee sinulla olla myös hakenut Kelan toimeentulotukea. Täydentävän toimeentulotuen voimin voi sosiaalitoimi työskennellä kanssasi monin tavoin. Yleisimmin tukea haetaan tasapainottamaan vaikeaa tilannetta, mihin ei ole voinut ennalta varautua. Esimerkiksi työhön/opiskeluun käytettävän tietokoneen korjaamiseen tai pyörän huoltoon liikkumista varten. Lakia sovelletaan myös esimerkiksi vähävaraisten perheiden lasten harrastusmenoihin tai läheisen hautajaiskuluihin.

Tukea ei voi hakea Kelan perustoimeentulotukeen kuuluviin menoihin. Tukea ei siis myönnetä vuokraan, ruokaan tai muihin elinkustannuksiin. Näihin menoihin ottaa kantaa ainoastaan Kela.

Kelan perustoimeentulotuki ja kunnan sosiaalitoimen täydentävää ja ehkäisevää tukea ohjaa sama laki.

Kolme Askelta Apuun

1. MAKSUSUUNNITELMA

Selvitä mahdollisuutesi maksusuunnitelman tekemiseksi. Sosiaalitoimi vaatii mahdollisuuden selvittämistä. Joissain tapauksissa sosiaalitoimi voi osittain tukea sinua maksusuunnitelman maksuissa. Tuki voi olla esimerkiksi puolet velasta tai tukeminen ruuan hankkimisessa, jotta onnistut lyhentämään itse velkaasi.





2. OTA YHTEYTTÄ AJOISSA

Ota yhteyttä ajoissa: Sosiaalitoimi ohjaa ja neuvoa sinua kaikissa taloudellisiin ongelmiin liittyvissä asioissa. On kuitenkin tärkeää että otat yhteyttä pikaisesti. Aikainen yhteydenotto alueesi sosiaalitoimistoon parantaa ja jouduttaa aina mahdollisuuksia saada asia ratkaistuksi. Joissain tapauksissa häätöprosessi on jo aloitettu ja sen keskeyttäminen voi olla vaikeaa.

3.LIITTEET

Hakemukseen on tärkeää lisätä kaikki pyydetyt liitteet, kuten esimerkiksi vuokrareskontra, josta näkee vuokranmaksuhistoriasi, tämän lisäksi on tärkeää, että hakemuksen liitteenä on vuokravelan kokonaismäärä vuokranantajalta esimerkiksi laskuna. Liitteiden puuttuminen hidastuttaa automaattisesti hakemuksesi käsittelyä eikä hakemusta käsitellä ennen kuin pyydetyt liitteet on toimitettu.

EHKÄISEVÄ TOIMEENTULOTUKI

Ehkäisevä toimeentulotuki toimii vastakappaleensa tavoin, mutta vähemmällä rajoituksilla. Ehkäisevän tuen ydinajatus on ehkäistä jotain negatiivista tapahtumasta, kuten kodittomuutta tai nälkää. Hakiessasi ehkäisevää tukea kunnan sosiaalitoimesta hakemiseen liitty yleensä tiivis työskentely oman tilanteen parissa sosiaalitoimen ammattilaisen kanssa. Voit hakea ehkäisevää tukea varaamalla tapaamisajan kunnan sosiaalitoimeen.

VUOKRAVELKAPROSESSIT

Helsingin kaupungilla on asumisneuvontaa palveluna asukkailleen. Voit ottaa yhteyttä asumisneuvojiin kaikissa asumiseen liittyvissä asioissa; Asumisneuvonta auttaa sinua hoitamaan vuokravelkatilannetta aikuissosiaalityön kanssa. Hakiessasi ehkäisevää tukea kuntasi aikuissosiaalityöstä on hyvä muistaa muutama asia, jotka nopeuttavat hakemuksesi käsittelyä.



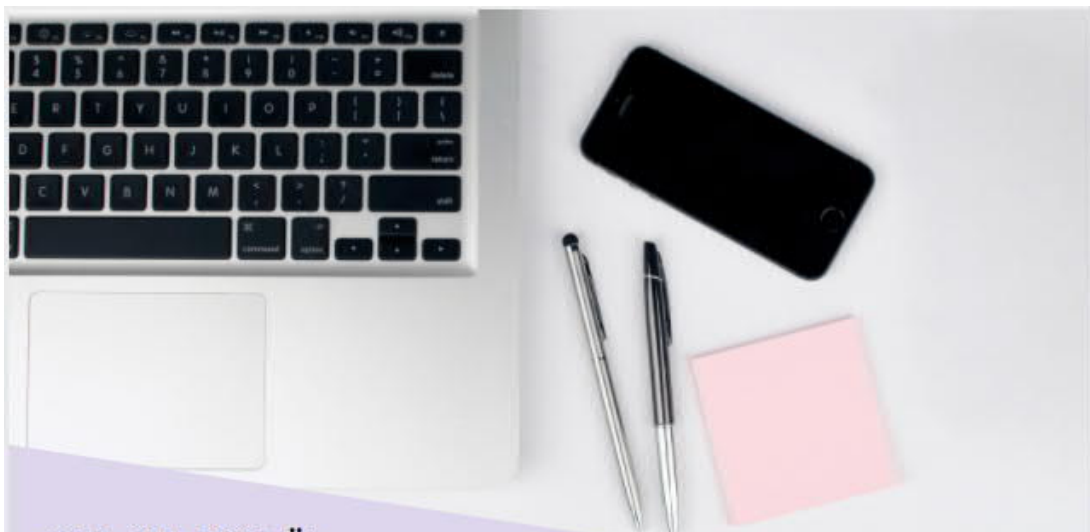


SOSIAALINEN LUOTTO

Helsingin sosiaalitoimi tarjoaa asukkailleen sosiaalista luototusta. Sosiaalinen luotto on tarkoitettu pienituloisille helsinkiläisille, joilla ei ole mahdollisuutta saada muuta kohtuuhintaista luottoa esimerkiksi vakuuksien puuttumisen vuoksi.

Luoton myöntämisen perusteena on hakijan varma takaisinmaksukyky. Sosiaalista luottoa myönnetään enimmillään 15 000€. Kaikki aiemmat lainat ja luotot otetaan huomioon päätöstä tehtäessä.

Lisää tietoa sosiaalisesta luotosta löytyy Helsingin kaupungin internet-sivuilta www.hel.fi tai soittamalla numeroon +358 9 310 43929



OTA YHTEYTTÄ!

Aikuissosiaalityö:

- Voit pyytää Kelaä lähettämään hakemuksesi siltä osin kuntaan mitä he eivät käsittele. www.kela.fi/web
- Voit täyttää täydentävän toimeentulotuen hakemuksen Maisassa
<https://www.hel.fi/helsinki/fi/sosiaali-ja-terveyspalvelut/sosiaalinen-tuki-ja-toimeentulo/sosiaalityo>
- Voit ottaa yhteyttä soittamalla alueesi aikuissosiaalityöhön:

Kalasadama: 040 637 2893, 040 575 8198 (9-11/12-14)

Haaga: 040 661 7588 (12-15)

Malmi: 040 705 8432, 040 336 1479 (9-11/12-14)

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