

FC21. MOTIONS

(3) Payday Loans

Council considered the following motion by Councillor Spears seconded by Councillor McCabe:-

An article in this week's Falkirk Herald claimed there has been a doubling in the number of people making use of Payday Loan facilities. While disappointing in itself, it is the fact that average monthly income of clients of such companies was £1268 while their average debt was £1665! This is an unsustainable inequity.

Council to consider the introduction of Credit Union account facilities for all secondary school pupils about to leave full time education. (Glasgow City Council is/has introduced such a facility. Contact could be made with Glasgow to learn from their 'best practice' model.)

By way of an amendment, Councillor Nimmo, seconded by Councillor C Martin moved in substitution for the motion that:-

Council seeks clarification and further information in relation to school Credit Union facilities currently within our schools and for officers to report back at the earliest opportunity.

Councillors Spears, with the consent of the Provost, and of Councillor McCabe as his seconder, agreed to incorporate the amendment as an addendum to the motion. The adjusted motion was now as follows:-

Council agrees:-

- (1) to consider the introduction of Credit Union account facilities for all secondary school pupils about to leave full time education;
- (2) to seek clarification and further information in relation to school Credit Union facilities currently within our schools, and
- (3) that officers would report back at the earliest opportunity.

Following discussion Councillor Spears, again with the consent of the Provost and Councillor McCabe, agreed to further adjust the motion at (2) to read "seek clarification and further information in relation to school Credit Union facilities currently within our schools and from Glasgow City Council on its Credit Union."

Decision

Council agreed:-

- 1) to consider the introduction of credit union account facilities for all secondary school pupils about to leave full time education;**

- 2) to seek clarification and further information in relation to school Credit Union facilities currently within our schools and from Glasgow City Council on its Credit Union, and
- 3) that officers would report back at the earliest opportunity.