

Dealing with Debt

OUTLINE:

A course that gives an insight into the debt advice process, does your organisation support those who are in, or at risk of falling into debt crisis? Often those whose lives are made miserable by debt do not actively choose that route. It is something that generally creeps up, or is caused by a major life changing event, often unforeseen such as redundancy, relationship breakdown or bereavement.

COURSE AIMS:

Pennysmart CIC has developed this course to equip delegates with a basic understanding needed to assist families and individuals experiencing financial crisis to access the free impartial help that they require, and support them throughout the debt resolution process in England & Wales.

TARGET LEARNERS:

Advice workers where debt is not the primary focus, Housing Staff, Homelessness Officers, Community Support workers, Staff & Managers, Tenants, Tenancy support officers, Staff & managers involved in rent arrears, Financial inclusion staff in England & Wales.

PRIOR KNOWLEDGE REQUIREMENTS:

It is assumed learners will have a basic knowledge of preparing a financial statement, maximising income, priority and non-priority spending, this could have been obtained through previous training, work experience or Pennysmart CIC courses – ‘Financial Capability in the Community’ or ‘Money, Debt & Benefits Signposting’

LEARNING OBJECTIVES:

- List the main causes of debt
- How to utilise the personal financial statement
- Recognise what is a priority debt and how to deal with them
- Identify and know how to act on an emergency situation
- Recognise different types of non-priority debts and how to deal with them
- Recognise the main types of debt solutions e.g. debt management plans, bankruptcy etc.
- Know how and where to refer someone for free impartial specialist debt help

TOPICS COVERED:

- Causes of Debt
- Preparing a budget for debt advice purposes
- Priority Debts and how to deal
- Acting on an emergency situation
- Non-priority debts and how to deal
- Be able to explain the main types of debt solutions available in England & Wales
- Where to access free, impartial, specialist debt advice

DATES, VENUES & PRICING:

Available for ‘in-house’ delivery and occasionally as an ‘open course’ – please check our web site www.pennysmart.org.uk for pricing, T’s and C’s and availability.

CONTACT:

The training team – training@pennysmart.org.uk or
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