

Money, Debt & Benefits Advice

Signposting

OUTLINE:

'Around £19.18 billion in welfare benefits and tax credits goes unclaimed each year' – www.turn2us.org.uk

'13.5 million people in the UK are living in poverty, 3.8 million are children' – www.turn2us.org.uk

'Those unemployed & on low income are turning to payday loans – interest rates can be 2000%+ APR' - www.pennysmart.org.uk

COURSE AIMS:

A one day fun, interactive course that enables learners to recognise the symptoms of poverty and exclusion in the community, and use skills & knowledge to help users access the best, most appropriate, free and impartial money, benefits and debt advice available in the locality and to apply the principles to make the most of their own money.

TARGET LEARNERS:

A broad based entry level course for those new to financial inclusion work, those needing a refresher, update or with no prior knowledge of welfare benefits, money or debt advice industries e.g. housing support staff, tenant support, information officers, volunteers in the community etc.

PRIOR KNOWLEDGE REQUIREMENTS:

No prior knowledge is needed or assumed to benefit from this course.

LEARNING OBJECTIVES:

- To have an increased awareness of money, benefits and debt issues amongst low income communities.
- A better understanding of own relationship with money and empathising with others.
- To understand how to put together a basic budget and manage your money
- Have an awareness of the issues facing those who are excluded or low income when accessing banking services
- Be able to support clients to access credit and, consider the pros & cons of different types of lending
- The importance of promoting savings the different types of saving available.
- Know where to signpost service users for free, impartial, money, benefits and debt advice locally.

TOPICS COVERED:

- Financial exclusion and poverty
- Attitudes to money
- Benefits of budgeting & keeping track
- Priority bills and maximising income
- Banking & saving
- Affordable credit
- Where to signpost for the right free help.

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 Tel 0845 459 9055