

WHY US?

Since May 2007, over 200 members of staff in Bolton and elsewhere have attended our Debt Awareness & Dealing with Debt training. The success and impact of this training has been overwhelming:-

- ✚ All participants felt that they had benefited from the course
- ✚ 99% felt that the course will be of benefit to them in the future
- ✚ 97% said they would recommend this course to other people
- ✚ 94% felt that the activities used in the workshop had helped to improve their money skills and knowledge

WHAT DO OUR PARTICIPANTS SAY?

- ✚ “I think the majority of staff would benefit from this training”
- ✚ “Good use of handouts + opportunity to participate in group exercises”
- ✚ “Should have been on course sooner
- ✚ “Very well organised and presented”
- ✚ “The course met my expectations and more, my awareness to money matters and debt management have increased, and I have a greater understanding
- ✚ “Very informal and made easy for you to learn and share opinions with others”
- ✚ “A most enjoyable, interesting and very informative course. Highly recommended”
- ✚ “Would recommend to a friend/colleague” , “found the training interesting because of the variety of resources used”

THE AIMS

The aim of the course is to help participants to:-

- Help people and families overcome the financial pressures imposed upon them by the recession
- Understand the impact being in debt can have on a person's life
- Help customers to budget their money to enable them to get out of debt (or to avoid falling into debt in the first place)
- Know the procedures for dealing with debts
- Know where to signpost customers to for further help

THE OBJECTIVES

By the end of the session the participants will understand:

- The reasons why people get into debt
- What it feels like to be in debt
- What can happen to those in debt – both on a personal level and the legal sanctions
- The importance of preparing a budget planner
- How to prepare a budget planner
- How to prioritise between debts
- Ways of increasing income and reducing expenditure
- Liability for debts
- How to deal with both priority and non-priority debts



Money Skills

IS THE TRAINING HELPFUL?

50% of the review forms we issued to staff, up until the end March 2009, were returned.

Staff said, when asked "as a direct result of attending our workshops;		
	"have you helped your customers to ..."	% said YES
1	Identify between Priority & Non Priority debts	91%
2	Pay rent on time	74%
3	Reduce rent arrears	76%
4	Reduce other arrears	38%
5	Make a personal budget	44%
6	Seek debt advice	71%
"Has our training helped you ..."		% said YES
7	Empathise more with your customers	94%
8	With your own finances?	85%

HOW MUCH WILL IT COST?

Costs are quoted per course (maximum 16 delegates).

	Debt Awareness - ½ day	Debt Awareness & Dealing with Debts - Full day
Charities and community organisations	£300	£450
Statutory organisations	£325	£475
Commercial organisations	£425	£575
N.B. There is an additional charge of £21.00 per participant for those who require AQA accreditation for Dealing with Debts		

If you provide the venue and refreshments the only charge on top of this will be for the trainers travel and expenses e.g. parking, accommodation, etc.

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Part of the Bolton Family

Bolton's Money Skills Service



CAN WE HELP YOUR STAFF TO WORK WITH YOUR CUSTOMERS TO MANAGE THEIR FINANCES?

Bolton's Money Skills Service, based in Community Housing Services, helps to prevent social and financial exclusion and promote financial capability by delivering training sessions based on financial themes.

We want to support those hit hardest by the credit crunch and aim to help people and families overcome the financial pressures imposed upon them by the recession.

Traditionally we work with community groups helping individuals to deal with the consequences of social and financial exclusion caused by the withdrawal of the mainstream financial sector from disadvantaged and deprived communities.

Since May 2007 we have been delivering 2 x ½ day sessions entitled Debt Awareness & Dealing with Debts to frontline members of staff who work with those who are experiencing financial difficulties or who are financially excluded.

The 2 sessions can also be run together as a full day course.

The Dealing with Debt session has been approved by the Assessment and Qualifications Alliance (AQA) Unit Award Scheme (entry level), and thus participants have the option to receive a certificate for their endeavours to mark their personal achievements.

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