

discover

# personal budget coach training

a one day workshop giving you  
the tools to help others take  
control of their finances



## is it for me?

Stewardship's Personal Budget Coach Training equips people who have an interest in helping those in their church and community:

- who are struggling with financial chaos and who may be in debt
- who wish to avoid the pain of financial chaos and get money under control through good money management
- Who want the gift of money to work for them and their goals; to be their servant and not their master

## what can I expect from this course?

The course is highly participative and will include practical sessions on how to help others develop a household or personal budget.

You will receive:

- High quality training delivered by those with first hand experience of Personal Budget Coaching.
- A detailed personal budget coach handbook which contains a wealth of information to support you after the course.
- Personal Budget Coach tools to copy and use with clients
- Refreshments and lunch on the day

For more details about personal budget coaching see the Take Action tab at [www.stewardship.org.uk/money](http://www.stewardship.org.uk/money)



## what's so great about budgeting?

People don't choose to live a life made miserable by debt and financial chaos.

It is often something that creeps up on them - or is precipitated by an event such as redundancy, separation or ill-health.

For many, not knowing where to seek help or the shame of appearing incapable of managing their own affairs compounds the problem and what was a relatively small issue grows to dominate and often destroy family life and relationships.

Personal Budget Coaches are committed to making a difference.

## health warning!

The course does not equip participants as debt advisors but as people who can help others to get their financial information into order, providing them with essential help and support and referring them to specialist agencies as appropriate.



# the details

## course contents

This one-day course, starting at 9.30am, finishing by 5pm, will enable you to:

- Explain to others the benefits of preparing a budget and describe circumstances that would require the budget to be redrawn.
- Describe where to find and how to collect the information needed to prepare a budget and identify expenditure that should be given priority.
- Have confidence to accurately prepare a budget with others from the information collected. Explain the need for the budget to reflect the life of the family concerned and understand how to check if the budget is reasonable.
- Look for ways that a person could increase income (including an awareness of welfare benefits and Tax Credits that may be appropriate) or decrease expenditure.
- Identify the common causes and effects of debt.
- Understand the broad debt advice process. Identify situations that need urgent referral – and the specialist agencies that could provide help. List the information that the supporting agencies are likely to require.

## pre-work

Participants are asked to complete a small amount of pre-course work prior to the day. This is sent 4 weeks before (along with other information for the day) and takes approximately two hours to complete. Where possible this will be done by email. You will not be asked to reveal any personal details on the course.

## cost

£50 for people representing voluntary organisations or churches, unemployed or retired people. Full cost for anyone not falling within these categories is £120. This cost includes all training materials, coffee / tea and a sandwich lunch. Please note there is a £10 additional charge for central London training.

## booking

To book your place please first contact Fiona Mearns to check availability, by phone on 020 8502 8585 or email to [education@stewardship.org.uk](mailto:education@stewardship.org.uk). We will then hold a place for you pending receipt of your booking, either online with a credit or debt card by visiting [www.stewardship.org.uk/money](http://www.stewardship.org.uk/money) or by completing and returning the attached booking form with a cheque payable to "Stewardship".

### course dates

Forthcoming dates for training are listed under Training and Events at [www.stewardship.org.uk/money/](http://www.stewardship.org.uk/money/)

### no training near you?

Contact Fiona on 0208 502 8585 to discuss other options

# Personal Budget Coach Training Booking Form

Please book me a place at the following venue:

Date of Event:		Location:	
Name:			
Address:			
Postcode:			
Tel:			
Email:			
		I qualify for the reduced rate and enclose a cheque for £50 (please add £10 to this for central London training)	
		I enclose the full amount of £120	
Name of voluntary organisation/church/other organisation represented:			
Organisation:			
Address:			
Tel:			

Please make cheques payable to "Stewardship" and forward, with the completed form, to:

**Fiona Mearns, Stewardship, PO Box 99, Loughton IG10 3QJ**

You will receive confirmation of your booking upon receipt. In the event of cancellation or request to transfer to another course, if more than 7 days notice is given prior to the course date, the fee incurred will be £10, if less than 7 days it will be £30. Any balance due will be refunded by cheque.