

Information on how to book a MoneyWise session is on the back page.

MoneyWise sessions are one-to-one with a trained and experienced Money Planning coach. We use handouts designed specially for the MoneyWise Project and our area. All sessions last for an hour and are interactive and practical. There is some basic maths involved, but we'll provide a calculator and all the support you need!

## Me and My Money

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This session will help you to explore your own financial situation. You will identify the areas of your finances that are currently causing you problems. You will begin to think of ways of managing your money better.

You will learn:

- How to set sensible goals relating to your finances.
- The difference between priority and non-priority bills and payments.
- How a spending diary can help you to manage your money better.
- Learn how to create a Money Plan that will help you manage your money better.

*We recommend that everyone does this session before moving on to the others.*

## Managing My Money

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This session looks at how and why you should manage your money.

You will:

- Investigate the emotions involved in managing money and why it is good to manage your money.
- Look at which things you spend money on are most important and which are least important.
- Learn more about how a Money Plan can help you manage your money better.

*This is an excellent follow-up session if you have already done 'Me and My Money'*

## Owing Money

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This session is about the different types of debt, the consequences of being in debt, and what you can do to manage and reduce your debt.

You will learn:

- About priority and non-priority debts.
- The dos and don'ts of debt.
- The consequences of being in debt.
- Which debts are the most important ones to deal with first.
- Where to go if you need free, independent debt advice.

## Borrowing Money

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This session is about the different types of credit and loans that are available.

You will learn:

- What credit is.
- The pros and cons of the different types of credit that are available.
- Where you can borrow money.
- The important things you need to look for so that you can borrow money as cheaply as possible.

## Talking About Money

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This session is about talking about money with friends, family, banks and lenders.

You will learn:

- The problems people have in saying 'no' when it comes to money and how to overcome them.
- Ways of having the discussions you need or want to have about money - whether it's talking to your partner about debt or to your electricity company about changing your tariff.

## Confidence With Money

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This session is about helping you be better equipped to make informed choices about how you manage your money.

You will:

- Look at the financial products available to you, such as insurance and loans.
- Look at the different types of bank account that are available to you.
- Learn some effective money saving tips.

## How will Universal Credit and Welfare Reform affect me?

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This session will help you to understand the changes to the benefits system and how they may affect you.

You will learn:

- Which benefits are changing.
- How the benefits will be different to what you get now.
- How the changes will affect you and your family.
- How to make sure you receive all the benefits you are entitled to.