Working Money
An employment based financial capability training programme designed for prisoners

Lincolnshire Action Trust created this toolkit and the Financial Services Authority paid for this work as part of the National Strategy for Financial Capability.
Lincolnshire Action Trust Foreword

The FSA's Innovation Fund for Financial Capability provides grants to encourage and support innovative projects run by voluntary and community organisations to help people become more financially capable.

We were delighted to provide a grant to Lincolnshire Action Trust, to expand their existing support work to encompass helping offenders and prisoners to become more financially capable. National Offender Management Services' assessments suggest that, last year, over 23,000 offenders had financial problems linked to their offending. Issues around low incomes, debt and disrupted access to benefits have clearly added to the problem of re-offending. Lincolnshire Action Trust's new focus on money matters has inspired many recipients to gain control of their finances and to address their financial futures with confidence.

This toolkit offers you a practical, step-by-step guide on how to promote and deliver financial capability to prisoners and offenders. It incorporates training for volunteer mentors and a training manual specifically designed for prisoners and offenders, to improve their financial capability.

Excitingly, it has the capacity to be adapted and developed to suit you and your offenders' needs, to help make a real difference to their financial futures. We hope that Lincolnshire Action Trust's approach of ensuring that their programme offers 'added value' to prisons will help you to create effective partnerships and run similar schemes at other prisons.

Shaun Mundy
Head of Financial Capability
Financial Services Authority
National Offender Management Service Foreword

Offenders face a range of issues, including homelessness, unemployment, a lack of education and training, a dependency on drugs and alcohol, a lack of access to benefits, and debt, that impact on each other, and that contribute to the likelihood of them re-offending. In November 2005, the cross Government National Reducing Re-offending Delivery Plan was published. It outlines our commitment to reduce re-offending by ensuring that the services are in place to provide offenders with the opportunity to re-establish themselves as fully contributing members of their communities.

Low income, debt, and for those who have been on remand or served a custodial sentence, disrupted access to benefits and insufficient income on release can all increase the likelihood of re-offending. It is important therefore that offenders, and their families, can access financial and debt advice services and that they are provided with opportunities to improve their financial knowledge.

Across the Finance, Benefit and Debt pathway, NOMS is working in partnership through the Regional Reducing Re-offending Pathway Boards with a variety of organisations from the public, private and voluntary and community sectors to support offenders both in custody and the community.

We welcome Lincolnshire Action Trust’s publication of this toolkit which demonstrates how offenders’ financial capability can be improved through employment-based training.

NOMS Partnerships Unit
Lincolnshire Action Trust is a registered charity working with offenders and prisoners across Lincolnshire and the surrounding area to improve skills and employability, with the ultimate aim of reducing re-offending. The Trust works in partnership with statutory criminal justice agencies to develop and deliver innovative and engaging services that meet the needs of different client groups, and last year over 3,500 people accessed our services. All of our work is aligned to Pathways within the Reducing Re-offending Action Plan.

If you would like further information about the work of Lincolnshire Action Trust please contact us.

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*Lincolnshire Action Trust is not an affiliate of the FSA and the FSA does not endorse the contents of its information packs.*

*This toolkit is designed to give general information to help with financial capability training. The information does not constitute financial or other professional advice; a professional advisor should be consulted for advice about specific circumstances.*
Acknowledgements

Working Money has been written in conjunction with a number of supporting agencies. Lincolnshire Action Trust would like to thank everyone involved in producing Working Money for their invaluable input and assistance.

The first three groups of prisoners that completed the course provided considerable feedback and we would like to thank them for this. We took all of their comments on board and adapted the materials accordingly.

We would particularly like to express our gratitude to the following agencies who assisted us in developing Working Money:

- The Financial Services Authority
- RBS Toynbee Hall SAFE Programme
- Family Finance and Personal Money Management
- The National Offender Management Service
- The Governor, staff and prisoners at HMP Lincoln
- The Governor, staff and prisoners at HMP Morton Hall
- The Basic Skills Agency
- NIACE
**Working Money:**

The following course is intended specifically for delivery to serving prisoners. Studies have shown that the single most contributory factor to a reduction in crime is worthwhile employment. Many prisoners struggle with personal finance as a result of a lack of money education which can lead them on a continual cycle of debt. The personal and social problems that can result may mean that individuals suffer from lack of self confidence and low self-esteem thereby creating a barrier to employment. By increasing an individuals financial management skills, prisoners will not only have a greater awareness of the different options open to them but it will also help them make the most effective decisions for themselves prior to their release.

The aim of the course is to support prisoners as part of a wider programme of employment, training and education. Before acceptance on to the course, all prisoners will have been interviewed by a support worker, to assess their needs and suitability to attend. A process map has been included in this tutor pack to help trainers who are new to the process. Just as it is important that the prisoners needs have been identified prior to attending the programme, so should there be a post-course interview to allow each prisoner to discuss any issues that may have arisen as a result of the activities. Prior to commencement of running any course, tutors should read 'Guidelines for Training in a Prison', which is included in this manual.

The tutor manual has been designed for trainers to 'personalise' their own course. The very nature of the Prison system means that no two prisons are alike. Delivery of this course should only be carried out with full cooperation from prison staff and personnel. The ring binder and dividers have been developed to allow additional materials and notes to be added that are specific to your prison, and the prisoners themselves.

*Working Money* is suitable for tutors who have a basic knowledge of personal finances and budgeting. All the information is based on current materials collated from High Street banks and agencies and as such, the tutor will need to spend a certain amount of time sourcing up-to-date 'live' resources prior to delivering the programme. A list of these can be found at the end of this section entitled, 'Materials and Resources'. The course presentation and all necessary handouts are available on the enclosed disc. There are no
restrictions on usage of the materials which have been designed to make it easy to copy and duplicate as required.

The programme is designed to be delivered to groups rather than on a one-to-one basis. Practical activities and group discussions will allow prisoners to take a light-hearted yet vital look at the important things to consider when bringing home a regular income from employment. Once the tutor has become familiar with the materials, they will see that they can adjust the activities according to the audience, e.g. male or female prisoners; category of prison; age of prisoners etc. It is expected that the course will always be delivered by two tutors. Should one not be available for any reason, then the session should be postponed (See Guidelines for Training in a Prison).

In addition, we have developed a training presentation to be used for providing awareness training to volunteer mentors, to assist them to support prisoners with debt issues. This presentation is used as part of a wider training scheme for volunteer mentors who work with offenders and prisoners, to ensure they are comfortable to work within the criminal justice system. A copy of this presentation is included on the tutor CD-Rom. If you require additional information about training volunteers to work with prisoners and offenders, please contact us.

All materials within this pack and the accompanying CD Rom can be copied and used in the development and / or delivery of financial capability courses for prisoners and offenders. Please acknowledge the source of the materials.
Methodology

The aim of the course is to provide information about the financial elements to consider when applying for work and the benefits of budgeting and effective saving. The programme is designed to be delivered to serving prisoners over 12 guided learning hours. Using real life based scenarios; learners will work through a series of practical activities, looking at options open to them for paying bills and saving money.

There were a number of considerations that needed to be taken into account. Studies have shown that a large percentage of serving prisoners have relatively low abilities in literacy and numeracy. It was important to provide sufficient information in a way that was easy to understand, enjoyable yet still informative. Attention was given to basic skills ability of the learner ensuring that it did not hinder learning and that materials and resources were not demeaning or patronising as a result.

As with any adult programme, it was important to include as many training methods as possible in the course. Given the timescale of the programme and the needs of the learners, a number of practical activities in groups were included. This would allow for individuals to 'have a go', but also enable them to draw on experiences from others working in their group.

The course uses imitation money, which is used with small groups of prisoners which would be required to calculate their expenditure, and 'pay' bills to the banker. New monthly bills and expenses will be calculated given various additional pieces of information, ensuring the learners are aware of how much they can spare out of their running balance.

When devising the 'tool kit', there were a number of considerations to take into account.

- The course should be in a format that was easy to access and deliver
- Trainers would need minimal knowledge of money other than their own experiences
- Trainers should ascertain the existing processes for identifying appropriate learners (example of process map enclosed), in order to set up groups of learners.
- Materials should be up-to-date, 'live', relevant and accurate.
• Learners would be able to take away handouts and results of activities to use on release
• Learners were to be given a post-course interview to ascertain any further information that may have been highlighted as a result of attending the course

The creators of the course had had a range of experience of working in a prison environment. However, in order to make the course available to all prisoners, regardless of gender and category of prison, it has been written so that it can be delivered by trainers with little or no experience of working in a prison. A process map of referral has been written to give trainers and practitioner’s advice on the steps to take when considering training in a prison. It is fair to say that each prison is different and therefore different requirements apply, but the general guidelines in the process map allows individuals to carry out research. Prospective prisoners wishing to attend the programme should be advised as part of a wider process of employment advice and guidance. It is vital that their needs are assessed and the course deemed appropriate and also that each learner is offered a post-course interview to follow up outstanding needs. Risk assessments should also be carried out along with the suitability of each prisoner to work in a group setting. For further information or risk assessment, contact the Security department within the Prison you plan to deliver the course. Further supporting information is included in the Guidelines for Working in a Prison.

As course authors, one of the next key things we had to consider, was how to deliver the information to prisoners with a diverse range of knowledge and skills. Bearing in mind prisoners have limited opportunities for self-development, we wanted to make the whole course an enjoyable and informative experience yet accessible to those with little or no previous knowledge.
**Devising the Scheme of Work**
It was felt that the course should be delivered over consecutive days. This would benefit learners to have continuity. Given the strict regime of most prisons, we felt that 12 guided learning hours would be delivered over 3 days.

**Welcome & Contracting**
A key part of working with prisoners is laying down the ground rules. If prisoners develop these themselves, they are more likely to ‘buy into them’ during the course. Some prisoners have strong emotions around certain issues and they need to be prepared to work with others in a non-judgmental way and this should be addressed as part of the contracting process.

**Introductions**
- During introductions the co-tutor needs to take notes about each learner. These notes are to be used to allocate members into groups which match similar home life circumstances.
- Learners are then to be moved before the Desert island activity as this is a good team building exercise.

**Desert Activity**
- This activity is designed to highlight the importance of money. We decided to use this activity at the beginning of the course to help the learners to begin thinking about finances. The outcome of the exercise should display money as an integral part of life.
- When running the first course this was the second exercise, after the quiz. We decided to try running this exercise before the quiz for the second course and the flow was a lot better. When done properly this exercise provides an excellent starting point for the course which also acts as an ice breaker.
- Although trainers do not need to refer to Maslows Hierarchy of Needs, it was felt the knowledge of this model plays a key part in this exercise. By thinking about their needs on a desert island, learners may be surprised to see the relation between those and the priority bills to pay in a home i.e. water, electric and accommodation.

**Quick Quiz**
- The purpose of this exercise is to help ease the learner's initial concerns over their own financial problems. By providing statistics on
the financial problems that Britain’s population possess, the learners begin to feel at ease that everyone can make mistakes and recognise how easy it is to enter debt these days.

- It is good to create a bit of friendly competitiveness during this exercise by scoring points for each correct answer. Try not to let one group gain too much of a lead as these scores can continue throughout the course.

**Scenarios**

- We decided to use these scenarios to try and make the course as realistic to the learners as possible. If the co-tutor grouped the learners into similar life circumstances, each group should somehow manage to fit into one of the scenarios.
- It is important that the learners understand that these are the scenarios that they will be working under during the whole course as we regularly refer back to them.
- Each group is given the correct sum of imitation money for one month’s income. Careful consideration was given as to whether this might be seen as an immature activity, but we felt that if it was delivered in a light-hearted manner that it should be well received.

**Household Bills Activity**

- This exercise is particularly useful for people who do not usually pay the household bills themselves (partner or parents may do this). Offering minimal guidance it is important for learners to discuss how much they think household bills will add up to each month.
- Once the learner had got the grasp of roughly how much each bill will cost then we thought we could give them the live household bills worksheet for them to transfer these figures on to. This is because the live household bills worksheet will be used throughout the course and needs to be legible.

**Working Money**

- We included this exercise as it is important for the learners to be aware that being in work will also cause expenditures which they will need to plan for.
• As some of this client group have never paid income tax or national insurance we thought it would be a good idea to explain where this money is spent by the Government and how it benefits them.

**Job Selection**
• This activity is important as it allows learners to look at job adverts and work out how much money they would need to enter employment and to come off benefits.
• This can be a difficult exercise for learners with lower abilities so the co-tutor needs to be as involved as possible to support them.
• We developed a handout which explains pro-rata and how to work out the annual wage from a pro-rata job. This was to allow the learners to take this information away with them.

**Chance Cards/Crisis Cards**
• These cards were designed to be used at any stage during the course. We designed the cards to give an extra dimension to budgeting if the learners are finding the course too easy or as additional activities if you find there is not enough materials for the session.
• After running the course a couple of times we found it useful to use the opportunity cards if the learners are not managing to pay all of their bills etc.
• It is important to remember the chance/crisis cards throughout the course as some of them carry through various exercises.

**Where to Keep Money**
• This activity was included to allow learners to explore the different places that they can keep their money. By working in groups the learners are able to learn from each other and discuss points before they receive any tutor input.
• The tutor needs to be prepared to answer various questions about these places and we found it useful to discuss the advantages and disadvantages of each as this increased the learners understanding.

**Bank Accounts**
• This exercise is important as we found that not many offenders have bank accounts. This is because of various reasons with the main one being lack of acceptable identification.
• It is worth taking the time to ensure that each learner understands why bank accounts are important and to help them understand how they are able to open a bank account.

**Banking Opportunities**

• The reasoning behind this exercise was to allow the learners to read and review live materials in a safe environment where they can ask questions, gain support etc.
• It is important to allow the learners to read the materials without any support to begin with in order to demonstrate how difficult some of the materials are to understand. Then offer support and answer any questions.

**Opening an Account**

• This exercise is to recap and give more information for the learners on how they can access and open a bank account. This information is provided in a handout which allows them to take it home and use when released from prison.

**Paying Bills**

• The point of this exercise was to highlight the different payment options available for people to use. It encourages the learners to think about different ways they can pay bills and find the payment method best suited to their needs.

**Writing a Cheque**

• This practical activity allows the learners to practice writing out cheques for different amounts of money. There are very few prisoners who have written a cheque before and although this may seem a simple task to many, from experience of running the course this exercise really helps the majority of prisoners.

**Bank Statement**

• We expected that not many people in this client group would have experience of working with bank statements due to most of them not having a bank account. We decided to include this activity to show
them how to analyse bank statements and therefore help to improve
the management their finances.

**Buying a Car**
- This activity is a light hearted way to look at the responsibilities of
owning a car and the expenses involved with this. Most people dream
of possessing a nice car and this activity helps the learners to live out
this fantasy whilst also gaining something from it.

**Car Finance**
- We did not really want to go into great depth with finance/credit but
felt we should briefly touch on it as most people are offered credit on
a regular basis these days.
- For most learners that we have dealt with talking about percentages
and working out rates etc. was too complicated for them so it can be
difficult to find the right balance of information without going too
far.

**Running Costs of a Car**
- We added this activity to see if the group had made the correct
decision when choosing their car. It is interesting to see the learners
juggle their budget and use all of the skills they have gained during
the course to try and manage the payments for the car.

**Saving Money**
- Here we look at the ways the learners can make their budget stretch
more by saving money. We felt it was important to include this as
most of the client group will be on job seekers allowance when
released and will only have a small amount of money to live on per
week. By helping them to budget correctly and make their money last
longer we may be able to reduce the temptation of crime to raise
funds.

**Jargon Buster**
- By this stage of the course, most of these financial terms will have
been covered. The point of this exercise is to check knowledge and
understanding and to also give them the financial jargon buster
handout to take away.
Evaluation

Course One - Male prisoners in a Cat B prison
The course was generally received well by the first group of learners. This may well be contributed to by the fact that most of them had little experience of the elements covered in the programme. The feedback evaluation from the learners was very positive. On top of this, most of the prisoners expressed an increase in their confidence and the motivation to actually go out and seek out information on opening a bank account rather than be intimidated by the process.

An interesting point that should be noted is that a significant number of men in the group stated their wife/partner had full control of the domestic finances; handing over incoming monies and then being allocated a certain amount by the female for personal use, i.e. alcohol, cigarettes. They said that it was easier for them to hand over the responsibilities. What was not apparent was if this would be a similar scenario in some same sex relationships.

When working through 'essential' and 'non-essential' expenditure, a group session drew results on to the flip-chart. It was important to acknowledge that some of the learners would count alcohol, cigarettes and even drugs as essential outgoings. By discounting them, the activity would have far less meaning.

The evaluation feedback sheets from the prisoners showed that the programme had been of use to most of them. The variety of delivery methods proved to be effective, as was the use of 'money' to help reinforce the feeling of paying bills. Equally, the car activity was enjoyed by most and helped to drive home the elements to consider when purchasing a car.

There were few changes that we felt we should make as a result of this first course. The first consideration was that we should swap the timing around of the Desert Island Activity with the Debt quiz to make a smoother transition of information. We also decided to write up a handout on 'Pro-rata' as it is a fairly difficult concept to grasp and it would give the learners something to refer to when looking for future employment.
A number of the learners expressed their thoughts that the course should be delivered over a longer period of time. This is something that we as course designers also feel, which is why we included 'Chance' and 'Crisis' cards for extension exercises; we will wait to see if subsequent groups have similar feelings.

Course Two – 9 male prisoners in a Cat B prison
This group had a wide range of pre-existing knowledge on finances and budgeting. Some had little or no experience of handling money and some had tried to open bank accounts but failed due to lack of ID. Although some learners had some experience of the activities that are carried out, they were able to support others in their peer group and draw on their own experiences to re-enforce the learning outcomes. This helped the prisoners with limited knowledge relate to real-life experiences.

Again, post-course evaluation feedback generally expressed the need for the course to run over a longer period of time.

Course Three – 7 female prisoners in a Cat C prison
We felt it important to acknowledge that there may be differing needs and attitudes to money between males and females in a domestic environment. When critiquing the course ourselves, we decided to change the Scenarios slightly in that one should be without children. We also looked at the original Job Advert sheet and realised that the jobs could have been seen to be male orientated so we altered them to be more generic. We finally wondered if the Car activity needed to be changed and wrote an alternative exercise around going on a holiday, which might be more appealing to women.

Again, the group was of mixed ability but they all had experience of handling and budgeting money in a domestic situation. Interestingly, and in agreement with group one, there were women in the group who were given total control of the incoming money by their partners; and clearly would prefer it no other way. Over 50% of the group had a fairly clear idea on the costing for gas, heating, electric etc over a monthly period, whereas less that 25% of the male learners had similar knowledge.

Tutors should also consider that females may have greater emphasis when considering a job, such as the cost of and access to childcare. This is
something that never arose in the first two runs of the programme with male participants, as the main considerations for them was working hours and job satisfaction.

This group had a very high level of knowledge as far as opening and using a bank account was concerned. Therefore the tutor used Crisis and Opportunity cards, which is what they were intended for.

Having worked with the group over day one, it was decided that the CAR activity should still be used as opposed to the new created HOLIDAY activity. This was due to prisoners indicating on the Introduction session that they would use a pot of £1 million on a car. Again the learners took great delight in collecting their vehicle after spending a considerable amount of time on calculating how much it cost in the first place.

The evaluation feedback from learners was generally positive. Most of them said that they would use elements of the course in the future, including budgeting and credit unions. One prisoner was serving a sentence for defrauding a bank, when she was an employee. Part of her Sentence Plan was to attend a course on financial management. She told that trainer at the end of the course that the information that had been covered had been really beneficial to her and that she felt confident that she would not get in similar financial problems in her personal life upon her release. A copy of her certificate of attendance was sent to her Offender Manager and was accepted by the Offender Manager as completion of a key part of her court order. The learner was delighted.

**Future considerations and action plan**

- A common theme drawn from the learner evaluation is that the programme should be spread over a longer period of time. Learners are required to take in a considerable amount of information over the duration of the course, and should be given greater opportunity to calculate incomings and outgoings using the 'Crisis' cards and 'Chance' cards.

- In order to make the scenarios more realistic, time could be spent looking at any additional income that might be available, i.e. benefits etc and possibly from a partner in the same household. It would also
be useful to have guidelines on the average cost of electricity, water, gas etc. to work with real figures.

- A handout was developed to cover sourcing of information on benefits etc and also relevant ID. After consideration, this will be printed on future learner pack folders.

- Consideration should be given to how much money would be brought in to the household in Scenario One by the partner of the household. This would help to make the subsequent exercises easier as there would be more money coming into the budget.

- In addition to pre-course questionnaire, it maybe beneficial to consider asking additional questions:
  - Do you have a bank account?
  - Have you ever taken a loan out for any reason?

Additional topics covered related to securing fulltime employment and subsequently regular income. Additional topics that should possibly be included: pensions including employer contributions, Statutory Sick Pay, tax calculations and self-employment.

**General Summary**
Overall, the course have been welcomed and extremely well received. The practical exercises allowed for individuals to take part in group activities, learning along the way, without having to highlight the fact that they have little knowledge on a specific subject. A key positive that each learner was able to go away with was their own file with relevant information for future use. In order to keep the course relevant, it is vital that the tutors do their 'footwork' prior to delivery to ensure that all their information is up-to-date, relevant and accurate.

With very few exceptions, the prisoners who attended the course said that they had thoroughly enjoyed it. Not one learner left without picking up at least one useful piece of information or advice and the general feedback was that it was an extremely worthwhile course and that they had not come across anything similar previously either in custody or in the community.
Guidelines for Training in a Prison

No two prison environments are the same. There are, however, a number of considerations to take into account when working in any prison setting and it is the responsibility of the individual trainer to make themselves aware of respective policies - and adhere to them at all times.

It is important to establish a named prison officer who will act as your link for information. Prisons have a large number of staff in various locations and it can be difficult finding out information if you don’t work in that environment on a regular basis.

1. The prison will need to obtain police security clearance for you before you can start training for the first time so you will need to make arrangements for this well in advance. On each visit you will at least be required to show visual identification e.g. photo driving licence or passport and, depending upon the category of prison, you may be subject to occasional searches.

2. Prisons have a strict daily timetable for movements and activities. It is essential that you comply with this in relation to starting and finishing times.

3. You should familiarise yourself with the prisons rules and regulations. These rules include what you cannot take into a prison: mobile phone, radio/tape recorder, camera, tobacco, alcohol, drugs, chewing gum, food & drink, etc. Also, no letter or other article should be taken in or out on behalf of the prisoner. For your own security, wallets, handbags, and personal items such as diaries should be left at home, but those taken in, should never be left unattended. Even the simplest basic, everyday materials (e.g. paperclips) can be misused by prisoners to threaten safety and security. Also be aware that prisoners may disclose information that you may need to pass on to the security department. It is good practice to contract with any prisoners immediately before commencing any work with them. This would mean informing them that everything they say is confidential.
apart from if they disclose information that you need to pass on. The prisoners will have usually heard this contract before but it is important to ensure they understand.

4. Depending on the category of prison, you may not be allowed to take in certain training materials such as pens, laptops, floppy discs etc. Again, always speak to a member of staff prior to the course commencing.

5. Appropriate (modest) clothing should be worn. Each prison will have its own guidelines on suitable attire so it is worth speaking to a member of security before arriving at the prison gate.

6. Familiarise yourself with the emergency procedure for the room you will be working in. If you don't know or are not sure - always ask. Prison staff are quick to respond to essential security situations. Prisoners who have been assessed as suitable to attend training, should be risk assessed by the security department of the prison but there is no excuse for complacency.

7. Do not give out any personal information to a prisoner. Be prepared to deflect any questions that may be asked about your name, address or telephone number. Prior to the start of the course, you should be aware of the prison policy on how you should be addressed by the prisoners and how you should address them. Do not ask a prisoner about their sentence or conviction, although they may well refer to this as the course progresses.

8. If asked by a prisoner to make contact with anyone on the outside, do not do so without prior agreement of the prison official who is responsible for your course. Similarly, do not bring messages in from outside, however reasonable the request may seem.

9. Do not become over-friendly with a prisoner. Sometimes a prisoner can become over-attached which can make training extremely difficult. If you see signs of this happening, contact a member of prison staff as soon as possible. Ensure that you know how to report worrying incidents or intimidation.
10. Confidentiality within the prison is paramount. Information from prisoners should not be passed on anyone other than staff within the prison environment. If in doubt, always speak to a responsible member of staff.

It is vital that everyone remembers that prisons are, first and foremost, secure institutions and that no-one must act in a way which could prejudice the safety of those who work or live in prisons, or the security of the prison establishment.

Being aware of security issues and of the procedures involved will enable you to deliver the training confidently and to enjoy your work and the contribution that you can make.
Materials and Resources

Prior to delivering the Working Money course, tutors will need to spend some time sourcing up-to-date information and materials from local banks and agencies. Some materials are available for use in the tutor manual and others can be sourced from local shops or from the internet.

The Candidate Pack has been designed to be given to learners to keep worksheets, notes and handouts for future reference. On completion of the course, learners should be presented with a certificate of competence.

- Candidate file
- Paper and pencils
- Calculators
- Information from local banks and Post Office on setting up accounts
- ‘Option’ cards (CD)
- PowerPoint presentation (CD)
- Handout with 2 scenarios
- Fake money - notes and coinage (Notes on CD)
- 4-5 luxury model toy cars
- Holiday props (toy bike, toy coach, toy car, toy plane and a toy boat)
- ‘Job advert’ sheet (CD)
- Car advertisements (CD)
- Bank statement handout (CD)
- ‘Bill cards’ (CD)
- Up to date info on the national minimum wage
- Water bill (CD)
- Evaluation (CD)
- Various handouts (CD)
- Flipchart and pens
Client referred from Debt and Finance practitioner

Requests Working Money

Client submits wing application and now requires service

Does not require service

Client's details added to resettlement database

Initial IAG interview
Learning styles assessed

When we have enough people for a course we will request risk assessments to ensure they can visit the Resettlement Unit

If the client passes the risk assessment they will be sent invitations to attend the course

If the client fails risk assessment then the session could be delivered on the wing

Education department contacted for literacy and numeracy levels

Client placed on the PAMS (prisoner activity management system) and attend course

All prisoners are interviewed on induction and offered the Working Money course

Client's details and learning style result added to Resettlement

Client's details and learning style result added to Resettlement

If the client passes the risk assessment they will be sent invitations to attend the course

If the client fails risk assessment then the session could be delivered on the wing
<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>PREPARATION AND RESOURCES</th>
<th>TUTOR GUIDE</th>
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<td><strong>DAY ONE</strong></td>
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<tr>
<td>Welcome and contracting</td>
<td>Tutor to introduce course, including timing etc.</td>
<td>It is useful to ask the prisoners what they feel should be considered when working in groups - it helps them to buy into the concept. (I.e. no racism, sexism, bad language, respecting others views, colluding etc.) Also inform the group that if they disclose any information that you feel you need to pass on to security or to a prison officer that it is your duty to do so.</td>
<td>15 mins</td>
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<td></td>
<td>House rules</td>
<td>Activity on flipchart - display on wall for duration of course. Need to inform prisoners that they will be offered a post-course interview to discuss any issues that might be raised.</td>
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<td>Tutors to handout learner file, calculators, pencils and note paper</td>
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<td></td>
<td>Ground rules for working in groups and in a prison environment</td>
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<td></td>
<td>Slide 1,2</td>
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<td></td>
<td>Flip chart and pens</td>
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<td></td>
<td>Note paper and pencils</td>
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<td></td>
<td>Learner file</td>
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<tr>
<td></td>
<td>Calculators</td>
<td></td>
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<tr>
<td>Introductions</td>
<td>Each prisoner to introduce themselves to the group together with relevant personal information</td>
<td>Co-tutor to assess like-needs and allocate individuals in to small groups accordingly to work through two 'scenarios'. Preferably 4 groups but minimum of 2. At the end of the exercise, tutors to allocate groups and move individuals accordingly. Once groups have moved complete name cards.</td>
<td>15 mins</td>
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</tr>
</tbody>
</table>
| **Desert Island Activity**  
Introduce desert island activity | Slide 4 and 5  
Desert island handout | Tutor to provide minimal help during the exercise. It is worth noting that there is no correct answer and is individual choice although the main objects picked should provide food, water, warmth and shelter. Allow 5 minutes for groups to discuss answer. | 10 mins |
|---|---|---|---|
| Discuss essential items needed to survive on the island - individuals to discuss the relevance of items chosen. What is the bare minimum we need to survive? What is essential to your personal life? What do we need in order to have all of these items? | Flip chart and pens  
Slide 6 - after learners feedback | Tutors should make themselves aware of Maslow's Hierarchy of Needs prior to this session and the relevance of each item in relation to the model. Although the model will not necessarily be discussed, it's relevance should be recognised and acknowledged. Flip chart with pre-prepared table 4 x 5 - one member of each group to feed back what they have selected and why | 15 mins |
| **Quick Quiz**  
Groups to give answer to each question | Quiz question handout  
Slide 7 - 10 | Groups should be given 5 minutes to write their own answers down before each question is answered and discussed. Feedback on how they fared would be beneficial | 15 mins |
| **Scenarios**  
Groups to be allocated scenarios around which activities will be based - discuss. Fake money to be given - equivalent to one months income | Handouts with scenarios  
Fake money  
Slide 11, 12, 13 | 'Two examples of family situations that you are going to use throughout the course. Drawing from the results of the last exercise on what are priority needs to survive, we are going to look at budgeting in a domestic situation.'  
Correct amount of monies to be issued to groups | 20 mins |
<table>
<thead>
<tr>
<th>Activity/Activity</th>
<th>Materials/Preparation</th>
<th>Description</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Bills Activity</td>
<td>Blank 'Household Bills' Calculator Pencils Flip chart and pens Slides 14 and 15</td>
<td>The activity should be introduced with minimal guidance - with the aim of the learner highlighting their own thoughts on essential outgoings. Verbal feedback should be received, noted and discussed. Groups to feed back findings</td>
<td>15 mins</td>
</tr>
<tr>
<td>Review - Household bills</td>
<td>Live Household Bills - month one</td>
<td>It is important that the student 'pays' the correct amount of money out of their income so that they are able to see what is left in their hand - month one</td>
<td>25 mins</td>
</tr>
<tr>
<td>Working Money</td>
<td>Slide 16 and 17</td>
<td>Tutor to suggest that they might be financially better off in work. Most deductions in a salary equate to approx 30%. Discuss this with groups and flipchart activity - Where does the money go?</td>
<td>15 mins</td>
</tr>
<tr>
<td>Job selection</td>
<td>Pre-prepared job sheet Slide 18</td>
<td>Students will look at a job sheet with a view to calculating the cost and benefits of working. Job sheets to include pro-rata, per annum etc. to generate discussion on calculating actual income. NB - need to work out net income</td>
<td>25 mins</td>
</tr>
<tr>
<td>Chance cards</td>
<td>Pre-prepared cards (CD)</td>
<td>Groups will calculate their income on a monthly basis before deciding to apply for a job. Once they have made the decision, they will be offered the job and need to choose to accept it or apply for another. They will have to re-calculate and then apply for the job. NB Tutors will need to remember that once an individual is working, they will become responsible for paying their rent, council tax etc. Learners to complete Month two on 'Household Bills'.</td>
<td>Up to 1 ½ hrs (if needed)</td>
</tr>
</tbody>
</table>
## Working Money - Scheme of Work (Female/Alternative)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Preparation and Resources</th>
<th>Tutor Guide</th>
<th>Timings</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DAY ONE</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Welcome and contracting</td>
<td>Slide 1,2</td>
<td>It is useful to ask the prisoners what they feel should be considered when working in groups - it helps them to buy into the concept. (I.e. no racism, sexism, bad language, respecting others views, colluding etc.) Also inform the group that if they disclose any information that you feel you need to pass on to security or to a prison officer that it is your duty to do so. Activity on flipchart - display on wall for duration of course. Need to inform prisoners that they will be offered a post-course interview to discuss any issues that might be raised.</td>
<td>15 mins</td>
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<tr>
<td>Tutor to introduce course, including timing etc.</td>
<td>Flip chart and pens</td>
<td></td>
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<tr>
<td>House rules</td>
<td>Note paper and pencils</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tutors to handout learner file, calculators, pencils and note paper</td>
<td>Learner file</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ground rules for working in groups and in a prison environment</td>
<td>Calculators</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Introductions</strong></td>
<td>Slide 3</td>
<td>Co-tutor to assess like-needs and allocate individuals in to small groups accordingly to work through two ‘scenarios’. Preferably 4 groups but minimum of 2. At the end of the exercise, tutors to allocate groups and move individuals accordingly. Once groups have moved complete name cards.</td>
<td>15 mins</td>
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<tr>
<td>Each prisoner to introduce themselves to the group together with relevant personal information</td>
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</tr>
<tr>
<td><strong>Desert Island Activity</strong>&lt;br&gt;Introduce desert island activity</td>
<td>Slide 4 and 5&lt;br&gt;Desert island handout</td>
<td>Tutor to provide minimal help during the exercise. It is worth noting that there is no correct answer and is individual choice although the main objects picked should provide food, water, warmth and shelter. Allow 5 minutes for groups to discuss answer.</td>
<td>10 mins</td>
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<tr>
<td>Discuss essential items needed to survive on the island - individuals to discuss the relevance of items chosen. What is the bare minimum we need to survive? What is essential to your personal life? What do we need in order to have all of these items?</td>
<td>Flip chart and pens&lt;br&gt;Slide 6 - after learners feedback</td>
<td>Tutors should make themselves aware of Maslow's Hierarchy of Needs prior to this session and the relevance of each item in relation to the model. Although the model will not necessarily be discussed, its relevance should be recognised and acknowledged. Flip chart with pre-prepared table 4 x5 - one member of each group to feed back what they have selected and why</td>
<td>15 mins</td>
<td></td>
</tr>
<tr>
<td><strong>Quick Quiz</strong>&lt;br&gt;Groups to give answer to each question</td>
<td>Quiz question handout&lt;br&gt;Slide 7 - 10</td>
<td>Groups should be given 5 minutes to write their own answers down before each question is answered and discussed. Feedback on how they fared would be beneficial</td>
<td>15 mins</td>
<td></td>
</tr>
<tr>
<td><strong>Scenarios</strong>&lt;br&gt;Groups to be allocated scenarios around which activities will be based - discuss. Fake money to be given - equivalent to one months income</td>
<td>Handouts with scenarios&lt;br&gt;Fake money&lt;br&gt;Slide 11, 12, 13</td>
<td>'Two examples of family situations that you are going to use throughout the course. Drawing from the results of the last exercise on what are priority needs to survive, we are going to look at budgeting in a domestic situation.' Correct amount of monies to be issued to groups</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td><strong>Household Bills Activity</strong>&lt;br&gt;Groups to list essential and non-essential expenditures from scenarios</td>
<td><strong>Blank ‘Household Bills’</strong>&lt;br&gt;Calculator&lt;br&gt;Pencils&lt;br&gt;Flip chart and pens&lt;br&gt;Slides 14 and 15</td>
<td>The activity should be introduced with minimal guidance - with the aim of the learner highlighting their own thoughts on essential outgoings. Verbal feedback should be received, noted and discussed. Groups to feed back findings</td>
<td>15 mins</td>
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<tr>
<td><strong>Review - Household bills</strong>&lt;br&gt;Referring to Desert Island activity, tutor to highlight essential expenditure as per sheet. Groups to calculate their monthly outgoings</td>
<td><strong>Live Household Bills - month one</strong>&lt;br&gt;</td>
<td>It is important that the student 'pays' the correct amount of money out of their income so that they are able to see what is left in their hand - month one</td>
<td>25 mins</td>
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<tr>
<td><strong>Working Money</strong>&lt;br&gt;Learners to consider finances as a result of gained full-time employment</td>
<td><strong>Slide 16 and 17</strong>&lt;br&gt;</td>
<td>Tutor to suggest that they might be financially better off in work. Most deductions in a salary equate to approx 30%. Discuss this with groups and flipchart activity - Where does the money go?</td>
<td>15 mins</td>
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</tr>
<tr>
<td><strong>Job selection</strong>&lt;br&gt;Students to select a job and calculate new figures based on possible income</td>
<td><strong>Pre-prepared job sheet</strong>&lt;br&gt;<strong>Slide 18</strong>&lt;br&gt;</td>
<td>Students will look at a job sheet with a view to calculating the cost and benefits of working. Job sheets to include pro-rata, per annum etc. to generate discussion on calculating actual income. NB - need to work out net income</td>
<td>25 mins</td>
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<tr>
<td>Chance cards</td>
<td>Pre-prepared cards (CD)</td>
<td>Groups will calculate their income on a monthly basis before deciding to apply for a job. Once they have made the decision, they will be offered the job and need to choose to accept it or apply for another. They will have to re-calculate and then apply for the job. NB Tutors will need to remember that once an individual is working, they will become responsible for paying their rent, council tax etc. Learners to complete Month two on 'Household Bills'.</td>
<td>Up to 1 ½ hrs (if needed)</td>
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<td>Crisis cards</td>
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<tr>
<td>Groups to re-calculate income given altered circumstances</td>
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</table>
Desert Island Activity

You are a group of strangers who have been cruising round the Caribbean enjoying all the luxuries of a top class cruise liner. Last night, a bad storm left your ship in pieces and you are the only surviving members. You are in a small lifeboat but there is very little room and you are only just managing to keep the water out. You have some things in a small rucksack which will help you to survive once you reach the desert island - however, you can’t take them all with you. You can only take 5 of the following items -

- Survival bag
- Torch
- Rope
- Hooks
- First Aid kit
- Flares
- Whistle
- Blunt Knife
- Water
- Beans
- Matches
- Mirror
- Sleeping bag
- Mobile phone
- Cigarettes
- Set of keys
- Bottle of rum
- Magazine

1.

2.

3.

4.

5.
Quick Quiz

Team Name:

1. How much does Britain’s personal debt rise by every four minutes?

2. How much does the average UK adult owe?

3. How much money was spent on credit cards in the first 6 months of 2006?

4. How many adults in the UK are permanently overdrawn?

5. What is the cost of running the average new car in the UK?

6. How much did the total UK debt rise to in July 2004?

7. In the UK what is the average cost of bringing up a child from birth to their 21st birthday?

8. What percentage of British couples find money the hardest thing to discuss with their partners?
**Working Money – Quick Quiz (Tutor Answer Sheet)**

Q1. How much does Britain’s personal debt rise by every four minutes?
   £1 million

Q2. How much does that average UK adult owe? (Including mortgages)
   £27,445

Q3. How much money was spent on credit cards in the first 6 months of 2006?
   £151 billion. At the end of 2005 there were 74.6 million credit cards in the UK compared with around 60 million people in the country

Q4. How many adults in the UK are permanently overdrawn?
   3.5 million - while 2 million start the month in overdraft even after they have been paid

Q5. What is the cost of running the average new car in the UK?
   £5,359 per year, which works out at £14 a day

Q6. How much did the total UK debt rise to in July 2004?
   £1 trillion (£1,000,000,000,000)

Q7. In the UK, what is the average cost of bringing up a child from birth to their 21st birthday?
   £180,137 – which works out at £23.50 per day

Q8. What percentage of British couples find money the hardest thing to discuss with their partners?
   74%. Also, 27% of couples regularly argue when they try to discuss their finances and 33% of couples lie to each other about how much they spend on credit cards
**Scenario one**
You are living with your partner and 2 children in a council house. You are currently unemployed and actively seeking work. You have just completed a course with the Job Centre to help you find work.

**Scenario two**
You are single and live in a council owned flat. You have one child and have access on a Saturday. You are unemployed and actively seeking work. The Job Centre is placing pressure on you to find employment ASAP.
**Scenario one**

You are living with your partner and 2 children in a council house. You are currently unemployed and actively seeking work. You have just completed a course with the Job Centre to help you find work.

**Scenario two**

You are single and live in a council owned flat. You have no children. You are unemployed and actively seeking work. The Job Centre are placing pressure on you to find employment ASAP.
### Household Bills - EXPENDITURE

<table>
<thead>
<tr>
<th>ITEM</th>
<th>COST</th>
<th>MONTHLY COST</th>
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</table>
## HOUSEHOLD BILLS

**MONTHLY INCOME**

<table>
<thead>
<tr>
<th>Month one</th>
<th>Month two</th>
<th>Month three</th>
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**TOTAL**

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<thead>
<tr>
<th>Month one</th>
<th>Month two</th>
<th>Month three</th>
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### HOME

<table>
<thead>
<tr>
<th>Item</th>
<th>Month one</th>
<th>Month two</th>
<th>Month three</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent or mortgage</td>
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<tr>
<td>Council tax</td>
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<td>Gas</td>
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<tr>
<td>Electricity</td>
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<td>Water</td>
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<tr>
<td>Telephone</td>
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<tr>
<td>TV Licence</td>
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</table>

### FOOD & CLOTHES

<table>
<thead>
<tr>
<th>Item</th>
<th>Month one</th>
<th>Month two</th>
<th>Month three</th>
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</thead>
<tbody>
<tr>
<td>Food &amp; clothes</td>
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<tr>
<td>School/work dinner</td>
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</table>

### TRAVEL

<table>
<thead>
<tr>
<th>Month one</th>
<th>Month two</th>
<th>Month three</th>
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</tr>
<tr>
<td>OTHER</td>
<td>Month one</td>
<td>Month two</td>
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<tr>
<td>MONTHLY OUTGOINGS</td>
<td>Month one</td>
<td>Month two</td>
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<tr>
<td>B</td>
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</tr>
<tr>
<td>TOTAL</td>
<td>Month one</td>
<td>Month two</td>
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<tr>
<td>A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B</td>
<td></td>
<td></td>
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<tr>
<td>BALANCE (A minus B)</td>
<td></td>
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</tbody>
</table>
**PRO-RATA**

Pro-rata refers to the salary a job would pay were it full time i.e. 37 hours per week. To work out how much money you would be paid for a job that pays £15,000 pro-rata, you would need to take the following steps:

<table>
<thead>
<tr>
<th>Description</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The pay offered is £15,000 for a 30 hour week</td>
<td>£15,000</td>
</tr>
<tr>
<td>You need to work out the hourly rate by first calculating the weekly rate</td>
<td>£15,000 / 52 = £288.46</td>
</tr>
<tr>
<td>You then need to work out how much you would be paid per hour if you worked a 37 hour week</td>
<td>£288.46 / 37 = £7.79</td>
</tr>
<tr>
<td>Then you need to work out how much you would actually be paid for a 30 hour week</td>
<td>£7.79 x 30 = £233.70</td>
</tr>
<tr>
<td>You then calculate the annual rate</td>
<td>£233.70 x 52 = £12,152.40</td>
</tr>
</tbody>
</table>

Do not forget to take off PAYE and national insurance contributions!!
Packers needed – for a city centre food factory. Shifts 6-2 rotate 2-10, nightshift 10pm – 6am 40hrs p/w. No experience required. £6.50 p/h plus other incentives. Call 01522 668932 and ask for Mr Knight.

Fish Fryer required to work in a busy shop. Cooking skills essential, food hygiene certificates preferable but training will be given. Polite, friendly team player needed. Min 30hrs per week £5.70 p/h. Call 01522 753452 and ask for Jane

Labourer required urgently
To work on a busy building site. CSCS card essential. Full training given. 40hrs per week at min wage. Must be hard working and punctual. Call Mark on 07936786142

Trainee hairdresser required. £5.75 p/h.
Must be enthusiastic and keen to learn. Call Nicky on 01522-123987

Bar person required for city centre pub. Duties will involve serving food and working behind the bar. Contact Jim at the Lincoln Arms on 01522 673214.

Interested in working with animals?
We are looking for reliable and caring people who enjoy working with animals. We provide shelter and care for unwanted pets.

No experience needed and full training given. 30hrs per week. Salary £15,000 pro rata. Contact the animal rescue centre on 01522 756425 and ask for Julie.

Fork lift truck drivers required for temporary work during a busy period.
May lead to permanent employment. £7.25 p/h 40hrs per week. Some overtime available. Contact Chris 01522 998657
Congratulations!

You have won £5,000 on the National Lottery

You have won a TV competition. The prize is to have your mortgage/rent paid for a year

There has been a miscalculation on your water bill. Due to a leak under your property, they have been charging you too much. You can expect the monthly cost to go down by £10 per month

You have discovered that by getting your electricity, gas and water from one supplier, Lindum Energy, you will reduce the total of those bills by 10 percent.

The benefits office has written to you saying that they miscalculated the amount you should have got. They will be paying you back £99 per quarter, or you could decide to have it paid back on a monthly basis

The electricity board has written to you say that you have been over-charged for your electricity since you moved into the building. Rather than pay you back the difference, they are going to reduce your monthly payments by 25 percent from now on.

Your Community Care Grant has been approved and you have been awarded £300

You have won a prize of £50 in a cross word competition
You lose your house keys
Pay £79.57 to have your locks changed

An unexpected bill has arrived
Pay £23.42

You have lost your wallet
Pay £30

You receive a parking ticket
Pay £25

Your car needs a new tyre
Pay £36.70

Your dog is sick
Pay vets bill of £47.89

You need a new pair of shoes for an interview
Pay £14.99

Your washing machine breaks down
Pay £29 to get it fixed
## Working Money - Scheme of Work (Male)

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>PREPARATION AND RESOURCES</th>
<th>TUTOR GUIDE</th>
<th>TIMING</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DAY TWO</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Summarise day 1</td>
<td>Slide 2</td>
<td>Tutor to 'walk through' activities of day 1 and summarise current situation with full-time employment</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td>Where to keep money</td>
<td>Flip chart and pens Slide 3</td>
<td>Tutor to discuss responses and then highlight options from PowerPoint slide. - flipchart and discuss advantages and disadvantages of each Open question. &quot;How do you keep your money?&quot;</td>
<td>15 mins</td>
<td></td>
</tr>
<tr>
<td>Bank accounts</td>
<td>Slides 4 and 5</td>
<td>Tutor to pose two questions to each group - &quot;Why is it important to have a bank account?&quot; &quot;What barriers are there to setting up a bank account?&quot; - Group activity Groups to feedback answers - on flipchart</td>
<td>25 mins</td>
<td></td>
</tr>
<tr>
<td>Banking opportunities</td>
<td>Resources from banks, building societies and Post Office Slide 6</td>
<td>Groups to work through live materials from varying organisations to discover what is required to set up an account and how easy it is to glean the information. Feedback to whole group as to ease/difficulty of exercise</td>
<td>30 mins</td>
<td></td>
</tr>
<tr>
<td>Opening an account</td>
<td>Slides 7, 8, 9 Handouts - ID and step by step Slide 10 - summarise</td>
<td>Tutor to discuss ID required and walk through process for opening account using PowerPoint and handout</td>
<td>25 mins</td>
<td></td>
</tr>
<tr>
<td>Activity</td>
<td>Materials/Handouts</td>
<td>Instructions</td>
<td>Duration</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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<td></td>
</tr>
<tr>
<td>Paying bills</td>
<td>Mock phone bill handout PowerPoint - slide 11 Slide 12 Slide 13 and tutor notes (costs and benefits of payment options) Large bank cards and cheque</td>
<td>In groups, discuss payment options for settling phone bill including costs and benefits of each option. Tutor needs to make reference to charges made by banks for various activities, including cash withdrawals from ATM etc. Note difference between standing order and direct debit.</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td>Writing a cheque</td>
<td>Slide 14 and 15 Slide 16 Copies of blank cheque book Bill cards Slide 17 Large Cheque</td>
<td>Students to complete handout on blank cheque Tutor to give demonstration of completing a cheque. Individual learners to practice writing cheques for various amounts, given ‘bill cards’. Tutor to discuss use of cheque guarantee card/debit card.</td>
<td>30 mins</td>
<td></td>
</tr>
<tr>
<td>Reviewing bank statement</td>
<td>Bank statement handout Slide 18, 19</td>
<td>Using a pre-prepared handout, learners will identify different terms used on a bank statement. PowerPoint slide to provide answers</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td>Buying a car</td>
<td>Slide 20, 21 Car advertisements</td>
<td>On flipchart ask the things you need to consider when buying a car. Groups to look at selection of car advertisements, and select a car for transport. They should make a note of the car they have selected.</td>
<td>15 mins</td>
<td></td>
</tr>
</tbody>
</table>
## Working Money – Scheme of Work (Female/Alternative)

<table>
<thead>
<tr>
<th>DAY TWO</th>
<th>Slide 1</th>
<th>Slide 2</th>
<th>Tutor to 'walk through' activities of day 1 and summarise current situation with full-time employment</th>
<th>20 mins</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Summarise day 1</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Where to keep money</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Group activity</strong> - groups to call out where they might keep money</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Flip chart and pens</strong></td>
<td><strong>Slide 3</strong></td>
<td></td>
<td>Tutor to discuss responses and then highlight options from PowerPoint slide. - flipchart and discuss advantages and disadvantages of each. Open question. “How do you keep your money?”</td>
<td>15 mins</td>
</tr>
<tr>
<td><strong>Bank accounts</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>The importance of having a bank account and barriers to setting one up</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Slides 4 and 5</strong></td>
<td></td>
<td></td>
<td>Tutor to pose two questions to each group - “Why is it important to have a bank account?” “What barriers are there to setting up a bank account?” - Group activity Groups to feedback answers - on flipchart</td>
<td>25 mins</td>
</tr>
<tr>
<td><strong>Banking opportunities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Options for keeping your money</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resources from banks, building societies and Post Office</strong></td>
<td><strong>Slide 6</strong></td>
<td></td>
<td>Groups to work through live materials from varying organisations to discover what is required to set up an account and how easy it is to glean the information. Feedback to whole group as to ease/difficulty of exercise</td>
<td>30 mins</td>
</tr>
<tr>
<td><strong>Opening an account</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ID required for opening a bank account</strong></td>
<td><strong>Slides 7, 8, 9</strong></td>
<td></td>
<td>Tutor to discuss ID required and walk through process for opening account using PowerPoint and handout</td>
<td>25 mins</td>
</tr>
<tr>
<td><strong>Step by step guide to opening an account</strong></td>
<td><strong>Slide 10 - summarise</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Paying bills</strong></td>
<td><strong>Mock phone bill handout</strong></td>
<td><strong>In groups, discuss payment options for settling phone bill including costs and benefits of each option. Tutor needs to make reference to charges made by banks for various activities, including cash withdrawals from ATM etc. Note difference between standing order and direct debit.</strong></td>
<td></td>
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<td>-----------------</td>
<td>-----------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Learners to look at options available for paying a bill</strong></td>
<td><strong>PowerPoint - slide 11</strong></td>
<td><strong>20 mins</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sliding 12</strong></td>
<td><strong>Slide 13 and tutor notes (costs and benefits of payment options)</strong></td>
<td><strong>Slide 14 and 15</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Large bank cards and cheque</strong></td>
<td><strong>20 mins</strong></td>
<td><strong>Students to complete handout on blank cheque</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Writing a cheque</strong></td>
<td><strong>Slide 16</strong></td>
<td><strong>Tutor to give demonstration of completing a cheque.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tutor to suggest the easiest way to pay the bill might be a cheque</strong></td>
<td><strong>Copies of blank cheque book</strong></td>
<td><strong>Individual learners to practice writing cheques for various amounts, given ‘bill cards’. Tutor to discuss use of cheque guarantee card/debit card.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Slide 17</strong></td>
<td><strong>Bill cards</strong></td>
<td><strong>30 mins</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Large Cheque</strong></td>
<td><strong>Slide 17</strong></td>
<td><strong>Reviewing bank statement</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Learners to discuss elements of bank statement</strong></td>
<td><strong>Bank statement handout</strong></td>
<td><strong>Using a pre-prepared handout, learners will identify different terms used on a bank statement. PowerPoint slide to provide answers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bank statement handout</strong></td>
<td><strong>Slide 18, 19</strong></td>
<td><strong>20 mins</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Booking a holiday</strong></td>
<td><strong>Slide 20, 21 and 22</strong></td>
<td><strong>On flipchart ask the things you need to consider when booking a holiday. Groups to look at holiday locations available and select a destination. They should make a note of the holiday they have selected.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tutor to suggest learners have been working hard and need to book a holiday</strong></td>
<td><strong>Holiday brochure</strong></td>
<td><strong>15 mins</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ID Required To Open A Bank Account
You will need at least one form of ID from each list and cannot use the same piece of ID for each list

<table>
<thead>
<tr>
<th>ID Required To Open A Bank Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current signed passport</td>
</tr>
<tr>
<td>Residence permit from the Home Office to EU nationals along with your own passport</td>
</tr>
<tr>
<td>Current UK Photo-card driving licence or the full paper version</td>
</tr>
<tr>
<td>Benefit book or the original letter from the Benefits agency confirming your right to benefits</td>
</tr>
<tr>
<td>Firearms certificate</td>
</tr>
<tr>
<td>Inland Revenue Tax Notification</td>
</tr>
<tr>
<td>Birth certificate</td>
</tr>
<tr>
<td>Record of a visit to your home by a member of staff</td>
</tr>
<tr>
<td>Confirmation that you are on the electoral register (which banks can search for electronically)</td>
</tr>
<tr>
<td>Recent utility bill or certificate from the company saying that you pay for the services on ‘pre-payment’ terms</td>
</tr>
<tr>
<td>Local council tax bill (valid for the current year)</td>
</tr>
<tr>
<td>Current UK photo-card or the full paper version</td>
</tr>
<tr>
<td>Bank or building society statement containing current address</td>
</tr>
<tr>
<td>Local council rent card</td>
</tr>
<tr>
<td>Benefit book or the original letter from the Benefits agency confirming your right to benefits</td>
</tr>
</tbody>
</table>
Guide To Opening A Bank Account

Step 1
Choose a bank, building society or credit union you wish to bank with

Step 2
Choose the type of account that suits you best

Step 3
Visit that bank with 2 forms of ID to prove your name and address

Step 4
Open the account and receive your Passbook, cash card or debit card

- It is sometimes best to shop around to find a bank which suits your needs. If you live in a rural village you may find that telephone or online banking may be a useful benefit.

- A good idea is to ask the different banks about the services they can offer you. Some may even have special deals for new customers.

- If the bank is busy you may be asked to book an appointment and return then or given a number to apply over the phone. You will be asked personal details, such as employment status, date of birth and address.

- You should receive your cash card and bank details through the post. When you receive these you can start using them!
# Sample Phone Bill

**MY BILL**

mr a b sample | mr a b sample 0123456789

To settle this bill you need take no action. Payment will be requested from your bank account or credit card on or after 30 Jul 04.

**Select Statement:** 16 Jul 04

**Account Details**

<table>
<thead>
<tr>
<th>Account Details</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Number</td>
<td>1000105154-0011</td>
</tr>
<tr>
<td>Account Number</td>
<td>0123456789</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Balance - 12 Jun 04</td>
</tr>
<tr>
<td>Payments Received - Thank You</td>
</tr>
<tr>
<td>Balance Brought Forward</td>
</tr>
<tr>
<td>New Charges</td>
</tr>
<tr>
<td>Total Amount Due</td>
</tr>
</tbody>
</table>

**Mobile Phones in Account**

<table>
<thead>
<tr>
<th>Amount (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>mr a b sample - 0123456789</td>
</tr>
</tbody>
</table>

[PRINTABLE VERSION]
Tutor Notes for Costs and Benefits of Payment Methods

**Costs**

**Cash**
- Not always got cash with you
- You have to physically hand the money over
- You have to be present
- You have to carry the cash with you and could be tempted to spend it elsewhere

**Cheque**
- You have to write it out
- You can’t always use a cheque (especially without a cheque guarantee card)
- If the cheque is returned you could face a charge
- Cheques take around four working days to clear so it can be hard to monitor your finances

**Direct Debit**
- The money comes straight from your account on a set date so you need to remember to have the funds available
- If there aren’t enough funds in the account you can face a charge up to £37

**Benefits**

**Cash**
- Easier to keep track of your finances
- It is accepted nearly everywhere
- You should get a receipt for each payment
- The funds are instantly altered so you can physically see how much money you have left

**Cheque**
- A safe way of posting payment as only the payee can cash it
- You can keep track of payments by keeping a record of who you have paid on the stub section

**Direct Debit**
- You do not have to remember to pay it
- The correct amount of money is paid each time – depending on the bill
- Some companies offer a discount for payment by direct debit
**Debit Card**
- You have to release your card details
- Often you do not have a record of the transaction

**Credit Card**
- You may not have enough funds for the purchase so could pay interest on the amount.
- Credit card fraud is one of the most common examples of identity theft

**Debit Card**
- Can be used for internet and telephone payments
- Protected by chip and pin

**Credit Card**
- Even if you have not got the money at that time, you can still pay the bill
- Some credit card companies offer a bonus for spending money on the card
How to Fill a Cheque

1. **Date**
2. **Payee**
3. **Pay**
4. **Account Payee**
5. **Only**
6. **Date**
7. **Bank Details**
8. **Cheque Amount**
9. **Signatory**
10. **New Balance**
Your Cheque is now complete tear from stub and post along with the remittance advice slip.
<table>
<thead>
<tr>
<th>Pay Johnston’s catalogue company £1276.24</th>
<th>Pay your British Gas bill which is £64.61</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay Smiths electricity £135.92</td>
<td>Pay your Sky TV bill which is £42.96</td>
</tr>
<tr>
<td>Pay your council tax bill of £112.63.</td>
<td>Pay Radcliff catalogues £634.23</td>
</tr>
<tr>
<td>Make it payable to Witham county council</td>
<td></td>
</tr>
<tr>
<td>Pay East Midlands water £175.43</td>
<td>Pay for your Lincoln City season ticket</td>
</tr>
<tr>
<td></td>
<td>which is £327.97</td>
</tr>
<tr>
<td>Pay Mobile Direct £43.79 for this</td>
<td>Pay your Direct Line car insurance monthly</td>
</tr>
<tr>
<td>months mobile phone bill</td>
<td>premium of £51.67</td>
</tr>
<tr>
<td>Pay your Pipex internet bill which is</td>
<td></td>
</tr>
<tr>
<td>£17.99</td>
<td>Pay your BT bill which is £32.76</td>
</tr>
<tr>
<td>Pay your BT bill which is £64.96</td>
<td>Pay Kingston Plumbing £247.32</td>
</tr>
</tbody>
</table>
What does each heading mean under ‘Payment type’?

<table>
<thead>
<tr>
<th>Date</th>
<th>Payment type</th>
<th>Details</th>
<th>Paid out (£)</th>
<th>Paid in (£)</th>
<th>Balance (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>02 Jan 07</td>
<td>ATM</td>
<td>CASH – LINC 34</td>
<td>21.25</td>
<td></td>
<td>1,236.32</td>
</tr>
<tr>
<td>02 Jan 07</td>
<td>CR</td>
<td>Boston branch</td>
<td></td>
<td></td>
<td>200.00</td>
</tr>
<tr>
<td>03 Jan 07</td>
<td>CHQ</td>
<td>101322</td>
<td>15.99</td>
<td></td>
<td>1,420.33</td>
</tr>
<tr>
<td>03 Jan 04</td>
<td>DR</td>
<td>Charge stopped cheque</td>
<td>10.00</td>
<td></td>
<td>1,410.33</td>
</tr>
<tr>
<td>04 Jan 07</td>
<td>SO</td>
<td>Smith, Janet</td>
<td>200.00</td>
<td></td>
<td>1,210.33</td>
</tr>
<tr>
<td>05 Jan 07</td>
<td>ATM</td>
<td>CASH NatWest</td>
<td>40.00</td>
<td></td>
<td>1,170.33</td>
</tr>
<tr>
<td>07 Jan 07</td>
<td>CHQ</td>
<td>101321</td>
<td>25.00</td>
<td></td>
<td>1,145.33</td>
</tr>
<tr>
<td>07 Jan 07</td>
<td>DD</td>
<td>SGL Halifax</td>
<td>426.42</td>
<td></td>
<td>718.91</td>
</tr>
<tr>
<td>08 Jan 07</td>
<td>MAE</td>
<td>CO-OP Group Sleaford</td>
<td>15.64</td>
<td></td>
<td>703.27</td>
</tr>
<tr>
<td>09 Jan 07</td>
<td>CR</td>
<td>Net interest to 08Jan07</td>
<td></td>
<td>0.12</td>
<td>703.39</td>
</tr>
<tr>
<td>10 Jan 07</td>
<td>SO</td>
<td>J &amp; J Smith, HSBC</td>
<td>100.00</td>
<td></td>
<td>603.39</td>
</tr>
<tr>
<td>10 Jan 07</td>
<td>CHQ</td>
<td>101323</td>
<td>45.73</td>
<td></td>
<td>557.66</td>
</tr>
<tr>
<td>11 Jan 07</td>
<td>Balance carried forward</td>
<td></td>
<td></td>
<td></td>
<td>557.66</td>
</tr>
</tbody>
</table>
Tutor notes BANK STATEMENT

Hand out of bank statement for learners to write down what each section is for. Once completed, give overview of bank statement to include:

- Frequency that statements can come
- Relevance of sort code, and account number
- Each heading:
  - ATM - cash withdrawal from cash machine. Some machines will make charges for these withdrawals - up to £1.50 each time.
  - CR - credit; payment in to the account
  - CHQ - cheque written out, giving number of the cheque. Note - cheques do not necessarily go out in order, it depends on when it is paid in by the payee
  - DD - direct debit. This is an agreement with the bank and the payee ie. Electricity bill, water etc, to pay theme on a regular basis. The amount can go up or down depending on how much the quarterly utility bill is for.
  - SO - standing order. A specific amount of money that is paid once a month. (Usually into another bank account or building society)
  - MAE - Maestro. The ability to use a debit card facility to pay for goods without having to write a cheque. (Nowadays, the most popular way of paying for goods as it requires a specific PIN to debit the account.)
  - DR - Drawings other than by those methods above. (Usually by the bank itself). In this case it is a withdrawal from the account for bank charges.
- It is important to cross reference these transactions on a monthly basis. Bank calculations are not always correct and any errors should be highlighted to them as soon as possible.
- Run through statement advising what each transaction may be for.
- Discuss
Car for Sale

Y reg car for sale. 38,000 miles, full service history and 12 months MOT and tax. Very quick and a pleasure to drive. £5000 call 01522 785143 and speak to Mick

Car for Sale

V reg red car. 12 months MOT and 6 months tax. Only 56,000 miles. £4000 call 07980985678 and ask for Linda
**Car for Sale**

R reg green car. 4 Months MOT and 4 months tax. 98,000 miles but has full service history. £3000 call 07923543267 and ask for Libby

**Car for Sale**

S reg gold pick up truck, 9 months MOT and 2 months tax. Diesel engine 65,318 miles. £2000 call 07965235211 and speak to Jason
Car for Sale

N reg white people carrier. Basic interior but in good condition. Diesel engine. New MOT and 6 months tax. 79,000 miles. £1000 call 01522 765789 and ask for Mark
One Week At Butlins!!!

One week at Butlins is the ideal way to escape work and wind down. Enjoy a break in one of our luxury cabins in sunny Skegness. Set on the beautiful coast of Lincolnshire, Butlins offers fun and relaxation for the whole family which is only a car ride away!

Now available at the very special price of £500 for a 6 person cabin.

Call 01775 987678
One Week At Center Parcs

Step into 400 acres of beautiful forest and discover another world. Time to spend with family and friends. A short break at Center Parcs will create a lifetime of memories.

In the Subtropical Swimming Paradise you can jump aboard the thrilling new Grand Cascade Raft Ride, discover interesting facts about Sherwood’s abundant and diverse wildlife in our new Nature Centre, or slip away with your partner to our indulgent Aqua Sauna. The ultimate in multi-sensory experiences our Spa is set over two floors and has everything from an Indian Blossom Steam Room to a tranquil Zen Garden.

Only £1000 for a 4 person room.
Bike hire included for the week!
Call 08700 897 437
Enjoy A Coach Tour Of Paris

Come and see the delights of Paris. We will take you around all of the major attractions and provide a guide who will explain the history behind the city. Included in the price is a meal at the Eiffel Tower.

Book now, only £1500 for 5* 1 week, all inclusive tour.

Call 01704 794630
Come And Visit Barbados

Barbados, perched in the sea to the east of the Windward Islands, is an immensely satisfying holiday destination. Without the mountainous tropical rain forests of the Windward Islands, Barbados has natural attractions of its own: acres of rolling green sugar cane fields, exotic trees and shrubs such as banyan, mahogany and flamboyant poinsettia, a breathtaking coastline of soft sandy beaches lapped by the calm turquoise waters of the Caribbean on the west and expanses of wild surf crashing onto the wide sandy beaches of the Atlantic east coast.

Highly recommended for excellent standards of accommodation, a first-time visit to the Caribbean or if you want a tropical beach holiday with plenty of sightseeing activities and places to visit around the island.

Book now for £2000 per person in a 4* half board hotel

Call 0151 786900
Cruise the Caribbean

The MSC Opera lives up to her name Classic Grand Opulent. Just like an opera should be. A true sense of grandeur and spaciousness prevails both inside and out. The 878 cabins, many with private balconies, are roomy and comfortable. The public areas feature a sweeping marble reception area and airy open spaces with walls of windows overlooking sprawling decks. On board the MSC Opera, you will have the elegance, style and luxury of the Mediterranean throughout your voyage.

This all inclusive 14 night cruise is available for the special price of £2500 per person.

Book early to avoid disappointment. Call 08700 564132 now!
<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>PREPARATION AND RESOURCES</th>
<th>TUTOR GUIDE</th>
<th>TIMING</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DAY THREE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summarise day 1 and day 2</td>
<td>Slide 1</td>
<td>Tutor to ‘walk through’ activities of day 1 &amp; day 2 and summarise current situation with full-time employment, bank account and agreement to buy a car.</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td>Pay day</td>
<td>Slide 3</td>
<td>Money</td>
<td>15 mins</td>
<td></td>
</tr>
<tr>
<td>Car finance</td>
<td>Slide 4</td>
<td>Witham Finance handout Cheque book</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Learners to consider options for payment of vehicle using set APR, over 1, 2 or 3 years. Once decided, the monthly figure should be paid in. Learners to write a cheque to pay for the car and then collect it. Try to leave the cars outside the room without them knowing and ask them to pick the car up once they have paid.</td>
<td>10 mins</td>
<td></td>
</tr>
<tr>
<td>Running costs of car</td>
<td>Slide 5</td>
<td>Car fact sheets</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Learners to add up cost of running a new car. They need to decide if they can afford it or not.</td>
<td>10 mins</td>
<td></td>
</tr>
<tr>
<td>More bills</td>
<td>Slide 6</td>
<td>Groups are to add the new expenses of the car to their budget planner and work out how much money they have left.</td>
<td>10 mins</td>
<td></td>
</tr>
<tr>
<td>Activity</td>
<td>Slide(s)</td>
<td>Description</td>
<td>Time</td>
<td></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>Saving money</td>
<td>Slide 7, Flip chart</td>
<td>In their groups the learners are to list as many ways of saving money as they can. Encourage them to be as imaginative as possible. Answers to be fed back to rest of groups.</td>
<td>15 mins</td>
<td></td>
</tr>
<tr>
<td>Jargon Buster</td>
<td>Slides 9 - 15, Jargon Buster Handout</td>
<td>This is to assess the learning of the group throughout the course. Ask them to work in their groups and run the exercise as a quiz. Handout to be given at the end of the exercise for future reference.</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td>Final Quiz</td>
<td>Slides 16 - 19, Final quiz handout (female)</td>
<td>A bit of fun to finish the course. You could add the scores of the first days quiz or keep it separate. Ask the groups to split into their own groups and allow up to 15 mins for them to complete the quiz. Swap answer sheets and run through answers on PowerPoint.</td>
<td>20 mins</td>
<td></td>
</tr>
<tr>
<td>Course review</td>
<td>Slide 20, Flip chart</td>
<td>Run through the entire course and re-enforce any points that the group are unsure of. Go back to the initial PowerPoint slides if necessary.</td>
<td>25 mins</td>
<td></td>
</tr>
<tr>
<td>Course evaluation</td>
<td>Slide 21, Evaluation sheet, Useful contacts handout</td>
<td>Ask learners to honestly complete the evaluation sheet. Explain that you need their honesty to improve the course and re-enforce the fact that they will not be punished or marked down for negative comments. Give out useful contacts sheet.</td>
<td>10 mins</td>
<td></td>
</tr>
<tr>
<td>Certification</td>
<td>Slide 22, Pre-prepared Certificates</td>
<td>Thank the learners for their efforts and present the certificates.</td>
<td>10 mins</td>
<td></td>
</tr>
</tbody>
</table>
## Working Money Scheme of Work - Female / Alternative

<table>
<thead>
<tr>
<th>DAY THREE</th>
<th>Slide 1</th>
<th>Slide 2</th>
<th>Slide 3</th>
<th>Slide 4</th>
<th>Slide 5</th>
<th>Slide 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Summarise day 1 and day 2</strong></td>
<td></td>
<td>Tutor to ‘walk through’ activities of day 1 &amp; day 2 and summarise current situation with full-time employment, bank account and agreement to book a holiday</td>
<td></td>
<td>Learners to consider options for payment of vehicle using set APR, over 1, 2 or 3 years. Once decided, the monthly figure should be paid in. Learners to write a cheque to pay for the holiday. Try to leave the props outside the room without them knowing and ask them to pick them up once they have paid.</td>
<td>Learners to add up the other costs involved with a holiday e.g. Transport to the airport, travel insurance etc. They need to decide if they can afford it or not.</td>
<td>Groups are to add the new expenses of the holiday to their budget planner and work out how much money they have left.</td>
</tr>
<tr>
<td><strong>Pay day</strong></td>
<td></td>
<td></td>
<td>Tutor to hand out another month’s wages. Ask learner to calculate bills and pay back money to tutor. Don’t forget to include and opportunity cards used throughout the course.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Finance</strong></td>
<td>Learners to look at costing of finance over a period of time.</td>
<td></td>
<td>Witham Finance handout (female)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cheque book</td>
<td>Holiday props</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Costs of a holiday</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>More bills</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activity</td>
<td>Slides/Handouts</td>
<td>Details</td>
<td>Duration</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------</td>
<td>----------------------------------</td>
<td>-------------------------------------------------------------------------</td>
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<td></td>
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</tr>
<tr>
<td>Saving money</td>
<td>Slide 7 Flip chart</td>
<td>In their groups the learners are to list as many ways of saving money as they can. Encourage them to be as imaginative as possible. Answers to be fed back to rest of groups.</td>
<td>15 mins</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jargon Buster</td>
<td>Slides 9 - 15 Jargon Buster Handout</td>
<td>This is to assess the learning of the group throughout the course. Ask them to work in their groups and run the exercise as a quiz. Handout to be given at the end of the exercise for future reference</td>
<td>20 mins</td>
<td></td>
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<tr>
<td>Final Quiz</td>
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<td>A bit of fun to finish the course. You could add the scores of the first days quiz or keep it separate. Ask the groups to split into their own groups and allow up to 15 mins for them to complete the quiz. Swap answer sheets and run through answers on PowerPoint</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Course review</td>
<td>Slide 20 Flip chart</td>
<td>Run through the entire course and re-enforce any points that the group are unsure of. Go back to the initial PowerPoint slides if necessary.</td>
<td>25 mins</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Course evaluation</td>
<td>Slide 21 Evaluation sheet Useful contacts handout</td>
<td>Ask learners to honestly complete the evaluation sheet. Explain that you need their honesty to improve the course and re-enforce the fact that they will not be punished or marked down for negative comments. Give out useful contacts sheet</td>
<td>10 mins</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certification</td>
<td>Slide 22 Pre-prepared Certificates</td>
<td>Thank the learners for their efforts and present the certificates.</td>
<td>10 mins</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£1000 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>£86.43</td>
<td>£44.68</td>
<td>£30.78</td>
<td></td>
</tr>
<tr>
<td>Total amount repayable</td>
<td>£1037.16</td>
<td>£1072.32</td>
<td>£1108.08</td>
</tr>
</tbody>
</table>
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£2000 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>£172.86</td>
<td>£89.35</td>
<td>£61.56</td>
<td></td>
</tr>
<tr>
<td>Total amount repayable</td>
<td>£2074.32</td>
<td>£2144.40</td>
<td>£2216.16</td>
</tr>
</tbody>
</table>
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

£3000 over...
12 months 24 months 36 months
£259.28 £134.03 £92.34

Total amount repayable
£3111.36 £3216.72 £3324.24
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£4000 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>£345.71</td>
<td>£178.70</td>
<td>£123.12</td>
<td></td>
</tr>
<tr>
<td>Total amount repayable</td>
<td>£4148.52</td>
<td>£4288.80</td>
<td>£4432.32</td>
</tr>
</tbody>
</table>
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£5000 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£432.14</td>
<td>£223.38</td>
<td>£153.89</td>
</tr>
<tr>
<td>Total amount repayable</td>
<td>£5185.68</td>
<td>£5361.12</td>
<td>£5540.04</td>
</tr>
</tbody>
</table>
**Witham Finance**

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th><strong>£500 over...</strong></th>
<th><strong>12 months</strong></th>
<th><strong>24 months</strong></th>
<th><strong>36 months</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>£43.26</strong></td>
<td><strong>£22.39</strong></td>
<td><strong>£15.44</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total amount repayable</strong></td>
<td><strong>£519.16</strong></td>
<td><strong>£537.27</strong></td>
<td><strong>£555.79</strong></td>
</tr>
</tbody>
</table>
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£1000 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>£86.53</td>
<td>£44.77</td>
<td>£30.88</td>
<td></td>
</tr>
<tr>
<td><strong>Total amount repayable</strong></td>
<td><strong>£1038.32</strong></td>
<td><strong>£1074.54</strong></td>
<td><strong>£1111.58</strong></td>
</tr>
</tbody>
</table>
**Witham Finance**

Apply now for a loan at our great interest rate of 7% APR

![Cartoon character holding a mortgage document and a money bag]

<table>
<thead>
<tr>
<th>£1500 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>£129.79</td>
<td>£67.16</td>
<td>£46.32</td>
<td></td>
</tr>
<tr>
<td><strong>Total amount repayable</strong></td>
<td><strong>£1557.48</strong></td>
<td><strong>£1611.81</strong></td>
<td><strong>£1667.36</strong></td>
</tr>
</tbody>
</table>
Witham Finance

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£2000 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£173.05</td>
<td>£89.55</td>
<td>£61.75</td>
</tr>
<tr>
<td>Total amount repayable</td>
<td>£2076.64</td>
<td>£2149.08</td>
<td>£2223.15</td>
</tr>
</tbody>
</table>
**Witham Finance**

Apply now for a loan at our great interest rate of 7% APR

<table>
<thead>
<tr>
<th>£2500 over...</th>
<th>12 months</th>
<th>24 months</th>
<th>36 months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£216.32</td>
<td>£111.93</td>
<td>£77.19</td>
</tr>
<tr>
<td>Total amount repayable</td>
<td>£2595.80</td>
<td>£2686.35</td>
<td>£2778.94</td>
</tr>
</tbody>
</table>
Car fact sheet

Insurance - £848 per year or £70.67 per month
Tax - £175 per year or £14.58 per month
Fuel - £50 per month

Car fact sheet

Insurance - £699 per year or £58.25 per month
Tax - £175 per year or £14.58 per month
Fuel - £40 per month
Car fact sheet

Insurance - £613.74 per year or £51.15 per month
Tax - £175 per year or £14.58 per month
Fuel - £33 per month

Car fact sheet

Insurance - £493.48 per year or £41.12 per month
Tax - £135 per year or £11.25 per month
Fuel - £27 per month
Car fact sheet

Insurance - £397.65 per year or £33.11 per month
Tax - £135 per year or £11.25 per month
Fuel - £23 per month
Financial Jargon Buster

**Cash (ATM) card**

A plastic card that lets you get cash from your account through cash machines, at your bank or building society branch and by using 'cashback' facilities at, for example, supermarket tills. You can also use it to make telephone or internet payments.

**Cheque book**

Lets you make a payment from your account to someone else. These can be used to pay for goods instantly (with a guarantee card) or to pay bills by post.

**Cheque guarantee card**

Makes cheques up to the guarantee limit widely accepted, because the person you’re paying is guaranteed to receive the money, whether or not you have enough in your account.

**Cleared and uncleared balances**

When you pay money into your account by cheque, it usually takes a few days for the cheque to clear before the money is ready for you to use. During this time, you can’t be quite certain the money is yours because the cheque you’ve paid in might bounce - it might be worthless if the person who wrote it to you has no money in their account.

An **uncleared balance** includes the money in transit in your account, but your bank or building society might not let you draw it out yet. Even if it does, be careful - you could end up going overdrawn if a cheque does bounce.

A **cleared balance** shows only the money that has already reached your account and is ready for you to use.
You can ask a bank to clear a particular cheque more quickly than normal, but it will charge for doing this.

**Credit scoring**

The systems used by banks and other loan companies to judge whether you're suitable for credit.

Depending on how many points you score when your personal details are run through their rating system, the financial institution will either accept or reject the risk (i.e. they will either give you a loan or turn you down).

Each institution has its own scoring system, but they also share information which is held by credit reference agencies. They will usually ask one of these agencies about you when you apply to borrow money.

**Debit card**

This works like an electronic cheque. When you pay by debit card, the money is automatically taken from your account.

**BACS payments**

A direct transfer into your account from somebody else (for example, your employer).

**Direct debits**

Payments made on a regular basis (for example, for your gas and electricity) taken directly from your account on an agreed date. You arrange this with your supplier and give them your bank details. If you do not have enough funds in the account to cover the direct debit then you could face a charge which can be up to £37.
**Going overdrawn**

If you spend more money than you have in your account, you will go overdrawn (also called being in debit or having a debit balance). Normally, you will be charged interest on the amount you are overdrawn. There could be a monthly or quarterly fee and there may be other charges too.

It’s a good idea to ask your bank in advance whether you can go overdrawn, or the bank may refuse to pay your cheques, direct debits and so on and will probably charge you for bouncing these payments. The bank might write to you to tell you that you’re overdrawn and charge you for the letter. Also, the interest on your overdraft is likely to be charged at a high rate.

If you ask your bank in advance to allow you to go overdrawn, you may have to pay an arrangement fee but the interest on the overdraft will be lower. And, as long as you stay within the agreed overdraft limit, you should not have to pay other charges.

Going overdrawn without permission on a regular basis could affect your credit rating.

**Loans**

A bank loan is a set amount of money which the bank has agreed to lend you for a set period of time. Payments and interest rates are agreed at the time of the loan.

**Personal overdrafts**

Some banks offer an overdraft facility on a current account. There are two types of overdrafts: authorised and unauthorised.

You can arrange an authorised overdraft with your bank for you to use at any time.
An unauthorised overdraft is when you go overdrawn without the bank’s permission. If you don’t have sufficient funds in your account, the bank could bounce cheques, direct debits and other payments you want to make. This could also result in expensive charges.

Unauthorised overdrafts often incur a higher interest rate and other charges. Going into overdraft without permission on a regular basis could affect your credit rating or access to credit.

Standing orders

You can arrange for a payment to someone to be made direct from your account on a regular basis (for example, to pay bills or a regular allowance to a student son or daughter). You arrange this with the bank.

Variable interest rate

Interest rates offered by banks and financial institutions on loans or deposits which are liable to change according to circumstances. For example, a movement in the interest base rate set by the Bank of England would usually be an influence.
Final Quiz

1. Name the 4 things we need to survive (Desert Island activity). A bonus point will be given if you can remember that we need to have all of these things.

2. What does Pro Rata mean?

3. What does PAYE stand for?

4. How much do you roughly need to take off your salary to account for PAYE and National insurance?

5. Name 5 things that your tax pays for. 1 Point for each

6. Name 3 payment types that you can use. Include 1 cost and 1 benefit of each method.
7. Name 3 acceptable forms of ID for opening a bank account

8. Name 3 acceptable forms of proof of address for opening a bank account

9. What do the following abbreviations mean?
   - SO
   - DD
   - CR
   - CHQ

10. Name 3 things that you need to consider when buying a car

Score........................................
Final Quiz (Holiday exercise)

1) Name the 4 things we need to survive. A bonus point will be given if you can remember that we need to have all of these things.

2) What does Pro Rata mean?

3) What does PAYE stand for?

4) How much do you roughly need to take off your salary to account for PAYE and National insurance?

5) Name 5 things that your tax pays for. 1 Point for each

6) Name 3 payment types that you can use. Include 1 cost and 1 benefit of each method.
7) Name 3 acceptable forms of ID for opening a bank account

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9) What do the following abbreviations mean?
   SO  DD
   CR  CHQ

10) Name 3 things that you need to consider when booking a holiday

Score................................
Working Money - EVALUATION

Please complete this evaluation on the work you have done during Working Money course. Your feedback is an important part of the course because it helps us to make sure that we are meeting everyone’s needs.

<table>
<thead>
<tr>
<th>Start date:</th>
<th>Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trainer 1:</td>
<td>Trainer 2:</td>
</tr>
</tbody>
</table>

REFLECTION

EXPERIENCES that I enjoyed or valued
😊
😊
😊

How I am beginning to THINK differently
!
!
!

FEEDBACK

What HELPED my learning or development
^ ^ ^

Other PLUS points
+
+
+


What I hope to DO differently (notes for my action plan)

δ

δ

δ

What I want to EXPLORE further (notes for my action plan)

?

?

?

Extra notes

What SLOWED DOWN my learning or development

😊

😊

😊

Other MINUS points

-

-

-

INTERESTING points

! 

! 

!
IDEAS for improving events like this

Ø
Ø
Ø

Any other comments

Have you received debt advice in the past?  YES/NO

How would you score your ability to manage your money?  Low 1  2  3  4  5  6 High

Thank-you

Name:.......................................................................................... 

Prison No......................................................................................
Useful Contacts

Citizens Advice Bureau
The Citizens Advice Bureau service offers free, confidential, impartial and independent advice. The CAB has offices throughout the country.

Telephone: 08444 99 41 99 – calls charged at 5p per minute
Web site: www.citizensadvice.org.uk

Credit Action
We are committed to helping people manage their money better. Our passion is to help people stay in control, rather than let money control them and disrupt their lives through over indebtedness.
We produce a range of resources which help everybody handle their money well. Credit Action operates at a national level through advocacy, collaboration and partnerships with various groups and companies as well as at a local level through a network of volunteers who play a vital and very varied range of roles.

Howard House, The Point, Weaver Road, Lincoln LN6 3QN
Phone: 01522 699 777

Consumer Credit Counselling Service
The service offers free advice and information to those affected by debt.
Consumer Credit Counselling Service
Wade House
Merrion Centre
Leeds
LS2 8NG
Tel: 0800 138 1111
Financial Ombudsman Service
The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial firms

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800
Fax: 020 7964 1001

Financial Services Authority
The FSA aims to maintain efficient, orderly and clean financial markets and help retail consumers achieve a fair deal

The Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS
Tel: 020 7066 1000

Shelter
A housing and homelessness charity that also provides advice on finances and debt.

Tel: 0808 800 4444
The Child Support Agency
The Child Support Agency is continuing to help the Government get tougher on parents who avoid taking financial responsibility for their children.

Child Support Agency
National helpline: 08457 133 133

Credit reference agencies
The following agencies hold information about people's credit histories. When you apply for a loan or credit card, this information is taken into account before any deal can be approved. You can always check your credit history to make sure the information is correct, by contacting these agencies.

Experian Ltd
Consumer Help Service
P.O. Box 8000
Nottingham
NG1 5GX
08702 416 212

Equifax Credit Information
Credit File Advice
PO Box 1140
Bradford
B21 50S
08705 143 700
**Child Benefit**

Contact details for the Child Benefit Office, for enquiries about Child Benefit and Guardian's Allowance

Child Benefit Office  
PO Box 1  
Newcastle-upon-Tyne  
NE88 1AA  
08453 021 444

**Tax Credits**

Contact details for the Tax Credits Helpline, providing information about Working Tax Credit and Child Tax Credit

Tax credits  
National helpline: 0845 300 3900
Certificate of Achievement

This certificate is awarded to:

In recognition of successfully completing the Working Money course.

Congratulations

Awarded by:

___________________________
Course Tutor

Date: _______________________