

# Personal Budget Coach Training (PBCT)

People don't choose to live a life made miserable by debt and financial chaos. It is often something that creeps up on them - or is precipitated by an event such as redundancy, separation or ill-health. For many, not knowing where to seek help or the shame of appearing incapable of managing their own affairs compounds the problem and what was a relatively small issue grows to dominate and often destroy family life and relationships. [Personal Budget Coaches](#) are committed to making a difference.

## Who is the course for?

Stewardship has developed this Personal Budget Coach training course to equip people who have an interest in helping those in their church and community:

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

## Health warning!

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



## What can you expect from attending this course?

The course is highly participative and will include practical sessions on how to help an individual or small group develop a personal budget. A detailed handbook is given out on the course which will contain a wealth of information to support you after the course.

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

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

## Pre-work

There is a small amount of pre-work which needs to be completed prior to the course. This will be sent approximately 4 weeks before the course with your joining instruction and will take approximately two hours to complete. Where possible this will be done by email.

You will not be asked to reveal any personal details on the course.

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## Cost

£50 for volunteers (funded by their church), people representing voluntary organisations or churches, unemployed or retired people. Full cost for anyone not falling within these categories is £120. This cost includes all training materials, coffee / tea and a light sandwich lunch.

## Booking

If you would like to book a place on a regional course please contact us first to check availability either by phone on 020 8502 8585 or by email to [education@stewardship.org.uk](mailto:education@stewardship.org.uk). We will then reserve you a place pending receipt of your booking which can be done via our on-line shop (see below for link) if you wish to pay by credit or debit card or if you prefer to pay by cheque, please print off and complete the attached booking form and send it along with your cheque to the address on the form.

### Course Dates

Forthcoming dates of regional training courses are listed on the events page of the Stewardship Money website [www.stewardship.org.uk/money/events.htm](http://www.stewardship.org.uk/money/events.htm)

### Training at your church

If you would like to discuss hosting a course in your own church please contact Fiona on 0208 502 8585

**Stewardship on-line shop:** [http://shop1.actinicexpress.co.uk/shops/stewardship\\_store](http://shop1.actinicexpress.co.uk/shops/stewardship_store)

## Personal Budget Coach Training Booking Form

Please book me a place at the following venue:

Date of Event:		Location:	
Name			
Address			
Postcode			
Tel			
Email			
		I enclose the full amount of £120	
		I qualify for the reduced rate and enclose a cheque for £50 (if you are not a volunteer, please complete the details below)	
I represent a voluntary organisation/church:			
Organisation:			
Address:			
Tel:			

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

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

You will receive confirmation of your booking upon receipt. In the event of cancellation, £30 will be retained to cover costs incurred and the balance refunded by cheque.