
AIM of Financial Inclusion Standard Course

The aim is to affect **long-term** positive behavioural change and improve financial well-being by informing and empowering individuals to identify and utilise digital channels to make savings and increase income.

Our aim is that each person who completes the programme will take away a positive change and use what they have learnt to improve their future finances – whether this be by a £1 or a £100. For some Learners just a few extra £s per month is the difference they need to prevent rent arrears or spiralling debt. Every penny counts!

DELIVERY of Financial Inclusion Standard Course

This guide provides an overview of each of the current modules to help you provide a summary to Learners at the outset and identify where they may like to start! We have also included questions for you to consider for Learners to help engage and increase learning. The course is **FUN!** There is lots to be learnt and we encourage an enthusiastic approach in delivery!

It is important that the delivery of the programme is Learner led. Wherever possible we want every Learner to start with a topic that interests them – this will help to keep them engaged from the outset. However, all 6 modules must be completed by the Learner during the planned sessions.

Remember that your Learners may have varying levels of digital ability and or knowledge of the internet. For modules that require setting up accounts or step by step activities we advise that you take the Learner through the process at their pace and ensure they fully understand how to use the relevant site or app.

Financial Inclusion Standard Modules in a Nutshell

Module	Purpose & Content
<p>Earning Money Online Part 1</p>	<p>Help people feel more in control and positive about their money abilities</p> <p><i>Many websites offer payment and rewards for doing tasks like responding to surveys, writing reviews or even watching TV and that is what we're exploring in the Earning Money Online (Part 1) module.</i></p> <p>Online earnings using these methods may be modest, ranging from a few pence to a couple of pounds but over time the amount can add up to a nice monthly "cushion". Using a particular "skill" will often earn more, for example: good attention to detail, good writing skills or even simply being patient can all work in their favour.</p> <p>The module includes details on online survey sites, video and TV sites, cashback sites, rewards for reviewing products, mystery shopping and dining, dog walking or renting owned items.</p> <p><i>Questions for you to consider for Learners to help engage and increase learning:</i></p> <p>FIRST APPOINTMENT</p> <ul style="list-style-type: none"> • Do they show any prior knowledge of online earning methods that they can build on? • Have they previously earned any money? If so, how much and from which site? Did they continue to use the site and make money? <p>SECOND APPOINTMENT</p> <ul style="list-style-type: none"> • Have they earned any money using information they gained at their first appointment? • Have they been inspired to use or seek out more ways to earn online? • What have they enjoyed about their learning to date?



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<p>Groupon</p>	<p>How everyone can make savings on family, lifestyle and household treats and essentials by using Groupon offers</p> <p><i>In the Groupon module, we explore how people can make huge savings on holidays, household items and family events using Groupon.</i></p> <p>Groupon is an online bargains site. It's a popular place to search for discounts on thousands of local and national deals. Deals cover everything from jewellery and holidays to electronics and online courses. Whatever your Learner is looking for, Groupon probably has a discount on it.</p> <p>This module includes details on how to search through Groupon, sign up, customise alerts and emails, identify 'my groupons' and details how vouchers work.</p> <p><i>Questions for you to consider for Learners to help engage and increase learning:</i></p> <p>FIRST APPOINTMENT</p> <ul style="list-style-type: none"> • What activities are they interested in? e.g. eating out, sports, family outings – do they wish to do these things more often? • Do they spend more than they want to on activities or household and personal items? • Have they tried discount sites before? <p>SECOND APPOINTMENT</p> <ul style="list-style-type: none"> • Have they been using the Groupon site or any other similar discount site? • Have they saved money? If so, how much?
<p>Reducing Energy Costs</p>	<p>Top Tips to help Learners make energy savings</p> <p><i>This Reducing Energy Costs and Bills module covers tips on reducing energy costs and saving money on bills.</i></p> <p>The module begins with shopping around for the best energy deals. We show how easy it is to save money online by using comparison websites to check everything from utility bills to phone, broadband and TV subscriptions – even car or home insurance! In simple terms, the less energy used the lower a user's bill should be. Changing energy supplier is one way to save, but small, day-to-day changes will also have an effect on bills.</p> <p>This module includes details on energy saving measures such as heating, lighting, and draught proofing. It also covers information on various energy switching companies e.g. Compare the market, Your Supplier, Your Energy – Electricity.</p> <p><i>Questions for you to consider for Learners to help engage and increase learning:</i></p> <p>FIRST APPOINTMENT</p> <ul style="list-style-type: none"> • What do they know about comparison sites? • Have they used a comparison site before? If so, was it useful and what was it for? • When was the last time that they switched energy supplier?



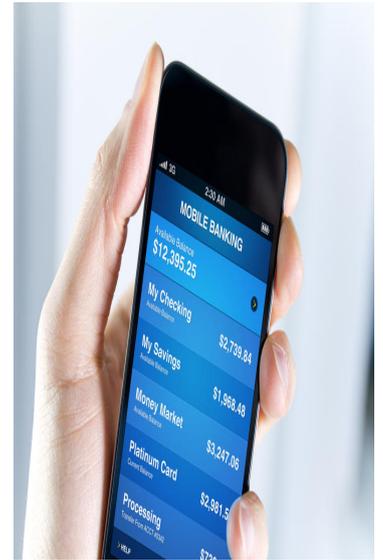
Financial Inclusion Standard Modules in a Nutshell

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	<p><i>SECOND APPOINTMENT</i></p> <ul style="list-style-type: none"> • Have they switched any supplier or investigated any other energy saving sites and activities? • How much money have they saved: monthly / annually? • Have they started using any other energy saving measures in their home?
<p>Resolver & Demotivator Tools</p>	<p>Consciously managing money – help Learners make claims & monitor spending!</p> <p><i>The Resolver and Demotivator Tools can alter a person’s spending mindset and covers the process for resolving financial complaints.</i></p> <p>Resolver is a free to use online tool for complaints about a variety of companies and public services across the UK. The online tool, thedemotivator.co.uk is an easy, fun way to see just how much a person is spending on everyday non-essentials like magazines, chocolate bars or coffee. The Demotivator will estimate how much a person spends over an average working life on non-essential items and how many weeks they have to work to cover that spending!</p> <p>This module includes details on the purpose of Resolver, categories and sub-categories of complaints, creating an account and complaints process. There are also examples of how Demotivator works with examples.</p> <p><i>Questions for you to consider for Learners to help engage and increase learning:</i></p> <p><i>FIRST APPOINTMENT</i></p> <ul style="list-style-type: none"> • Do they think they buy things they don’t need or actually use? • Do they consciously monitor their spending on day to day items? • Have they ever had any problems with purchases or a financial company? If so, did they make a complaint? <p><i>SECOND APPOINTMENT</i></p> <ul style="list-style-type: none"> • Have they monitored any day to day spending through Demotivator? If so, what was the outcome and have they changed their spending habits? • Have they made a complaint via Resolver? Has there been a positive outcome?



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<p>Banking Apps</p>	<p>Banking Apps making all the difference – Sometimes at the most desperate of times</p> <p><i>Mobile ‘Banking Apps’ are becoming increasingly popular by the day and can make all the difference in helping you stay on top of your finances, at all times.</i></p> <p>You can learn practical skills on how to instantly & securely access the apps from your smartphone, tablet or computer. With no nearby cash machines, it may also mean that you can pay your all-important bills, check your balance and even securely send money to a friend or a loved one.</p> <p>This module includes securely using the apps, where to download them from, safety, budgeting & saving tips.</p> <p><i>Questions for you to consider for Learners to help engage and increase learning:</i></p> <p>FIRST APPOINTMENT</p> <ul style="list-style-type: none"> • Have they previously considered taking advantage of the benefits of having a banking app? • Do they find it difficult to stay on top of the money that is coming in or out? <p>SECOND APPOINTMENT</p> <ul style="list-style-type: none"> • Can they securely log into the ‘Banking Apps’ and find the service they are looking for? • Has the ‘Banking App’ improved their life and staying on top of their finances? • Have they been able to manage their monthly bills in a more organised manner?



Financial Inclusion Standard Modules in a Nutshell

Negotiating Bills Apps

The Negotiating Bills App gives the power to negotiate with suppliers to get bills reduced helping you save money.

Does most of your money seem to go on rent and bills leaving you with not much left over to spend on yourself or your family?

Do you automatically think that saving money means cutting back on spending on things you enjoy?

This isn't always the case! We'll show you how to look at the large bills you are paying and negotiate to pay less!

A simple financial planner will help show you the areas where you spend the most and the least, and highlight areas where you don't need to spend anything at all. Most of the time you'll look at cutting back spending on leisure activities as these aren't a priority. But this isn't always the best or easiest way to save. By negotiating the big bills that eat up your money each month you can make some big savings.

