



Action for Warm Homes

# MONEY MANAGEMENT AND AVOIDING FUEL DEBT: A PRACTICAL INTRODUCTION

## COURSE AUDIENCE

This course is designed for frontline staff requiring an **introductory level** of training in money management, budgeting skills and fuel debt. As this is an introductory level course it is aimed at those with no or very little experience of money management or debt advice.

If you have specialist staff within your organisation focusing on these issues this course will not be relevant to them.

## COURSE AIM

The course aims to introduce delegates to the topic of money management and budgeting skills as well as what can be done in order to help householders avoid fuel debt.

## COURSE OBJECTIVES

Explain:

- what is money management and how to prepare a budget
- types of debt – priority and non-priority
- gas and electricity meters
- fuel statements and how gas and electricity costs are calculated
- gas and electricity tariffs and payment options
- how to get the best energy deal
- sources of help and assistance for those in fuel debt

## COURSE CONTENT

- Money management and personal budgeting
- Income maximisation
- Causes of debt
- Priority and non-priority debts
- Potential consequences of different types of debts



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- Where to seek debt assistance
- Attending a money advice appointment
- Avoiding fuel debt – consumer responsibilities
- Common meter issues causing debt
- Understanding gas and electricity statements
- Fuel payment and tariff options
- How to find the best energy deal
- Grants and assistance available – including Priority Service Register, Warm Home Discount, Affordable Warmth Obligation of the Energy Company Obligation and suppliers' trust and hardship funds

### WHAT THIS COURSE WILL NOT DO

As this is an introductory level course it will not make delegates experts in handling money management, budgeting and fuel debt issues. Likewise if you have specialist staff within your organisation that focus on these areas this course will not be relevant.

### DURATION

1 day (6 hours)

### COURSE DATES/ LOCATIONS

This course can be delivered in-house to organisations wishing to train a group of staff.

### FURTHER DETAILS, FEES AND BOOKINGS PLEASE CONTACT

Please contact Lynsey Thompson for further details:

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