



## Smart Money

*"Learnt to stop beating myself up about some of the stupid financial decisions I have made – and do something about them"*

*"Learnt not to use high interest store cards and energy saving tips as well which was good"*

South Coast Moneyline (SCML) began providing loans for those on a low income in the year 2000. We have since lent over £2million and all money paid back is recycled out as new lending.

SCML is a Community Development Finance Institute (CDFI) – an ethical lender that cares about its customers. Originally set up with support and funding from Portsmouth Housing Association, Lloyds TSB and the Government Single Regeneration Budget, we are now funded in part by various private and, public organisations and grant making trusts. The remainder of income needed is generated by interest repaid on lending and from us charging for training, education and consultancy.

SCML is proud to offer a range of personal finance workshops. Workshops can be provided for adult learners or class groups of young people. Delivery will be at your organisations location - to help people feel more comfortable. You can choose to purchase workshops individually or as a package. Please see detail of available workshops overleaf.

*"The workshop that Lin Fisher led with our year 12 was challenging and thought provoking for our students. Their written evaluations showed that they had enjoyed the session greatly and learned much about the dangers of borrowing unwisely and the issue of debt".*

*“Learnt that lenders rely on people thinking they are “too busy” to keep an eye on finances”*

*“I have learnt there are places I can go to for help and advice”*

### Workshops for Adult Learners

#### **Workshop 1: Smart Budgeting for Real Lives**

*A one hour workshop including quizzes, and group discussions*

**Outcome: Learners will have a personal income/expenditure statement to take home and learn about how to save money in their home**

#### **Workshop 2: Hold On To Your Money**

*A one hour workshop covering the good and bad guys of the finance world. Includes quizzes, games and discussion.*

**Outcome: Increased knowledge of financial organisations and saving and borrowing (specialist financial advice will not be given to individuals)**

#### **Workshop 3: Borrowing – Be Wise!**

*A fun one hour workshop looking at borrowing and debt .*

**Outcome: Increased knowledge of potential borrowing pitfalls and ways of dealing with debt**

#### **Workshop 4: Smart Money – Smart Life**

*A two hour workshop that includes quizzes, exercises and group discussion.*

**Outcome: An increased knowledge of how to budget effectively and borrow wisely**

#### **Workshop 5: Smart Money – Smarter Life**

*A three hour workshop including fun games, quizzes and group discussion.*

**Outcome: Better budgeting skills, how to make savings in the home, a better knowledge of borrowing and saving.**

*“I learnt to think before I buy and save more for holidays etc”*

*“I have learnt about solutions to debt and managing your money”*

## Delivery

All workshops are delivered by Lin Fisher. Lin is the Outreach/Liaison Officer at South Coast Moneyline and has extensive experience in working in the not-for-profit sector, working with the local Council for Voluntary Service delivering food programmes for low income groups, before commencing with SCML in 2004.

Lin believes in keeping the workshops informal and fun and leads group discussion, but lets everyone present (who wishes to do so) share their experiences with the group. All learners are told that any information shared in the group is kept there and not to be discussed outside, and anyone wishing a private discussion after the workshop will be given contact details.

## Workshops for Young Learners

Workshops can be provided to fit into your school schedule - we can visit for a whole day, half day or for a stand-alone one hour session. Workshops are designed to contribute towards schools Personal, Social and Health Education (PSHE) and Citizenship programme. Please contact us to discuss bespoke requirements.

*...many pupils were surprised, horrified and cross at how much it really costs to exist and how little money was likely to be left for entertainment and holidays.*

*“provoked an amazed response from virtually all pupils – I only hope they remember this lesson”!*

### **Workshop 6: Smart Budgeting (suitable for year 9 upwards)**

*A one hour workshop built around arranging a charity event either in the world of music or sport.*

**Outcome: Gets young learners thinking about what sticking to a budget and ways of maximising income. Encourages group work and presentation of ideas.**

### **Workshop 7: Smart Decisions (suitable for year 9 upwards)**

*A two hour inspiring workshop about working, saving and budgeting*

**Outcome: An increased knowledge of real life living costs, dos and don'ts of the financial world. Increases confidence and the ability to refuse outrageous credit offers.**

"Lin has come into Bay House (school) for two separate terms of four weeks each. On each occasion she was speaking to groups of up to 25 pupils. These pupils were all in the lower half of the year group ability wise.

In the first instance the pupils carried out an exercise where they had to organise a charity event. They got a lot out of it including working as a group in addition too realising the huge amount of work needed to organise such an event.

Secondly the pupils (with the aid of some props) were shown the different sorts of companies offering loans and the amount they have to repay. I think it was a real eye opener for the children and will make them think twice about getting into debt and borrowing money.

Lin's two visits have been really useful and have slotted in very well with what we are trying to achieve at Bay House School with the Personal Finance course".

## Smart Money Workshop Costs

The costs listed below are examples only.  
VAT and travel costs will be added.

We would be happy to discuss developing a bespoke workshop  
for your organisation.

Workshop - 1 hour	No. Of Attendees	£
	Average 10	
<b>TOTAL COST</b>		<b>151.80</b>
<b>Cost Per Learner</b>		<b>15.18</b>

Workshop - 2 hour	No. Of Attendees	£
	Average 10	
<b>TOTAL COST</b>		<b>227.70</b>
<b>Cost Per Learner</b>		<b>22.77</b>

Workshop - 3 hour	No. Of Attendees	£
	Average 10	
<b>TOTAL COST</b>		<b>301.40</b>
<b>Cost Per Learner</b>		<b>30.14</b>

### Multiple Booking Discount:

Book 2 workshops of same duration get 15% off

Book 3 workshops of same duration get 20%