

Joining
**Money
Guiders**

Take your help further



**Money &
Pensions
Service**

**Develop skills.
Share knowledge.
Improve lives.**

Money Guiders provides free, ongoing professional development to organisations or practitioners who have money conversations with customers in need.

Programme credentials



HM Government

Government backed



Proven to work

Money Guiders

Take your help further

UK wide

Working with partners and in networks across England, Wales, Scotland and Northern Ireland




City &
Guilds

ASSURED

City & Guilds recognition

Money Guidance Foundation Course



What is money guidance?

Money guidance is any non-regulated money conversation you have with customers. It ranges from pointing someone elsewhere for help (signposting) to giving complex, technical information.

Guidance provides impartial information on the available options, which may include the pros and cons.

But guidance **does not** recommend one option over another. Financial advice does, however, and is regulated.

Over 3.7 million practitioners give some form of money guidance in the UK. Together, they reach millions of people.

For a fuller definition, go to:
<https://maps.org.uk/money-guiders/understanding-the-difference-between-advice-and-guidance/>

Who are Money Guiders?

- Busy employees and volunteers with all types of job titles.
- Working across sectors to help struggling and vulnerable customers daily.
- They include community, charity, health, mental health and social care workers; social housing, welfare and police officers; student support teams; energy advisers; money mentors; and foodbank volunteers.

3.7 million practitioners give some form of money guidance in the UK. Together, they reach millions of people.



How Money Guiders helps

Money Guiders helps organisations and practitioners to talk about money with customers confidently, and offer safe, effective guidance in the unregulated space.

- Take your help further for greater customer outcomes
- Enhance service delivery
- Free up capacity by tackling the root causes of customer problems



Programme goals

- You'll know what money guidance means, and the boundaries.
- You'll develop the core and technical competencies that are useful for you in giving good guidance.
- You'll be part of a community where organisations and practitioners learn from each other.



Money Guidance Competency Framework

Foundations

Money guidance practitioners need all the foundation attributes.

Types

Foundation – Skills and behaviours

These are the behaviours and personal characteristics that practitioners need.

- A. Personal qualities and attributes
- B. Transferable skills
- C. Self-management

Foundation – Knowledge and compliance

These are the underpinning knowledge of the boundaries of the role and the regulations that apply.

- D. The boundaries of the service and of your role
- E. Signposting customers
- F. Compliance and safeguarding

Technical Domains

Each of the 12 technical domains is tiered, according to level of complexity. Not all domains require content at all 3 tiers.

Money Guidance practitioners can self-identify at a particular domain and tier - completely dependent on the depth and breadth of service offered.

1. Knowing your customer
2. Debt
3. Borrowing
4. Welfare and benefits
5. Budgeting and cashflow
6. Savings
7. Investments
8. Taxation
9. Insurance
10. Households
11. Pensions
12. Planning for later life

Tier 1

Tier 2

Tier 3

	Tier 1	Tier 2	Tier 3
1. Knowing your customer	█	█	
2. Debt	█		
3. Borrowing	█	█	
4. Welfare and benefits	█	█	
5. Budgeting and cashflow	█	█	█
6. Savings	█	█	
7. Investments	█	█	█
8. Taxation	█	█	█
9. Insurance	█	█	
10. Households	█	█	█
11. Pensions	█	█	█
12. Planning for later life	█	█	█

- Know the core skills, qualities and knowledge needed to give good money guidance, and a safe, quality service for customers.
- Our Framework is designed for anyone who provides any type of money guidance whatever their sector or job role.
- All training is based on this Framework.

Click these links to 3 short videos explaining how the Framework is structured and how it can be put into action.

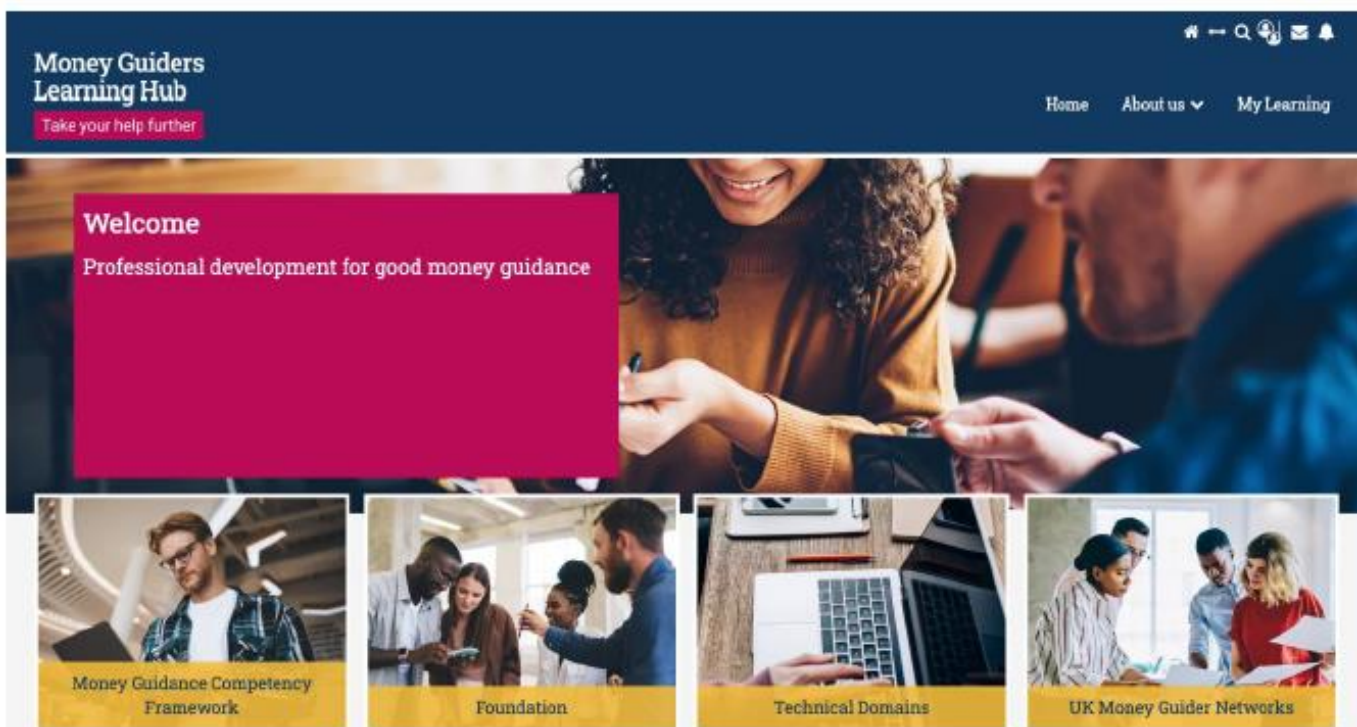
[Competency Framework – An Overview](#)

[Competency Framework – The Structure](#)

[Competency Framework – How To Use It](#)



Training at Money Guiders Learning Hub



Our Hub hosts learning materials based on our Competency Framework

- Approximately 20 hours of self-guided e-learning is currently available and an optional assessment leading to a City & Guilds endorsed credential.
- You can access the Learning Hub on a PC, laptop, tablet or phone.
- Everything is available for you to use in your own time and at your own pace.
- Modules include videos, animations, audio clips, interactive activities, moments to reflect and questions to help check your understanding.

Click this [link](#) to a short video that explains what the Learning Hub has to offer



FOUNDATION MODULES

- We recommend when you access the eLearning on the Learning Hub, that you start with the six Foundation modules which must be completed in sequential order (approximately 2–3 hours in total)
- These eLearning modules link directly across to the Foundation level of Money Guidance Competency Framework

Competency Framework Foundation Level

Money guidance practitioners need all the foundation attributes.

Foundation – Skills and behaviours
These are the behaviours and personal characteristics that practitioners need.

Foundation – Knowledge and compliance
These are the underpinning knowledge of the boundaries of the role and the regulations that apply.

- A. Personal qualities and attributes
- B. Transferable skills
- C. Self-management
- D. The boundaries of the service and
- E. Signposting customers
- F. Compliance and safeguarding

Related e-learning modules

- [Module 1 Introduction](#)
- [Module 2 What is money Guidance](#)
- [Module 3 My Role in Money Guidance](#)
- [Module 4 Who is Money Guidance for?](#)
- [Module 5 Signposting and Sources of Information](#)
- [Module 6 Continuing My Money Guidance Journey](#)

City & Guilds endorsed credential, Foundation modules



- Available for the *Money Guidance Foundation Course*.
- Criteria: completion of the Foundation modules and the Foundation assessment.
- Foundation assessment available with a City & Guilds Credential; 20 multiple choice questions based on the content of the Foundation modules
- The endorsed credential comes in the form of a digital ‘badge’ that you can share on social and professional online platforms, such as LinkedIn and Facebook, and add to your email footer and digital copies of your CV.
- We are not able to provide exemptions for prior learning or other qualifications you may hold.

More assessments and digital credential are planned for the Technical Domains at Tiers 1, 2 and 3.

Training on the Learning Hub: E-learning structure

TECHNICAL DOMAINS

Competency Framework - Technical Domains				Related E-learning modules (Tier 1 topics)
	Tier 1	Tier 2	Tier 3	
1. Knowing your customer	✓			Holistic nature of MG, exploring your customers situation, supporting vulnerable customers, managing someone else's money, scams
2. Debt	✓			Intro to debt, understanding your customer's situation, signposting and referring to debt advice, scam awareness
3. Borrowing	✓			Intro to borrowing, basics, costs of borrowing, larger financial commitments
4. Welfare and benefits	✓			Intro to welfare benefits, major life events and available benefits, helping vulnerable customers
5. Budgeting and cashflow	✓			Intro to budgeting, budgeting principles, intro to bank accounts
6. Savings	✓			Introduction to savings, Finding a savings account, Getting the most out of savings, Scam awareness
7. Investments	✓			Intro to investments, risk vs reward, investment scams
8. Taxation	✓			Intro to taxation, how does income tax work, tax communications, tax scams
9. Insurance	✓			Intro to insurance, buying insurance, claims, insurance scams
10. Households	✓			Intro to households, reading bills and reducing costs, renting a home, scam awareness
11. Pensions	✓			Intro to pensions, how does the state pension work, workplace and personal pensions, signposting and referring, pension scams
12. Planning for later life	✓			Wills and funerals, support for carers, managing someone else's money, scam awareness

There are 12 money guidance 'Technical Domains': broad money guidance areas
Eg debt, borrowing

Each of the 12 Domains is then tiered according to the level of complexity at which a practitioner works.

You can choose to do any number of Technical Domains and work to any Tier of complexity: whatever is appropriate for your own role/ service need.

Tier 2 Technical Domains contents is being published Dec 22–June 23, followed by development of Tier 3.

UK Money Guider Networks

- There's a community network in each of the four UK nations – you can connect with others working in similar roles
- Programme partner practitioners are network members by default – we'll add you to your home area network list and you'll receive newsletters
- Hear from specialist speakers and policy experts through a programme of 100+ free online events every year, with additional in-person learning opportunities
- Access to an online community, resource library and discussion forum

100+ Events per year

5000+ Network Members

3000+ Social Network Community

Annual Online Conference



England Network delivered by
[Quaker Social Action](#)



Wales Network delivered by
[MaPS - Money Guiders](#)



Scotland Network delivered by
[Improvement Service](#)



Northern Ireland Network
delivered by
[Reed In Partnership](#)

What partners and practitioners are saying about Money Guiders



"I think I'm just more confident, I know what my boundaries are now ... before I might have just signposted somewhere else, but now I'm more confident I'm saying the right thing and I'm giving out the right kind of information."

"The whole programme fits in with our aim to encourage more frontline staff to have conversations around money with tenants. Previously they probably didn't see that as their role."

"We've joined one of the forums, and that was absolutely brilliant ... possibly the best thing we'll get out of the programme is the network of people to talk through and discuss cases."

Money Guiders success stories

Practitioners are more confident than ever

“I know what my boundaries are now. Before I might have just signposted somewhere else, but now I’m more confident I’m saying the right thing and I’m giving out the right kind of information.”

Education sector

Develop skills with Money Guiders

Managers are finding outside experts

“I made a good contact with someone who is very knowledgeable about the benefits system. I feel like I would be able to turn to them in the future if anything came up.”

Welfare sector

Share knowledge with Money Guiders

Customer lives are being transformed

“When an elderly man who was recently made homeless reached out to us, I wondered if he had a pension pot. The £26,000, Jon had saved got him off the streets. I would never have thought of checking this before joining Money Guiders.”

Housing sector

Improve lives with Money Guiders

What are the benefits?

When you help your customers further by improving their financial wellbeing, you also benefit from this positive long-term impact.

Organisational benefits

- Scope out training and development needs
- Upskill team members in money guidance
- Increase service efficiency and effectiveness
- Boost capacity to serve your purpose
- Learn from other organisations
- Attract and retain talent
- Maximise funding opportunities
- Gain recognition as an industry leader

Practitioner benefits

- Be confident talking to customers about their money
- Know the boundaries with regulated advice
- Learn and develop in your role
- Be part of a supportive practitioner network
- Enjoy further job satisfaction
- Safeguard your own wellbeing
- Gain recognition and progress professionally

To sign up for Money Guiders

- Contact: costofliving@suffolk.gov.uk to sign up for the training.
- Induction: On signing up for the training, we will liaise with the Money & Pension Service to set you up with an online induction course that last about 45mins-1hr, that aims to familiarise you with how the online learning platform works and get you registered.
- Post-induction: Once the induction is done then you have access to the training for free for as long as you require. You can do it at your own pace and once the foundation course is complete you can pick and choose as many or as little of the technical domains content as is relevant to you.