

Community Organisations

Introduction

About Money Advice Scotland

Money Advice Scotland (MAS) is Scotland's money charity. We exist to help people in debt, support money advisers, and influence policy. Our mission is to be the driving force towards financial wellbeing for the people of Scotland. Our priorities for the next few years are outlined in our [plan](#).

About our Financial Wellbeing Programme

Our Financial Wellbeing Programme is designed for charities, community organisations, public sector bodies, non-profits and any other organisation that provides support services for groups of people.

The Covid-19 pandemic and subsequent cost-of-living crisis have caused uncertainty for many people in Scotland. Our Financial Wellbeing Programme is more than financial education. We aim to break down some of the complexities of financial life and provide impartial and empowering money guidance on important financial topics.

At MAS, we take a rights-based approach to financial wellbeing. We believe that everyone deserves to have control and choice in their financial life, to have a decent standard of living and to be treated with respect.

What we offer

We deliver online workshops to groups of people. Our standard workshops are one hour long and each cover a different personal finance related topic. All of our workshops are interactive and include a Q&A session at the end.

Our topics include:

- **Financial Independence**

If you are becoming financially independent for the first time, there are lots of things to consider and it can feel overwhelming. In this workshop we look at the main bills that you will be setting up, how these are paid and how much these cost on average. We will also cover understanding your contracts, such as tv packages and insurance. We recommend that this workshop is booked in conjunction with our Money Management and Energy Bill workshop.

- **Money Management**

[There were 2.1 billion debit card transactions in August 2022](#). As a society, we have experienced a great shift in the way we interact with and manage our money in recent years. This can make the process of budgeting and money management increasingly complex in our busy lives. In this workshop we look at different tools that can be used to track your spending. We also consider how to utilise your bank account for managing money, categorising your spending, and where to go if something goes wrong.

- **Renting**

[The average rental property costs £693 in Scotland](#). In this workshop we discuss some of the main considerations when it comes to renting. This includes looking at the different types of tenancies, how rent is paid, other costs to consider and how to protect your rights as a tenant.

- **Mortgages and buying a home**

Here, we look at mortgages and the main types of mortgage products. We discuss your options when looking for a mortgage and the other costs involved when buying a property.

- **Credit and debt**

Borrowing money can be a very complicated, from understanding the different credit products available, to the jargon used. This workshop covers the main factors to consider if you are looking to borrow money. We also look at what happens if you are struggling to pay back what you have borrowed, and where you can go for support.

- **Buying a car**

What is car finance and how does it work? What are my options for borrowing? Will I save money by switching to an electric car? What other costs should I account for? Our workshop on buying a car will address these questions, plus offer some helpful hints and tips that could save you money.

- **Having a baby**

Few things are more life changing than having a baby. Becoming a parent is incredible, but it can cause a lot of change in your financial life too. This workshop aims to help you to understand maternity/paternity leave and pay, pay when you adopt a child and the benefits and financial support you may be entitled to after having a baby and as they grow up.

- **Energy Bills and support available**

The cost of our essentials, food, energy and rent have risen sharply over the last year. The 'cost-of-living crisis' is impacting millions of households in the UK. In this workshop we aim to help you to understand the context of the crisis, and the government support available. We also discuss your energy bill, maximising your income and how to get advice if you are struggling with debt.

- **Savings and financial goals**

There are many reasons why we want to save. It could be for a big life event such as getting married, or to have a pot of spare cash in case of an emergency. Having savings ensures that we can meet our short-term, medium-term and long-term financial goals. In this workshop we cover the different types of savings accounts available as well as some tips and techniques for making the most of your savings.

- **Planning for later life: Pensions and Retirement**

Whether you are approaching retirement or you have just started in your career, the world of pensions can be incredibly complex. This workshop will cover the different types of pensions, the options available, budgeting for retirement and how to access independent financial advice.

- **Money and Work**

In this workshop we provide you with some important information on your wage slip, salary deductions (tax and national insurance) and other work expenses. We discuss the current national minimum wage and national living wage, and what to do if you are being underpaid. We also consider employee rights when it comes to working extra hours and what to expect when you are leaving a job.

We can also create a bespoke session for your group. Please contact us directly for more information.

Cost

If your organisation is a charity, community organisation, public sector body or non-profit, we will deliver our financial wellbeing workshops to the people you support free of charge.

FAQs

- Who is this package aimed at?

Our Financial Wellbeing Workshops are aimed at communities across Scotland.

- What will we be getting?

Our standard workshops are created and delivered by our financial wellbeing team. Team members come from a range of different backgrounds and work within MAS to promote financial wellbeing and education to communities across Scotland. We will deliver an interactive, engaging and empowering workshop to your group that seeks to break down the complexities of personal finance and present useful information in an accessible way.

Our workshops last for one hour and include some time dedicated at the end of the session for questions. Discussion is encouraged throughout.

After each session, attendees will be sent links to any resources or materials discussed. We can also sign attendees up to access our [Financial Capability E-Learning Modules](#).

- Can I book as an individual?

We currently only take group bookings. If you would like to book on behalf of a group of people, please get in touch. If you are an individual, please feel free to check out our open monthly webinars which are free of charge and cover different financial topics. You can also access our [resources](#), including our [E-Learning Modules](#).

- Do you deliver advice?

Please note, we are not regulated to provide money, benefit or debt advice. We provide general information and money guidance on personal finance related topics only. If attendees are looking for advice, we can signpost them to a free regulated advice provider.

- How will this be delivered?

Our workshops are predominantly delivered online via Teams or Zoom. This can be done completely online, with attendees each receiving a copy of the link, or as a hybrid (some attendees are together in person and others are online). In person workshops can be arranged, however this is subject to availability and in consideration of the needs of the group. Please contact us directly to discuss.

- What is the difference between you and other financial educators?

At MAS, we take a rights-based approach to financial wellbeing. We believe that everyone deserves to have control and choice in their financial life, to have a decent standard of living and to be treated with respect. As Scotland's money charity, our guidance is completely impartial and not affiliated with any commercial organisations. We take a holistic approach to financial wellbeing, and we never tell you what you should and shouldn't do with your money.

- What are the benefits to engaging in our Financial Wellbeing Workshops?

Previous workshop attendees have highlighted that they have benefited from the information delivered and that they have gained a better understanding of where to go for support.

Part of our plan is to de-stigmatize discussions about finances, money and debt. We know that even talking about these topics can help. By giving groups the opportunity to have these conversations and share experiences, some of the internal worry and stress will be relieved.

- What if I cancel?

We are happy to rearrange your session if required, subject to availability.

We do however ask that you provide us with as much notice as possible if you are cancelling a session.

All cancellations must be sent by email to financialcapability@moneyadvicescotland.org.uk no later than 7 days prior to the training.

For cancellations with less than 48 hours' notice, an administration fee of £25 will be charged.

- What is the minimum/maximum number of attendees?

Our workshops are suitable to groups of between 6 and 20 people.

Please contact us directly if you would like to discuss options for a larger group.

Testimonials

Our feedback for our Financial Wellbeing Programme is very positive, with 94% of feedback survey respondents saying they would recommend the sessions to a friend.

Feedback from our previous sessions includes:

'Detailed, informative and engaging. Delivered in a comprehensive and relatable manner.'

'Learning there is help out there to help u through it.'