

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



UK wide

With separate networks for England, Wales, Scotland and Northern Ireland

**Money
Guiders**

Take your help further



Proven to work



City & Guilds recognition

Foundation modules

Like you, we want to see those most in need move forward in life. This vision is possible if good quality money guidance is available wherever someone reaches out for help.

Money Guiders is ready to support those wanting to give effective money guidance as part of their mission or role.

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.

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 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.



Programme features

Our Money Guiders programme is free to use by any organisation, team or practitioner giving money guidance, rather than regulated financial or debt advice.



Framework and standards



Competency Framework

Setting out the skills, qualities and knowledge needed to give impartial money guidance in the non-regulated space.

Professional recognition

Giving you the option to be assessed to gain City & Guilds credentials (digital badges).



Learning opportunities through:



Practitioner training

E-learning modules based on the Framework, complementing any existing training and protecting practitioner wellbeing.

10 hours of learning available
with more modules on their way

Network community

Supportive networks in each of the UK's four nations, turning knowledge into frontline practice.

Over 100 events per year UK-wide
+ Free resources to support you in delivering money guidance



Ongoing support



Management resources

Covering onboarding and inductions, along with dedicated resources and a digital dashboard to oversee team progress.

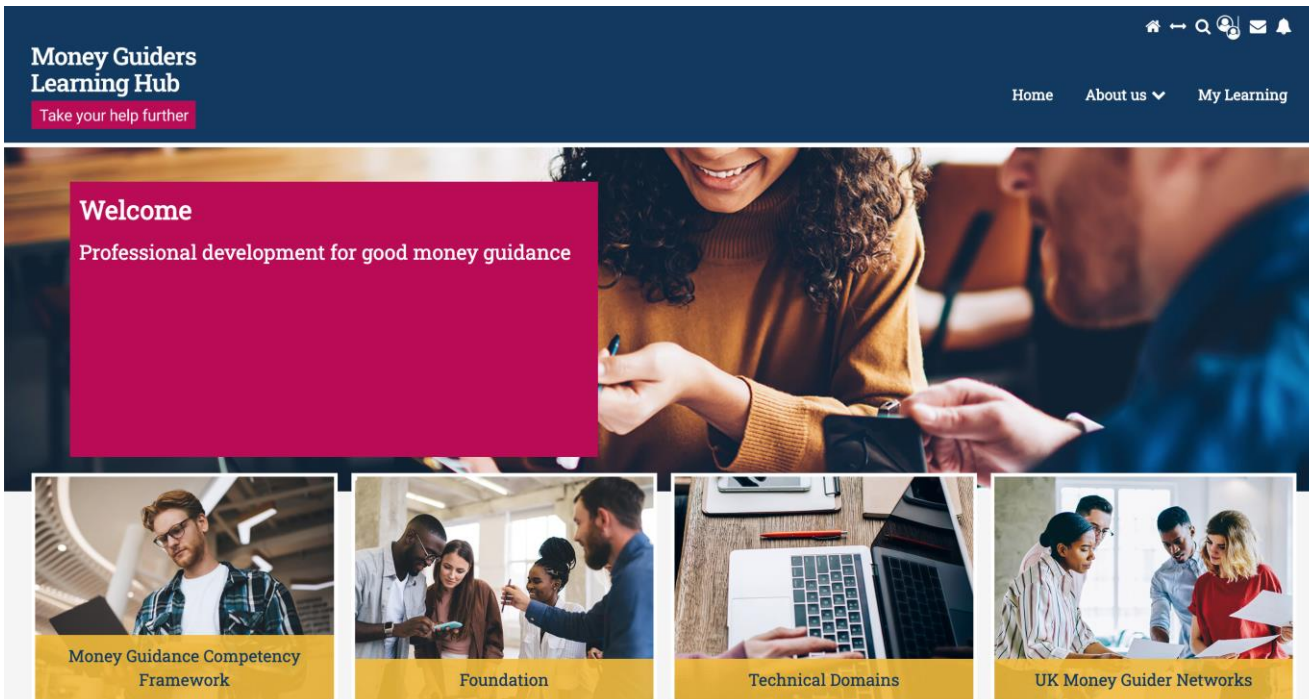
Regular communications

Keeping you up to date on programme developments.

Always improving

Listening and learning from programme partners to keep on enhancing Money Guiders for you.

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

New Introductory Module

about the Money Guidance Competency
Framework



Money Guidance Competency
Framework



Foundation



Technical Domains



UK Money Guider Networks



Money &
Pensions
Service

The Money Guidance Competency Framework

Welcome to this introduction to the Money Guidance Competency Framework.

This short module will:

- explain what the Competency Framework is
- how it's structured
- how you can use it
- how you can benefit from using it.





Ways to use the Competency Framework

Practical ways to put the Framework into action

Choose what works best for you

 1. Map out your money guidance →

 2. Self-assess your confidence levels →

 3. Reflect on your learning and development →

 4. Take action →

Taking the Framework further

Whether you're a frontline worker, a team leader or service manager, the Framework will support your practice in other ways too.

Job role and career planning →

Strategy, HR practice →

Peer-to-peer discussions →



For more on how to use the framework, go to: www.moneyandpensionsservice.org.uk/money-guiders/ways-to-use-the-framework/

New Introductory Module

about the Money Guidance Competency Framework



Money Guidance Competency Framework



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UK Money Guider Networks

FOUNDATION MODULES

- We recommend you start with the six Foundation modules which must be completed in sequential order (approximately 2–3 hours in total)
- The modules link to the 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

Module 2

📁 Module 2 What is Money Guidance?

Not available unless: The activity **Module 1 Introduction** is marked complete



0 of 1 complete

Module 4

📁 Module 4 Who is Money Guidance for?

Not available unless: The activity **Module 3 My Role in Money Guidance: Unit 2 Personal and Professional Boundaries** is marked complete



0 of 1 complete

Module 6

Module 1

📁 Module 1 Introduction



0 of 1 complete

Module 3

📁 Module 3 My Role in Money Guidance: Unit 1 Personal Qualities

Not available unless: The activity **Module 2 What is Money Guidance?** is marked complete

📁 Module 3 My Role in Money Guidance: Unit 2 Personal and Professional Boundaries

Not available unless: The activity **Module 3 My Role in Money Guidance: Unit 1 Personal Qualities** is marked complete



0 of 2 complete

Module 5

📁 Module 5 Signposting and Sources of Information for Money Guidance

Not available unless: The activity **Module 4 Who is Money Guidance for?** is marked complete



0 of 1 complete

Training at Money Guiders Learning Hub, Foundation modules

documents by selecting the list icon above.

We highly recommend you complete Unit 1 before starting Unit 2.

This unit will take you approximately 15 minutes to complete.

Select a topic below to begin.

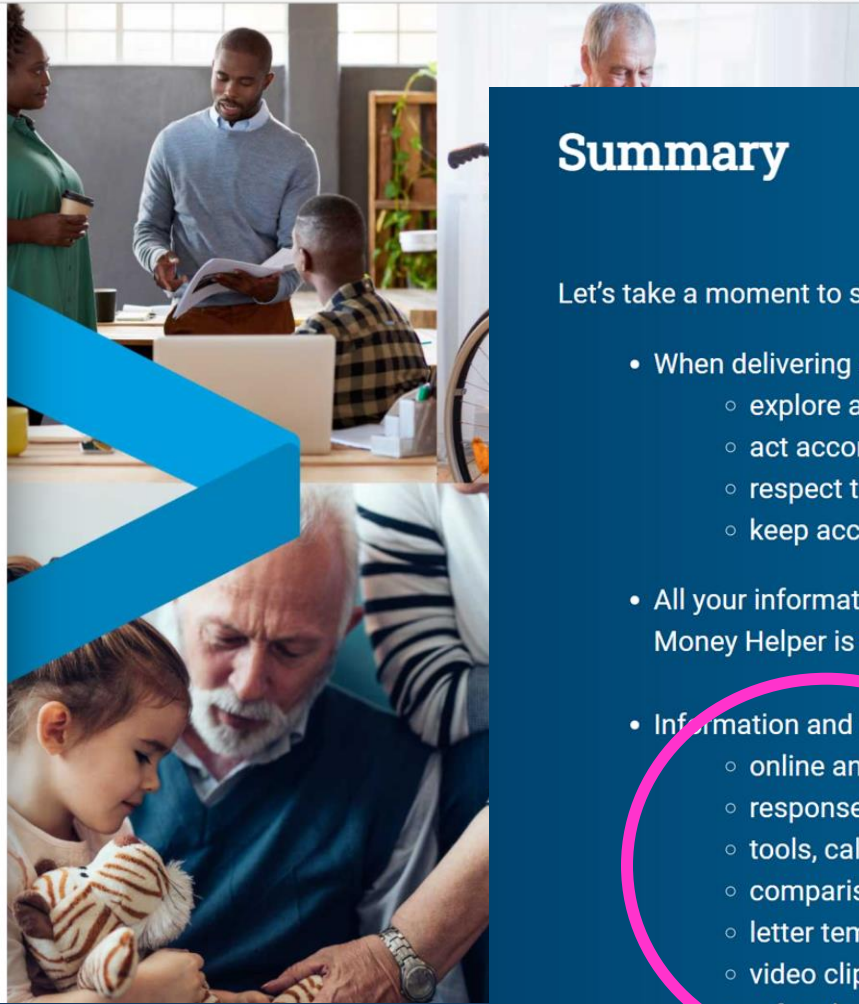
Knowing the limits of your role

Delivering money guidance safely and legally

Maintaining personal boundaries

Quick quiz

Module evaluation



Summary

Let's take a moment to summarise the main points we've covered in this module.

- When delivering money guidance you must:
 - explore and respond to your customer's needs
 - act according to your organisation's policies and procedures
 - respect the limitations of your role
 - keep accurate records.
- All your information sources and resources **must** be up-to-date and impartial. Money Helper is an excellent go-to website.
- Information and resources that are available to you include:
 - online and printed information
 - responses to financial and economic crises
 - tools, calculators and planners
 - comparison tables
 - letter templates
 - video clips
 - referrals
 - directories and other services.

Training at Money Guiders Learning Hub, Foundation modules

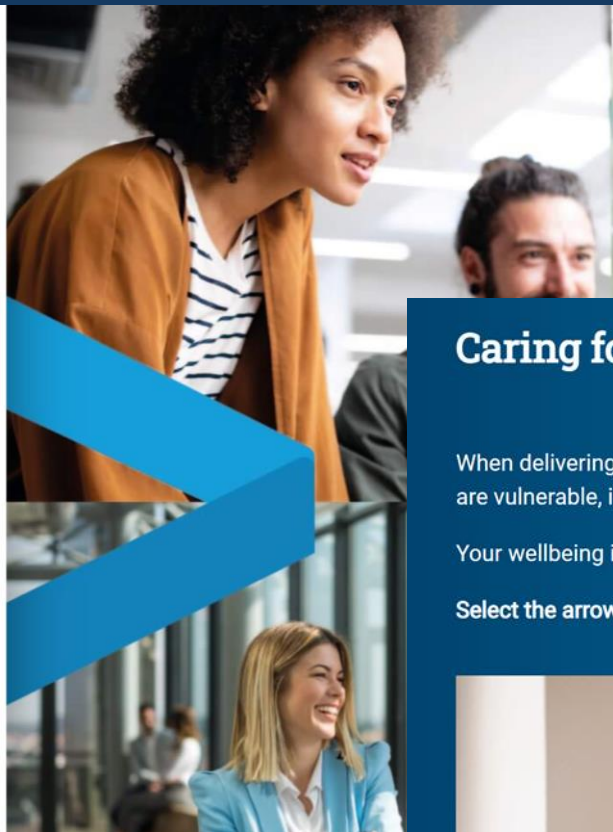
Foundation Module 5: Signposting and Sources of Information for Money Guidance

Welcome to Module 5.

After exploring customers' needs, you need to be able to signpost them to impartial and up-to-date information and resources that they can use to make informed choices about how to resolve or improve their situation. You may also need to help customers understand information and refer them to colleagues or other services.

This module will take approximately **15 minutes** to complete.

Select a topic below to begin.



Caring for yourself

When delivering money guidance, you'll sometimes experience stresses and strains, particularly if you're supporting customers who are vulnerable, in crisis or challenging.

Your wellbeing is very important, and you should build some self-care into your daily routine.

Select the arrows below for some tips on this from your fellow money guidance practitioners.



Jane

Jane finds that talking things over helps her process a difficult situation.

"I have a go-to colleague who I talk to if need to offload. She often doesn't say that much, but just having someone to talk things through with usually makes everything so much clearer."

City & Guilds endorsed credential, Foundation modules

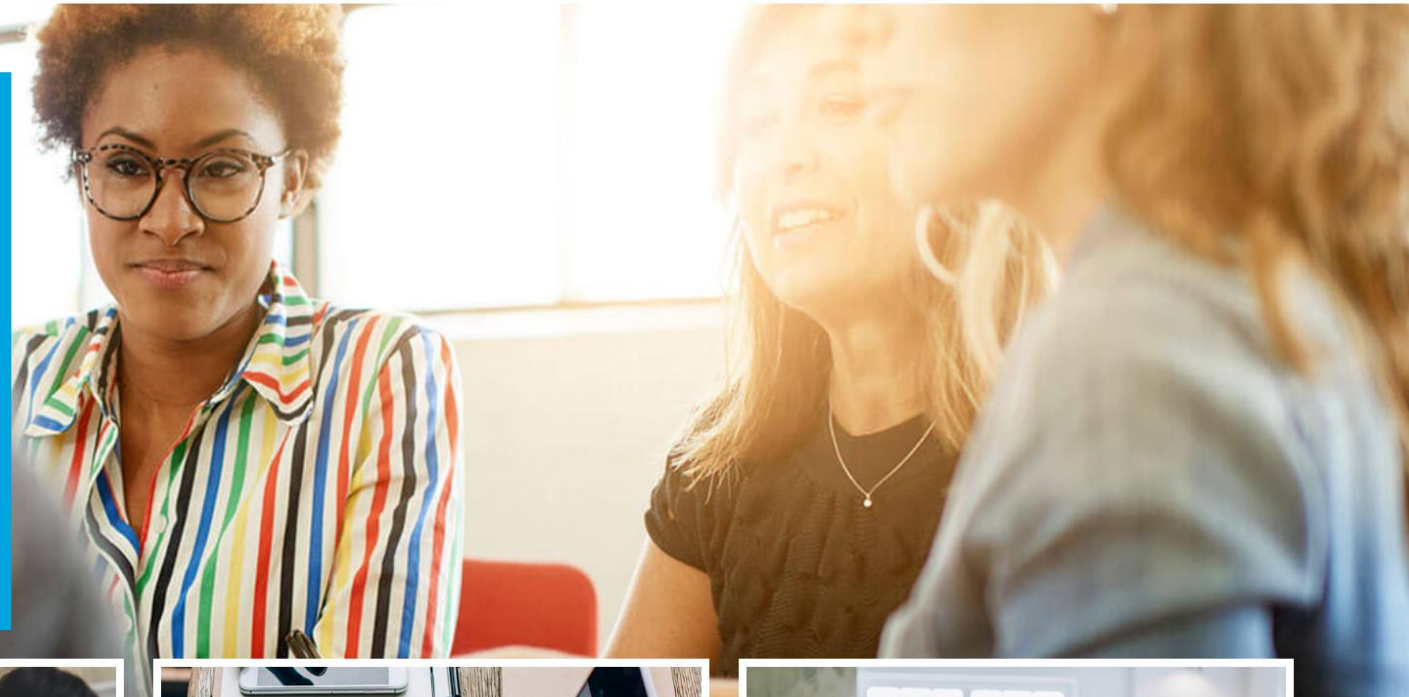


- Available for the *Money Guidance Foundation Course*.
- Criteria: completion of the Foundation modules and the Foundation assessment.
- Foundation assessment available with a City & Guilds Credential; 20 multiple choice questions based on the content of the Foundation modules
- The endorsed credential 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.

New Introductory Module

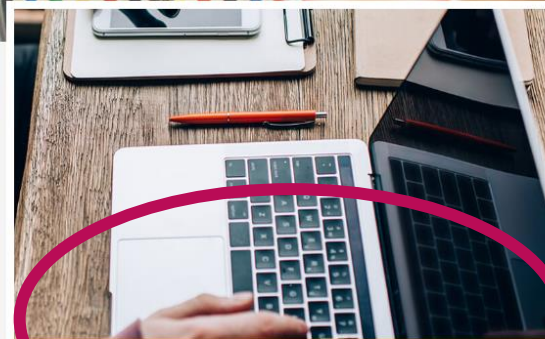
about the Money Guidance Competency
Framework



Money Guidance Competency
Framework



Foundation



Technical Domains



UK Money Guider Networks

Technical Domains

These courses contain modules that support the Tiers and 12 Technical Domains of the Money Guidance Competency Framework.

Select the tiles below to find out what each Tier involves. You can choose the courses that relate to your role and the money guidance you provide.

Before you start, we recommend you complete the short module about the Money Guidance Competency Framework and the Foundation Course.



Tier 1



Tier 2 - Coming Soon



Tier 3 - Coming Soon

Training on the Learning Hub: E-learning structure

TECHNICAL DOMAINS

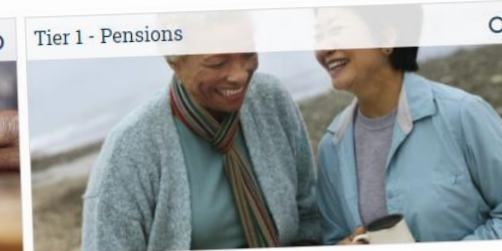
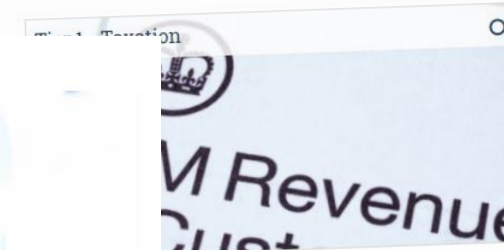
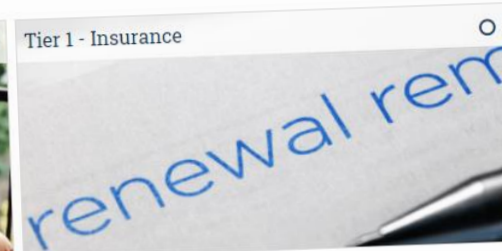
Competency Framework - Technical Domains				Related E-learning modules (Tier 1 topics)
	Tier 1	Tier 2	Tier 3	
1. Knowing your customer	✓			Holistic nature of MG, exploring your customers situation, supporting vulnerable customers, managing someone else's money, scams
2. Debt	✓			Intro to debt, understanding 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–March 23, followed by development of Tier 3.



Tier 1

Training at Money Guiders Learning Hub, Technical Domains

The image displays two screenshots of a web application interface, likely a learning hub, showing technical domains for training. The interface features a blue header and a white content area with a list of topics and a list of guidance points.

Left Screenshot: Welfare and benefits

- Debt
- Borrowing
- Welfare and benefits

Your customer might need guidance on:

- the main benefits that are available
- applying for benefits
- the main eligibility criteria
- benefit problems
- how means testing affects benefits
- sources of support
- Universal Credit
- disputing benefits decisions
- scams.

Budgeting and cashflow

Savings

Right Screenshot: Households

- Taxation
- Insurance
- Households

Your customers might want guidance on:

- renting or buying a home
- household bills
- social and private housing
- tenancy agreements
- tenants' and landlords' rights and responsibilities
- grants to aid improvements and cover moving costs
- mortgages
- rent/mortgage payments
- sources of support
- scams.

Pensions

Planning for later life

New Introductory Module

about the Money Guidance Competency
Framework



Money Guidance Competency
Framework



Foundation



Technical Domains



UK Money Guider Networks

Practitioner community: UK Money Guider Networks

Be part of a network of money guidance practitioners, supporting each other, learning together and building confidence.

Networks are provided in the four UK nations, with events listed on our [calendar](#).

Programme partners are automatic members.

Benefits of being a Network member

- An open invitation to mainly online events, from meetings to workshops and conferences
- Hear from specialist speakers and policy experts
- Free resources, including practitioner webinars
- Access to an online practitioner community forum and knowledge store
- Additional training and active learning opportunities
- Network with others in your sector or role
- A regular newsletter and social media updates



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

**Money
Guiders**

Take your help further

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



Scotland Network delivered by
[Improvement Service](#)



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

February 2023

Scroll down for latest events

How to join a network session

1

Northern Ireland Network

A Guide to Student Money Matters - Facts and Myths

2 Feb 1

Scotland Network

Wellbeing for Money Guiders - Talking about wellbeing

8 Feb 1

England Network

Practical support in planning a funeral

9 Feb 1

Scotland Network

Update on Scottish benefits and what we've learned about promoting them

14 Feb 2

Rhwydwaith Cymru Wales Network

Budgeting Skills For Money Guidance Practitioners

March 2023

Scroll down for latest events

How to join a network session

1

Fforwm Lles Ariannol Cymru Wales Financial Wellbeing Forum

Mid & South Wales Financial Wellbeing Forum

3 Mar 2

Northern Ireland Network

The impact of gambling – how and where to get support? (In person event - Belfast)

14 Mar 1

Scotland Network

What is a credit union? (with ABCUL)

16 Mar 1

England Network

Peer-to-Peer Learning Session

16 Mar 1

Fforwm Lles Ariannol Cymru Wales Financial Wellbeing Forum

April 2023

Scroll down for latest events

How to join a network session

1

Rhwydwaith Cymru Wales Network

Gambling Harms and Affected Others With Gamcare

18 Apr 2

Rhwydwaith Cymru Wales Network

Welfare Benefits in Wales – a deeper dive into tackling poverty (in English)

20 Apr 2

Rhwydwaith Cymru Wales Network

Welfare Benefits in Wales – a deeper dive into tackling poverty (in Welsh)

20 Apr 2

Rhwydwaith Cymru Wales Network

Digital & Financial Inclusion with Digital Communities Wales

20 Apr 2

Money & Pensions Service

Tax Basics for Money Guidance Practitioners

May 2023

Scroll down for latest events

How to join a network session

1

Money & Pensions Service

Money Worries | Mental Health Awareness Week

16 May 1

Northern Ireland Network

Awareness of the purpose and benefits of insurance

1

Fforwm Lles Ariannol Cymru Wales Financial Wellbeing Forum

Financial Wellbeing Forum

2

England Network

Welfare Benefits

1

June 2023

Scroll down for latest events

How to join a network session

1

Fforwm Lles Ariannol Cymru Wales Financial Wellbeing Forum

Financial Wellbeing Forum

2

England Network

Savings and Investments

1





The Money Guiders Community Hub

Money Guiders now has its own **online network** - a space to share knowledge and expertise, and an opportunity to join a growing community of money guidance practitioners:

- Free resource library
- Discussion forums
- Regular news updates and announcements
- Calendar of free events
- Access to the four UK Group
- Networking with other money guidance practitioners



My network

Home

Groups

People

Networks

Search for



Your networks feed

Discover networks

Your networks

Help

Your network groups

Money Guiders England

Money Guiders Northern Ireland

Money Guiders Programme Partner Group

Money Guiders Learning Hub Group



Money Guiders Network

Started - October 2022

About

Groups

Library

Discussion

Events

Search

Admin

The Money Guiders Programme is here to help anyone who delivers money guidance. If you talk to your customers about money, our programme is here to help you do that.

Welcome to Money Guiders

People across the UK should be receiving good quality money guidance, regardless of where they go to get it. Money guidance is often given as part of wider services provided by thousands of diverse organisations and practitioners. The Money Guiders programme is here to help those who deliver any type of non-regulated money guidance to individuals or groups. If you talk to your customers about money, our programme is here to help you do that.

About the Money Guiders programme

The Money Guidance Competency Framework

Join a UK Money Guiders community

What is a Programme Partner?

Upcoming Events

Groups

What the community is saying

“It's great to have a network for the money guidance sector, it's long overdue.”

Network member

“I think it was spot on to be honest, good length, good group size, was a worthwhile session”

Network member

“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.”

Network member, Manager, Housing Association

“[They] created a safe space to enable us to speak openly.”

Network member

“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.”

Network member, Charity Manager



“The Money Guiders Network has provided me confidence in discussion about money and has empowered me with the knowledge to interact in conversations surrounding money with young people.”

Youth Action Network member

Network members:

- sign up for newsletters and updates about money guidance policy and practice
- network with other money guidance practitioners working in their sector and/or role
- gain priority access to member specific network events, such as Action Learning sessions, and the Money Guiders Learning Hub (eLearning and City & Guilds endorsed credential)

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

Expectations and commitments

What you can expect from us as a Programme Partner

Access to our programme's free resources, including:

- organisation onboarding and practitioner inductions
- our Competency Framework as a starting point
- the Money Guiders Learning Hub for self-guided e-learning modules
- assessment opportunities for City & Guilds digital badges
- the Money Guiders Network for events, peer support, shared learning and best practice
- a digital dashboard to help manage employees' progress
- regular programme updates.

Our long-term programme is the first of its kind. We are committed to actively seeking your feedback and continually improving the programme's offering. We will raise the importance, quality and status of money guidance, and those organisations and practitioners who deliver it.

Expectations and commitments

What we expect from you

While Money Guiders is a flexible programme, partners agree to:

- set aside enough time and support to implement the areas chosen
- ensure all practitioners signed up attend a Money Guiders induction
- give feedback through online surveys and short interviews
- set up an account per user on the programme's Learning Hub
- understand the Competency Framework as a starting point
- take part in the Network – you'll automatically be a member
- work together with us to enhance Money Guiders.

We recommend assigning a leader or manager to oversee team progress.

Organisations or practitioners must be committed to delivering money guidance as part of their role and be suitably equipped to do so. Completing and submitting our Programme Access Survey confirms your involvement as a programme partner. We can't wait to welcome you.

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

Communicating Success- Tips

Share your Money Guiders successes

Success themes

You may want to promote some or all of the following stories:

- that your organisation has joined the Money Guiders programme to offer effective money guidance and take your help further as a service provider
- how the programme is supporting your organisation's mission and vision
- how you're embedding good money guidance practice in your organisation
- news on your practitioners learning journeys, including as employees gain City & Guilds credentials
- content on Network community events you've taken part in, including new insights and learning
- customer stories where you've helped to improve lives through giving money guidance.

Interacting with us on social media posts

Please tag your programme posts with:

#MoneyGuiders

This not only helps promote Money Guiders, but will also broaden your post's reach. You may also wish to sign off your posts with the boilerplate statement: Money Guiders is provided by @MoneyPensionsUK and run by <**@YourOrganisation**>

Our Twitter and LinkedIn details are below if you'd like to include them: **Twitter:** @MoneyPensionsUK
LinkedIn: Money and Pensions Service

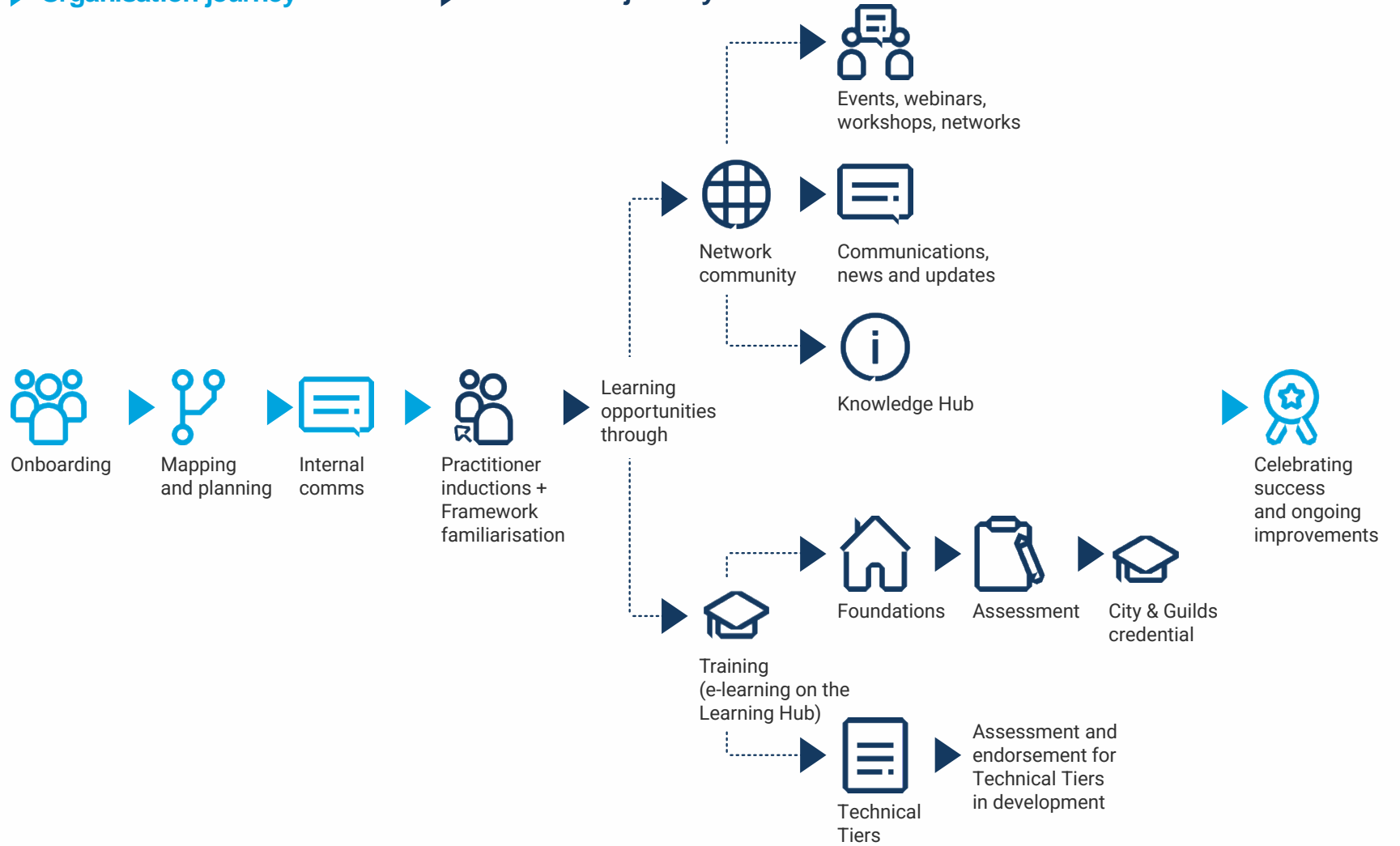
Important note on what not to tag

Please do **not** tag Money Guiders when sharing opinion pieces or content that could be seen as political or biased. As an arm's length government body, we are politically impartial and neutral.

Your Money Guiders journey

► Organisation journey

► Practitioner journey



Money Guiders



Take your help further

Thank you

From the Money Guiders Programme Team