



## School Debt Awareness Sessions from £10/Student

# Royds Advice Service: In-School Financial Capability Programme

**Delivered by the Royds Advice Team, the programme provides advice to pupils and/or teachers to ensure they understand the basics of getting to grips with their finances.**

**Each session can be flexibly run to accommodate up to 25 attendees, at a time convenient to your requirements.**

**Introducing financial advice sessions for your pupils couldn't be easier.**

Each session will include:

- Managing day to day finances.
- Draw up a financial statement – Income and Expenditure
- Essentials and Priorities
- Keeping track of your spending
- Keep a spending diary for 1-2 weeks
- Bank Accounts
  - How to open one -what information is required
  - Basic bank accounts and online banking
  - What are Standing Orders and Direct Debits
- Financial products
  - The dangers of Credit Cards & Store Cards
  - Saving and borrowing
  - Credit Union, Banks, Door Loans
  - Loan Sharks

Follow up Session:

- Spending diaries
- Dealing with debt
- Maximising incomes – benefits/tax credits/tax



The Royds Advice Service provides Quality Assured, Free, Confidential advice and information for residents in south Bradford.

The Service runs a debt advice service across South Bradford and is a member of the Bradford and District Advice Network Training Partnership.

Courses from £250 (for up to 25 students).

For an informal discussion on how we can tailor the course to meet your needs please contact Liz Wooles on 01274 425305 or email [lizw@royds.org.uk](mailto:lizw@royds.org.uk)

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