

What delegates say about the CAP Money Course



delegates felt they were more in control of their finances after doing the CAP Money Course.

'It's like a health check for your finances.'



of delegates said they would recommend the CAP Money Course to others.



of delegates said that the CAP Money Course helped them to create or achieve savings goals.

'Our finances were in a mess. Going on the course has made a massive difference.'

For more info contact:

Church:

Money Coach:

Phone:

Email:

All CAP Money Courses are FREE but booking is essential

www.capmoney.org

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budget. save. spend.



A free course to help you manage your money well

What is the CAP Money Course?

The CAP Money Course is a revolutionary, free money management course that teaches people budgeting skills and a simple, cash-based system that really works. This course will help anyone to gain more control over their finances so they can save, give and prevent debt.

'I feel so much more in control and spending money is more pleasurable. I've felt like I've had more money although I've been spending a lot less.'

Who is the course for?

No matter what your financial situation is, the CAP Money Course can benefit you. The tools that are taught on the CAP Money Course are vital life skills, so whether you are financially well-off or not, self-employed, or need a little help with your finances – **this course is for you!**

As well as the core principles covered in the CAP Money Course, there is also extra material provided to help support:

- Those on a low income
- Couples
- Families
- Those who are self-employed
- Those preparing for retirement

What does the CAP Money Course teach?

During the sessions you will learn:

1. How to build a budget

This is the cornerstone of managing your money well. Building a budget can be very freeing, allowing you to spot where you're wasting your money, prioritising what you want to spend and helping you build good financial habits.

2. The CAP Money system

This system is a way to manage your finances by using three accounts to keep track of exactly where your money is going. The CAP Money system helps you to prioritise your expenditure and make sure that your money goes towards the things you have planned.



Studies have found that people spend up to 18% more when they pay by card than when using cash.* *Dun & Bradstreet

3. How to live from week to week using cash

Using cash instead of cards is counter-cultural, but has many advantages. Cash helps you to bring the value back to what you're spending and means you know exactly where you are with your money at all times.



Join a course!

Find your nearest CAP Money Course by visiting www.capmoney.org

The CAP Money Course is devised by the award winning debt counselling charity, Christians Against Poverty.



Additional support through CAP Money Plus and CAP Debt Centres

If, once you have completed the CAP Money Course, you find that you have unmanageable debt and want to work within a budget to achieve a debt-free future, then CAP Money Plus might be for you. *

CAP Money Plus provides additional support in managing your secondary debts (loans, credit cards, store cards etc), whilst also giving advice on dealing with any priority creditors (e.g. mortgage or rent arrears, council rates etc).

'When I lost my job I was able to make use of the tools I learned on the CAP Money Course to help me get by.'

The service is a mixture of self-help and support from the CAP Money Plus team. In this way, it differs from the full debt counselling service offered through our CAP Debt Centres.

CAP services

You can find out which of CAP's services are available in your area by going to www.capnz.org

*** Please note: CAP Money Plus is only available if you did a CAP Money Course at a CAP Money Partner church**