

Good Things Foundation - Course Content – 13/12/16

Week	Topic	Objectives
1	<p>Introduction to Financial Capability</p> <p>a. Personal Budgeting</p> <p>b. Money Management</p>	<ul style="list-style-type: none"> • Introduce financial capability • Learn what a budget is • Find out about the benefits of making a budget sheet • See what a budget should look like • Learn about income and expenditure and see some examples of each • Learn the difference between financial ‘needs’ and ‘wants’ • Find out what ‘priority expenditure’ is
2	<p>Banking</p> <p>c. Manage an online bank account</p> <p>d. Compare and choose an online bank account</p> <p>e. Sign-up for/open an online bank account</p> <p>f. Changing online bank account</p> <p>Payments as Part of Banking</p> <p>Making payments:</p> <p>g. Using a debit/credit card (including online use)</p> <p>h. Other payment services eg PayPal</p> <p>i. Direct debits; faster payment, cheque, standing order</p>	<ul style="list-style-type: none"> • Know how to perform banking transactions • Perform a simulated comparison search, filter the sources and understand the results in order to choose a bank • Complete online bank registration • Perform online banking activities • Introduce and understand what payment methods there are and how to use them • Introduction to financial jargon • Learn about guarantees, protection and risks
3	<p>Choosing a New Financial Product</p> <p>j. Insurance</p> <p>k. Loans</p> <p>(Credit card cross reference to 2 above)</p>	<ul style="list-style-type: none"> • Know about cost including interest rates, fees and charges • Understand Terms and Conditions

4	<p>Buying Online</p> <p>l. Introduction to the Internet - using online tools (Search Engine)</p> <p>m. Using price comparison websites to save money</p> <p>n. Compare utilities suppliers</p> <p>o. Switching utility suppliers</p> <p>p. Compare insurance providers</p> <p>q. Compare white goods suppliers</p> <p>r. Make a 1 off online payment</p>	<ul style="list-style-type: none"> • Introduce the internet/search engines • Retrieve search results, understand how they're displayed and know what to do next • Know what a price comparison website is • Become more knowledgeable about the types of products and services that can be compared • Identify common price comparison sites – utilities/insurance/white goods • Search online retailers, products or services • Perform a simulated utilities/insurance/white goods price comparison search, filter the sources and understand the results in order to switch utility supplier, choose insurance or make a 1 off online payment
5a	<p>Learn Cohorts</p> <p>Making your voice heard</p> <p>s. Preparation</p> <p>t. Benefits</p> <p>u. Communication</p> <p>v. Complaint letter writing</p>	<ul style="list-style-type: none"> • Prepare for a meeting with a bank • See the benefits of paperwork, research and practice • Start to think about different ways of communicating • Draft a letter setting out a financial services complaint
5b	<p>Do Cohorts</p> <p>Performing an Online Transaction</p> <p>w. Switch utility tariff</p> <p>x. Switch utility provider</p> <p>y. Change bank account</p> <p>z. Change a payment method for a provider</p> <p>aa. Purchase a white good online</p> <p>bb. Purchase online insurance</p> <p>cc. Purchase an online product or service</p>	<ul style="list-style-type: none"> • Perform an online transaction

6	Introduction to and understanding Financial Services Providers	<ul style="list-style-type: none">• Know how to find financial service providers locally• Understand the benefits of researching different financial services• Know what you should look for from a financial service provider• Know how to check if a service is reputable• Introduce different financial services available• Know the Pros and Cons of each service• Know when certain financial services might be suitable• Be aware of some unexpected sources of financial help
7	Tracking Finances	<ul style="list-style-type: none">• Know how to keep a track of finances• Be introduced to methods and tools for monitoring finances
8	Long-term planning and saving	<ul style="list-style-type: none">• Think about different ways of saving money