

Whatever situation you are facing, there is always hope.

As a charity, we offer a completely free service to help you lift the burden of debt





A free, short course that makes managing your money simple



budget, save, spend.



'Since completing the CAP Money Course, I have used the budget, save, spend model to get a grip on my finances. I was able to go on holiday for the first time in years, pay for Christmas and even pay for my wedding!'



'I found the CAP Money
Course a great tool to help
with budgeting. It has helped
me have control over my
finances rather than them
having control over me.'
Kate

## budget. save. spend.

On your local CAP Money Course, you will be supported by our trained coaches to take practical steps towards getting in control of your finances.

I really enjoyed doing the CAP Money Course and would highly recommend it to others!

New virtual courses available! Contact for more information

Tel: **07539 473 754** 

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web: <u>capmoneycourse.org</u>

## What is the CAP Money Course?

The CAP Money Course is a free course that will teach you budgeting skills and a simple, cash-based system that works. In just a few weeks, you will get to grips with your finances so you can budget, save and prevent debt.

The CAP Money Course was devised by the award winning charity, Christians Against Poverty, in 2008. More than 1,100 churches run the course for their communities, with over 10,000 people benefiting from it each year.

## Is the CAP Money Course for me?

Whether you feel pretty organised or whether it's like a lucky dip every time you try to withdraw cash from your account, the CAP Money Course will help you take complete control of your finances. There are extra resources for those on low incomes, self-employed people, couples, families and those preparing for retirement – whoever you are, the CAP Money Course will be relevant to you.

Because of the CAP Money Course, I have paid off my mortgage arrears six months earlier than originally planned.