

## 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.

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

### Church:

### CAP Money Coach:

### Telephone:

### Email:

All CAP Money Courses are free but booking is essential.



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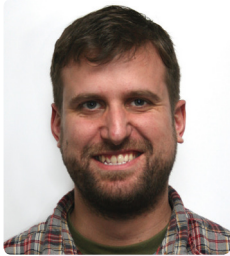
capmoneycourse.org

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'I heard about the CAP Money Course from a friend who went on the course. I wanted to pay off my credit card and stay out of my overdraft. It changed my life! I never thought it could be so easy, but the CAP Money system is so simple.'

**Annie**



'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!'

**Mark**



'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**

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Find your local CAP Money Course at [capmoneycourse.org](http://capmoneycourse.org)



A free, short course that makes managing your money simple



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## 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.**



## Building a balanced budget

Building a workable budget is vital in taking control of your money. It will help you see exactly what you are spending, how you could save money and prioritise your spending to include the things you really need or want to do.



## The CAP Money system

The CAP Money system will give you a practical way of sticking to your budget. The system uses three accounts, so you can make sure your money is going towards the things you planned for in your budget.



## Using cash

Using cash for your everyday living expenses is counter-cultural, but has many advantages. It's a powerful tool to enable you to stick to your weekly budget for food and living costs. After all – when it's gone, it's gone! Cash enables you to see exactly where you are with your money at all times and adds more value to what you buy.



## CAP Money Plus

If you find that you can't afford your essential living costs or meet your contractual repayments on your debts, then CAP Money Plus is for you. CAP Money Plus will negotiate with your secondary creditors (things like bank loans, credit cards or store cards) and give advice about any priority debts (mortgage, rent, council tax, etc.) to help you achieve a debt free future.

