

# Financial Capability support for Halton Housing customers

Halton Housing has commissioned Citizens Advice Halton to offer 1-2-1 sessions (and group sessions when safe to do so) to Halton Housing customers to improve their confidence and their overall financial capability skills.

Below is a table of the types of learning modules they can offer but their 1-2-1 sessions are very much learner led; they can “mix and match” the discussion topics and focus on issues that are of most interest and relevance to the individual.

Module	Examples of learning outcomes	
<b>Running a bank account</b>	<ul style="list-style-type: none"> <li>• How to choose the right bank account</li> <li>• Choosing a bank account for your benefit payments</li> <li>• E-payments – why, when and how to use them</li> </ul>	<ul style="list-style-type: none"> <li>• Using and paying with debit cards</li> <li>• Overdrafts explained</li> <li>• Joint bank accounts</li> <li>• Credit union current accounts</li> <li>• Beginner’s guide to online banking</li> <li>• Direct Debits and standing orders</li> </ul>
<b>Managing money</b>	<ul style="list-style-type: none"> <li>• Beginner’s guide to managing your money</li> <li>• How to budget for an irregular income</li> <li>• Living on a budget</li> <li>• The best ways to cut costs &amp; pay bills</li> <li>• How to improve your credit score</li> </ul>	<ul style="list-style-type: none"> <li>• Paying your own way</li> <li>• Should you manage money jointly or separately?</li> <li>• Managing your money using the jam-jar approach</li> <li>• Prepaid cards</li> <li>• Getting informal help to manage your money</li> </ul>
<b>Cutting costs</b>	<ul style="list-style-type: none"> <li>• How to save money on your home phone and broadband</li> <li>• Council Tax: what it is, what it costs and how to save money</li> <li>• Your top tips for buying and running a car &amp; other travel costs</li> <li>• Saving money on holidays</li> </ul>	<ul style="list-style-type: none"> <li>• Top money-saving tips to help you shop smarter</li> <li>• How to save money on gas, electricity, water and other household bills</li> <li>• How to save money on your mobile phone</li> </ul>
<b>Coronavirus &amp; money worries</b>	<ul style="list-style-type: none"> <li>• Coronavirus – what it means for you and what you’re entitled to</li> <li>• Coronavirus and your money</li> <li>• Coronavirus and your bills</li> <li>• Coronavirus and car payment holidays</li> </ul>	<ul style="list-style-type: none"> <li>• Help if you're struggling with debt</li> <li>• How to prioritise your debts</li> <li>• Prioritise and deal with late payment letters</li> <li>• Where to get free debt advice</li> <li>• Help with your rent &amp; other bills</li> </ul>
<b>Shopping online</b>	<ul style="list-style-type: none"> <li>• Shopping and paying safely online</li> <li>• Finding the best deals with price comparison websites</li> <li>• Open Banking and sharing your information online</li> </ul>	<ul style="list-style-type: none"> <li>• A beginner’s guide to scams</li> <li>• Identity theft and scams: how to get your money back</li> <li>• Types of scam</li> </ul>

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