

Course Title: Managing Credit card Debt and Loans
½ Day workshop

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Course aim:

**To help people understand the real cost of different types of credit card and loan debt.
To give people the tools to actively reduce their monthly debt payments without the use of a debt finance company.**

Objectives for the delegate:

- ✓ To understand what carrying over credit card debt means
- ✓ To analyse their current debt and monthly interest payments
- ✓ To put together a preliminary action plan to reduce monthly payments and debt.

Designed for:

§ Anyone who has carried over credit card and store card debt each month and unsecured loans and would like help on putting together a plan to reduce their monthly payments

Key points:

- ✓ How expensive is credit card and store card debt
- ✓ What are the alternatives
- ✓ Looking at current monthly outgoings and reducing them
- ✓ Goal setting to keep you on track – having a money management mentor

This workshop is a kick-start to reducing debt not a complete solution. Ongoing support can be found by attending the money management club or by finding a mentor to provide ongoing encouragement