Money & Pensions Service

Money Guiders

Take your help further

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About us

The Money and Pensions Service (MaPS) is an arm's-length body sponsored by the Department for Work and Pensions, established at the beginning of 2019.

We have a joint commitment to ensure that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

Our vision at MaPS is "Everyone making the most of their money and pensions".

The Money Guiders Service

Money Guiders provides free, ongoing professional development to organisations or practitioners who have money conversations with customers in need.

Develop skills. Share knowledge. Improve lives.

Like you, we want to see those most in need move forward in life. This vision is possible if good quality money guidance is available wherever someone reaches out for help.

Service credentials

Take your help further

HM Government

Government backed

A long-term initiative to help improve people's financial wellbeing across the UK

Proven to work

Join a community of 19,000+ practitioners already giving money guidance as part of their role

UK wide

Working with partners and in networks across England, Wales, Scotland and Northern Ireland

City & Guilds
ASSURED

City & Guilds recognition

Money Guidance Foundation Course and Tier 1 Technical Domains

What is money guidance?

Money guidance is any non-regulated money conversation you have with customers. It ranges from pointing someone elsewhere for help (signposting) to giving complex, technical information.

Guidance provides impartial information on the available options, which may include the pros and cons.

But guidance does not recommend one option over another. Financial advice does, however, and is regulated.

Over 3.7 million

practitioners give some form of money guidance in the UK. Together, they reach millions of people.

For a fuller definition, go to:
https://maps.org.uk/money-guiders/understanding-the-difference-between-advice-and-guidance/

Who are Money Guiders?

They are;

- Busy employees and volunteers with all types of job titles, working across many sectors to help struggling and vulnerable customers daily.

- They include employees and volunteers who work within community, charity, health, mental health and social services; social housing, welfare and police officers; student support teams; social workers; energy advisers; money mentors; and foodbank volunteers etc.

- The people these organisations and practitioners support are likely to be seeking help due to a significant life event, may be vulnerable or have complex needs. It’s important they receive good quality money guidance regardless of where they access it.

Service features

Framework and standards

Competency Framework
Setting out the skills, qualities and knowledge needed to give impartial money guidance in the non-regulated space.

Professional recognition
Giving you the option to be assessed to gain City & Guilds credentials (digital badges).

Learning opportunities through:

Practitioner training
E-learning modules based on the Framework, complementing any existing training and protecting practitioner wellbeing.

20 hours of learning available.

Networks and Communities
Supportive networks in each of the UK's four nations, turning knowledge into frontline practice.

Over 100 events per year UK-wide
Plus free resources to support you in delivering money guidance.

Ongoing support

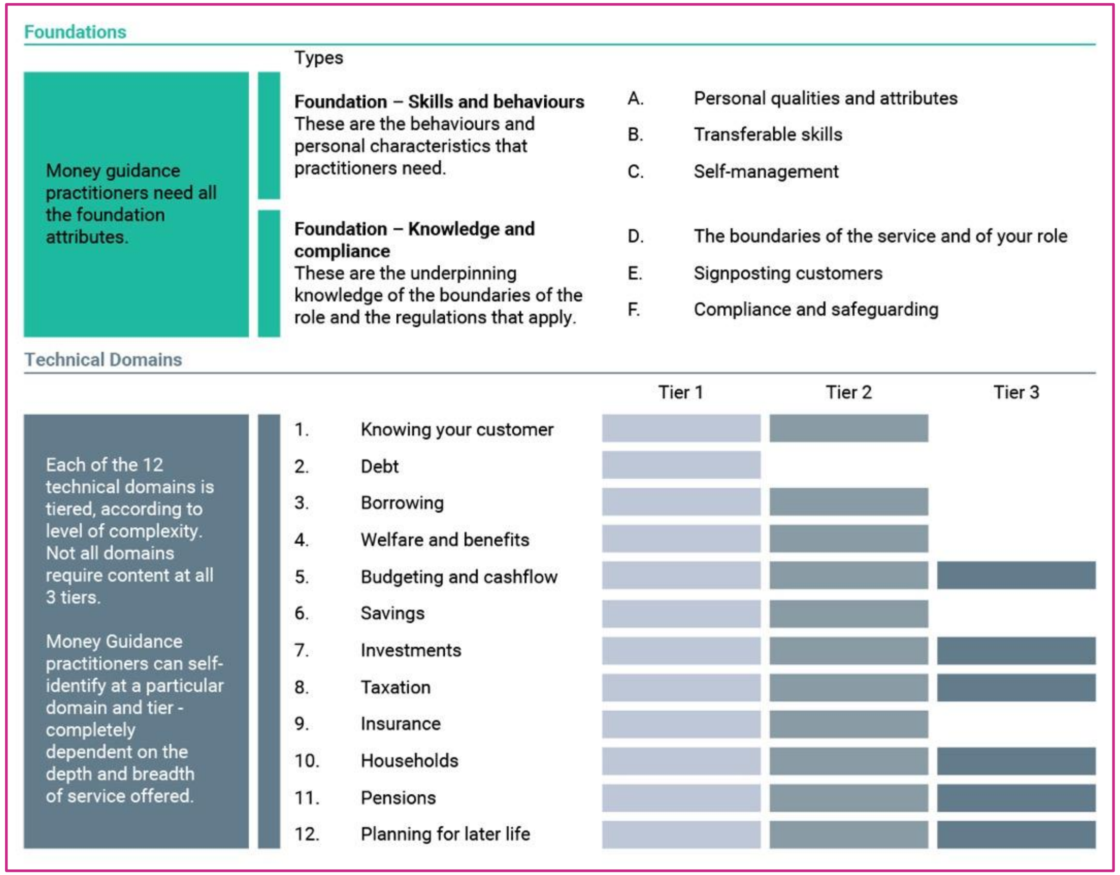
Management resources
Covering onboarding and inductions, along with dedicated resources and a digital dashboard to oversee team progress.

Regular communications
Keeping you up to date on Service developments.

Always improving
Listening and learning from Service partners to keep on enhancing Money Guiders for you.

Money Guidance Competency Framework

- Know the core skills, qualities and knowledge needed to give good money guidance, and a safe, quality service for customers.
- Our Framework is designed for anyone who provides any type of money guidance whatever their sector or job role.
- All training is based on this Framework.



Click these links to 3 short videos explaining how the Framework is structured and how it can be put into action.

[Competency Framework – An Overview]

[Competency Framework – The Structure]

[Competency Framework – How To Use It]

For more on how to use the framework, go to:
www.moneyandpensionsservice.org.uk/money-guiders/ways-to-use-the-framework

Competency Framework – Foundation & Tier Descriptors

eLearning: Approx time to complete: 3 hours including assessment

Foundation Course

The essential attributes needed when having any sort of money conversation with your customers, including gathering information and signposting them to appropriate sources for further support, such as for debt advice.

eLearning: Approx time to complete: 7 hours including assessment

Tier 1

Covers giving factual, generalist information such as signposting and resources which enable customers to do more about their own situation.

eLearning: Approx time to complete: 8.5 hours

Tier 2

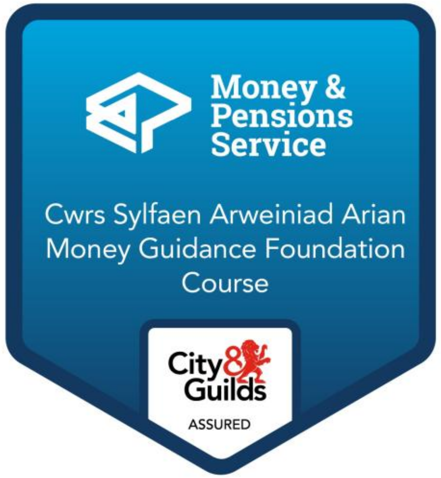
Is when focusing on a customer's individual circumstances, exploring needs and setting out options. You might offer coaching or support or refer people to other organisations.

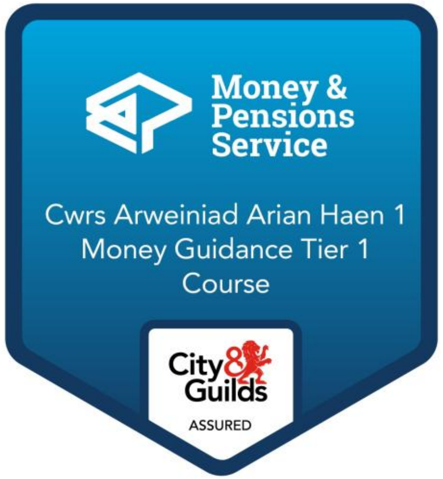
Approx time to complete: 1.5 hours currently available

Tier 3

Is when providing bespoke information in a specialist area. You'll have in-depth knowledge and likely deal with complex cases

City & Guilds endorsed credentials:
Foundation modules and Tier 1 Technical Domains





- City & Guilds endorsed credentials available for the Money Guidance Foundation Course and for Money Guidance Tier 1 Technical Domains (further assessments and credentials are being developed)

- The endorsed credential come in the form of digital ‘badge's’ that you can share on social and professional online platforms, such as LinkedIn and Facebook, and add to your email footer and digital copies of your CV.

UK Money Guider Networks

- There's a community network in each of the four UK nations – you can connect with others working in similar roles.
- Programme partner practitioners are network members by default – we'll add you to your home area network list and you'll receive newsletters.
- Hear from specialist speakers and policy experts through a programme of 100+ free online events every year, with additional in-person learning opportunities.
- Access to an online community, resource library and discussion forum.

100+ Events per year	**19,000+** Network Members
3,000+ Social Network Community	**Annual Online Conference**

Arweinwyr Arian Cymru | Money Guiders Wales

Wales Network delivered by MaPS - Money Guiders

e money.guiders.wales@maps.org.uk

Money Guiders England

England Network delivered by Network Delivery Partner

e moneyguiders.england@reed.com

Money Guiders Scotland

Scotland Network delivered by MaPS - Money Guiders

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Money Guiders Northern Ireland

Northern Ireland Network delivered by MaPS - Money Guiders

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Is this programme right for my team or organisation?

Money Guiders helps organisations and practitioners to talk about money with customers confidently, and offer safe, effective guidance in the unregulated space.

- Take your help further for greater customer outcomes
- Enhance your service delivery
- Free up capacity by tackling the root causes of customer problems

Programme goals

- You'll know what money guidance means, and the boundaries.
- You'll develop the core and technical competencies that are useful for you in giving good guidance.
- You'll be part of a network and community, providing a space for organisations and practitioners to learn from each other.

Money & Pensions Service

Why do we need this programme?

Much of life is shaped by how we manage our money, including the challenges we face. When people reach out for help, money guidance is often given as part of wider support.

We created this programme because money guidance, and the set of skills needed to provide it, wasn't clearly defined.

Training and resources were patchy, with this side of the job generally undervalued. This meant many practitioners lacked confidence in giving guidance. Yet, the need for good money guidance is greater than ever.

Money Guiders is from the Money and Pensions Service (MaPS), an arms-length body sponsored by the Department for Work and Pensions.

Money Guiders

Take your help further

Learnings for physical and mental health organisations

• Problems linked to physical and mental health both affect and are affected by financial difficulties, so organisations that deal with these wellbeing issues could help create an environment where people can discuss their financial situations without fear of stigma or negative consequences.

• Appropriate training and support would enable health staff to approach these conversations with empathy, sensitivity and a focus on finding solutions rather than assigning blame. People are often hesitant to disclose financial difficulties due to concerns about how this information will be used or shared, so they need to be confident that such discussions are taking place in a 'safe space'.

• Developing a network of trusted financial support services, such as debt advice charities and financial capability programmes, would enable patients and clients to be readily referred to more specialist support if financial difficulties are identified.

[Financial wellbeing in health and social care | Money and Pensions Service]

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What partners and practitioners are saying about Money Guiders

"I think I'm just more confident, I know what my boundaries are now … before I might have just signposted somewhere else, but now I'm more confident I'm saying the right thing and I'm giving out the right kind of information."

"The whole programme fits in with our aim to encourage more frontline staff to have conversations around money with tenants. Previously they probably didn't see that as their role."

"We've joined one of the forums, and that was absolutely brilliant … possibly the best thing we'll get out of the programme is the network of people to talk through and discuss cases."

"I made a good contact with someone who is very knowledgeable about the benefits system. I feel like I would be able to turn to them in the future if anything came up."

When an elderly man who was recently made homeless reached out to us, I wondered if he had a pension pot. The £26,000, Jon had saved got him off the streets. I would never have thought of checking this before joining Money Guiders."

Find out more:

- Competency Framework maps.org.uk/money-guiders.
- Contact Eileen at Eileen.bell@maps.org.uk
- Check our Activities Calendar on the Community Hub: Calendar of Events

Money Guiders is a free awareness, learning and development Service from the Money and Pensions Service (MaPS).

Thank You

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