



Money &
Pensions
Service

North East Advice Forum

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October 2024



Supporting Financial Wellbeing

- Who we are
- MoneyHelper
- Money Guiders programme

MaPS - who we are



The PENSIONS
Advisory Service

We brought together three respected financial guidance bodies:

- The Money Advice Service
- The Pensions Advisory Service
- Pension Wise

to help people throughout the UK access the guidance and information they need to make effective financial decisions over their lifetime.

Sponsored
by:



Engages
with:



Money and Pensions Service





MoneyHelper

The consumer service from the
Money and Pensions Service

Here to make money and pension choices clearer with free and impartial guidance that's backed by government



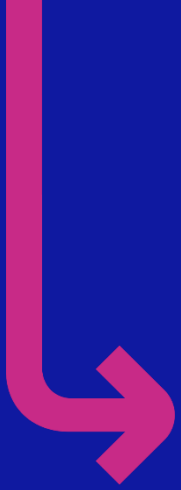
Provided by



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HM Government



Helping people find their way forward

Find your way forward

with **Money**
↪Helper



HM Government

What we cover



For free guidance you can trust, we can help.



- > Benefits
- > Family & care
- > Money troubles
- > Savings
- > Blog
- > Everyday money
- > Homes
- > Pensions & retirement
- > Work



HM Government

[Find out more](#) ↓

Joining
**Money
Guiders**

Take your help further



**Money &
Pensions
Service**

If you ever have money conversations with your customers, our free programme will help you to help others.

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

**Develop skills.
Share knowledge.
Improve lives.**



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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.

Guidance will suggest what you **could** do.

Advice will recommend what you **should** do.

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



Who are Money Guiders?

Around 3.7 million practitioners give some form of money guidance in the UK. Together, they reach millions of people in need. They are:

- Busy employees and volunteers with all types of job titles.
- Working across 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; energy advisers; money mentors; and foodbank volunteers.
- 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.



Programme credentials



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HM Government

Government backed



Proven to work

Money Guiders

Take your help further

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

Start with the Money Guidance Competency Framework:

The framework sets out the core competencies needed to provide a safe quality service and is designed for anyone who provides any type of money guidance whatever their sector or role



Money Guidance Competency Framework



Foundation



Technical Domains



Community Network





Ways to use the Competency Framework

Practical ways to put the Framework into action

Choose what works best for you

 1. Map out your money guidance →

 2. Self-assess your confidence levels →

 3. Reflect on your learning and development →

 4. Take action →

Taking the Framework further

Whether you're a frontline worker, a team leader or service manager, the Framework will support your practice in other ways too.

Job role and career planning →

Strategy, HR practice →

Peer-to-peer discussions →



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

To use the confidence checker, go to: [Confidence checker | Money and Pensions Service \(maps.org.uk\)](https://maps.org.uk)

Money Guidance Competency Framework

Foundations

		Types	
<p>Money guidance practitioners need all the foundation attributes.</p>	<p>Foundation – Skills and behaviours These are the behaviours and personal characteristics that practitioners need.</p>	A.	Personal qualities and attributes
		B.	Transferable skills
		C.	Self-management
	<p>Foundation – Knowledge and compliance These are the underpinning knowledge of the boundaries of the role and the regulations that apply.</p>	D.	The boundaries of the service and of your role
		E.	Signposting customers
		F.	Compliance and safeguarding

Technical Domains

		Tier 1	Tier 2	Tier 3	
<p>Each of the 12 technical domains is tiered, according to level of complexity. Not all domains require content at all 3 tiers.</p> <p>Money Guidance practitioners can self-identify at a particular domain and tier - completely dependent on the depth and breadth of service offered.</p>	1.	Knowing your customer	■	■	
	2.	Debt	■		
	3.	Borrowing	■	■	
	4.	Welfare and benefits	■	■	
	5.	Budgeting and cashflow	■	■	■
	6.	Savings	■	■	
	7.	Investments	■	■	■
	8.	Taxation	■	■	■
	9.	Insurance	■	■	
	10.	Households	■	■	■
	11.	Pensions	■	■	■
	12.	Planning for later life	■	■	■

- 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](#)



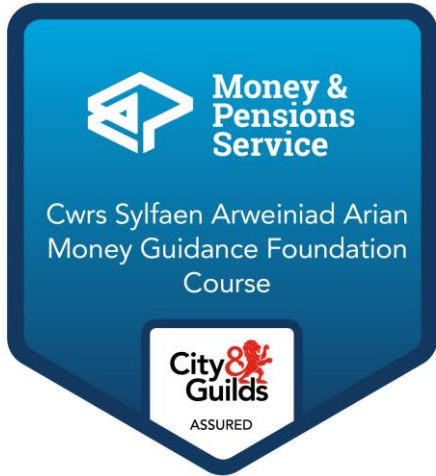
City & Guilds endorsed credentials: Foundation modules and Tier 1 Technical Domains



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- City & Guilds endorsed credentials available for the *Money Guidance Foundation Course and for Money Guidance Tier 1 Technical Domains*
- Criteria: completion of the Foundation modules and the Foundation assessment.
- Criteria: completion of Foundation assessment to undertake assessment for Tier 1 technical domains
- 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.
- We are not able to provide exemptions for prior learning or other qualifications you may hold.

More digital credentials are planned for the Technical Domains at Tiers 2 and 3.



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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

7000+ Network Members

3000+ Social Network Community

Annual Online Conference



England Network delivered by
[Quaker Social Action](#)



Wales Network delivered by
[MaPS - Money Guiders](#)

moneyadvice
scotland
Scotland's Money Charity

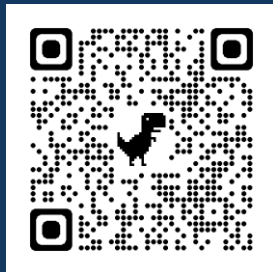
Scotland Network delivered by
[Money Advice Scotland](#)



Northern Ireland Network
delivered by
[Reed In Partnership](#)

The Money Guiders Community Hub

Money Guiders now has its own [online network](#) - a space to share knowledge and expertise, and an opportunity to join a growing community of money guidance practitioners



My network

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Groups

People

Networks

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Your networks feed



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Your networks



Help

Your network groups



Money Guiders England



Money Guiders Northern Ireland



Money Guiders Wales



Money Guiders Community Hub

Started - November 2022 | 131 members

About

Groups

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Events

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Visit your national network group

Go to Groups >

View upcoming money guidance events

View Calendar >

Go to the resource library

Access the Library >

Find out more about the Money Guiders programme

Supporting organisations and practitioners who give any type of money guidance to customers in need

Read more here >

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."

UK Government

Help for Money Matters

The first step to solving money problems, is knowing where to turn.

Get free impartial guidance and tools.



Find a way forward
moneyhelper.org.uk
0800 448 0791



Money
Helper





Thank you

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