

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.**



**Gwasanaeth
Arian a
Phensiynau**



**Money &
Pensions
Service**



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



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service



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 \(maps.org.uk\)](http://Confidence checker | Money and Pensions Service (maps.org.uk))



Money Guidance Competency Framework

Foundations

Types

Money guidance practitioners need all the foundation attributes.

Foundation – Skills and behaviours

These are the behaviours and personal characteristics that practitioners need.

- A. Personal qualities and attributes
- B. Transferable skills
- C. Self-management

Foundation – Knowledge and compliance

These are the underpinning knowledge of the boundaries of the role and the regulations that apply.

- D. The boundaries of the service and of your role
- E. Signposting customers
- F. Compliance and safeguarding

Technical Domains

Each of the 12 technical domains is tiered, according to level of complexity. Not all domains require content at all 3 tiers.

Money Guidance practitioners can self-identify at a particular domain and tier - completely dependent on the depth and breadth of service offered.

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

	Tier 1	Tier 2	Tier 3
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



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service



- 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.



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service

Community 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

7500+ Network Members

3000+ Social Network Community

Annual Online Conference



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



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



Scotland Network delivered by
[Improvement Service](#)



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



A screenshot of the Money & Pensions Service website. The top navigation bar includes 'My network', 'Home', 'Groups', 'People', and 'Networks', along with a search bar and notification icons. The main content area features a 'Your networks feed' section with options like 'Discover networks' and 'Your networks'. Below this is the 'Money Guiders Community Hub' page, which has a header with 'About', 'Groups', 'Library', 'Discussion', 'Events', 'Members', 'Search', and 'Admin'. The main content of the hub is divided into four blue panels: 'Visit your national network group', 'View upcoming money guidance events', 'Go to the resource library', and 'Find out more about the Money Guiders programme'. The programme description mentions supporting organisations and practitioners who provide money guidance to customers in need.

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."