

## TOP TEN TIPS

1. Don't spend what you don't have.
2. Ask yourself whether you need the item or will use it.
3. Never buy on impulse!
4. Check if you can get cheaper elsewhere?
5. Put money aside to cover special occasions and unexpected bills.
6. Build savings into your budget for major items and for retirement.
7. Think very carefully before you take on any debt. Make sure that you can afford it!
8. Use cash when you can. It's harder to part with than plastic.
9. Keep a record of spending.
10. BUDGET! And be realistic and review regularly!

## Money Matters

is a Rock Community Project Initiative

The primary focus of **Money Matters** is on money education in order that people may be empowered to take control of their finances and find financial freedom.

**The Money Matters Team** are available to provide:

- **Personal Budget Coaching** and
- **Money Education**

Further information on **Money Matters** can be obtained from this leaflet or from our web site at [www.rockcommunityproject.org.uk/moneymatters.htm](http://www.rockcommunityproject.org.uk/moneymatters.htm)

Alternatively call or text us on **07964 402509** or Email [moneymatters@rockcommunityproject.org.uk](mailto:moneymatters@rockcommunityproject.org.uk)

### **The Rock Community Project**

[www.rockcommunityproject.org.uk](http://www.rockcommunityproject.org.uk)

aims to develop a range of services that will provide support for individuals, families, young people and people working in Stirling. The charity operates from The Rock Centre, which is situated at the heart of the City Centre, and seeks to serve all regardless of age, gender, cultural, ethnic or religious background.

Further information on the other services we offer, which includes a very active youth programme under the name of Cast, City Centre Chaplaincy and Refresh Lunchtime Seminars can be obtained from our web site or from our Office below.

*The Rock Community Project is a charitable company limited by guarantee and registered in Scotland.*

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[admin@rockcommunityproject.org.uk](mailto:admin@rockcommunityproject.org.uk)  
Company Number SC328036  
Scottish Charity Number SC034069**

## Budgeting

## Money Clinics

## Money Education

# Money Matters

**Helping you to find financial freedom**

**The Rock Community Project  
Money Matters Team**



## Personal Budget Coaching

Budgeting is the key tool that helps people to take control of their finances.

As budgeting is something however that many people have not been taught or find easy to do we have a team of volunteer **Personal Budget Coaches** to help you to make a budget. This is a free service for anyone who wants to manage their money better, not just for those who may be struggling to make ends meet.

### Why Budget?

Budgeting has a number of benefits as budgets:

- Provide an accurate picture of our financial situation
- Make our money go further
- Impose control over our spending
- Prevent us from running up substantial debts
- Avoid financial stresses in family
- Make money work towards achieving our plans.

### DIY Budgeting

If you want to try our Budget Challenge you can download this together with a budget sheet from the Money Matters section of our web site at [www.rockcommunityproject.org.uk](http://www.rockcommunityproject.org.uk). The budget sheet can then be retained for ongoing use.

### Looking for help from a Budget Coach?

To make an appointment to see one of our Budget Coaches call or text **07964 402509** or email [moneymatters@rockcommunityproject.org.uk](mailto:moneymatters@rockcommunityproject.org.uk).

## Money Education

### Money Courses

We can deliver money management courses on subjects such as budgeting. One course that we run is “Being Moneywise” which is a 3 part modular course looking at how to stay in control of money, budgeting and credit.

### Resources

We have a number of free resources you can download or access from our web site, including our Student Finance Leaflet, our budget challenge and budget sheet. For a full list go to

[www.rockcommunityproject.org.uk/moneymattersdownloads.htm](http://www.rockcommunityproject.org.uk/moneymattersdownloads.htm).

### Signposting

We signpost to a wide range of money education publications and on line resources from a variety of agencies.

Signposting also includes details of how to access free independent money advice if you are in debt and are looking for help from a specialist money advisor.

You can access the Useful Web Sites and Free Independent Debt Advice sections of our web site from the Money Matters home page at [www.rockcommunityproject.org.uk/moneymatters.htm](http://www.rockcommunityproject.org.uk/moneymatters.htm).

## Money Clinics

**Money Clinics** are another service that we are able to provide, either in The Rock Centre or at an external location.

A **Money Clinic** is aimed at providing an informal friendly environment where you can come and discuss money related issues and concerns.

At a **Money Clinic** we will:

- Offer specific help with budgeting and money education related issues.
- Provide “supported” free internet access (where available) in order that you may access useful money related web sites.
- Signpost to other agencies / resources where specific assistance is required.
- Provide more information on the services available through Money Matters; particularly Personal Budget Coaching and Money Education Courses.

### Disclaimer

The Rock Community Project’s Money Matters Team is focused on budgeting and money education and does not provide debt advice or financial advice.

If debt advice is required we will provide details of free independent debt advice agencies that you can contact.

In the event that you need financial advice details of independent financial advisors in your area can be obtained from [www.unbiased.co.uk](http://www.unbiased.co.uk).

It is a condition of use of our service that you may not take anything that we say or that is contained within our web site as financial advice. Any consequences of acting on suggestions or other ideas are the sole responsibility and liability of the person so acting.

## The Rock Community Project Money Matters Team

