

CAP Debt Centre

Are your debt problems something that causes you sleepless nights or makes you anxious in other ways? Anyone in debt can phone CAP's national helpline **0800 328 0006**. If you live within the Malvern area you are covered by a Debt Centre and an appointment can be arranged with a local Debt Coach.

Over a series of meetings your situation will be evaluated and the team in Bradford will renegotiate your debt with the creditors and create a budget and a simple account through which you can pay off your debts, or where this is not possible support you through insolvency.

Michael and Samantha

were afraid they would lose their house, argued about money, and felt embarrassed about getting help. The budget CAP set for them was challenging, and being asked to cut up their credit card felt like losing a lifeline. Yet, they persevered and in just 16 months became debt free.



Always Hope

Christians Against Poverty is a Christian charity founded in Bradford, West Yorkshire by John Kirkby in 1996. It is a national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency.

CAP works with the **Local Church** to support people through their journey of debt and seeks to offer them emotional and spiritual support along the way, through linking them into local church communities where appropriate.

In **Malvern** we have established a Debt Centre supported by Churches and individuals to help those in debt in our area. This course is run in conjunction with the CAP Malvern Debt Centre.

To sign up for this course please use the online booking form:

[https://tinyurl.com/
CAPMalvernMoneycourse
March2020](https://tinyurl.com/CAPMalvernMoneycourseMarch2020)

or contact
treasurer@standrewsmalvern.uk

christians
against
poverty

CAP

CAP MONEY COURSE

St. Andrew's Church, Malvern

7th, 14th, 21st March 2020

To book a place –
[https://tinyurl.com/
CAPMalvernMoney
courseMarch2020](https://tinyurl.com/CAPMalvernMoneycourseMarch2020)

CAP Money Course



The CAP Money Course is a revolutionary money management course that teaches people budgeting skills and a simple, cash-based system that really works.

This course will help anyone to get more in control of their finances, so they can save, give and prevent debt. The CAP Money Course is a course devised by the award winning debt counselling charity, Christians Against Poverty.

In just a few weeks, you will get to grips with your finances so you can budget, save and prevent debt.

Whether you feel pretty organised or whether it's like a lucky dip every time you try to withdraw cash from your account, the CAP Money Course aims to help you take complete control of your finances.

Cost?



This course is **FREE** to participants.

You will be given a workbook and any other materials needed – just bring a pen (and a desire to think differently about money)!

What can I expect?

The course is delivered by CAP trained leaders who will use videos and lead discussions on material provided by CAP. Personalisation of the discussion to your specific needs will be provided.

You will **NOT** have to share your personal information with anyone you do not wish to.

Commitment?

The course runs for 3 consecutive Saturday mornings: 10am – 12pm. You should look to attend all three sessions to get the most from this course.

Limited extra work will be required between sessions e.g. preparing a budget will be part of the process.

Need more information?

Want more information on what to expect before you decide if this is right for you?

Check out this video -

<https://capuk.org/i-want-help/courses/cap-money-course/introduction>

Need more help?

If you find that you can't afford your essential living costs or meet your contractual repayments on your debts, then CAP Money Plus is for you.

CAP Money Plus will negotiate with your secondary creditors (things like bank loans, credit cards or store cards) and give advice about any priority debts (mortgage, rent, council tax, etc.) to help you achieve a debt free future.