



money:course



budget. save. spend.



Workbook

SAMPLE

# SAMPLE

Your name: \_\_\_\_\_

Money Coach name: \_\_\_\_\_

## About the course presenters



Dr John Kirkby CBE

John is the creator of the CAP Money Course and co-presents the DVD that you will watch as part of each session. John worked in the consumer finance industry for 17 years before founding Christians Against Poverty in 1996. CAP has since grown into an international credit counseling charity, helping thousands of individuals to become debt free across the world. The CAP Money Course draws on John's wealth of money management knowledge and experience.



Matt Barlow

Matt was the Chief Executive of CAP in the UK until 2020 and co-presents the course with John Kirkby. Matt worked at CAP from 1999 until 2020 and was instrumental in the development and growth of the organization. Matt and John were named 'Best Leaders' in the UK Sunday Times' Best Companies Awards in 2015.

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# Introduction

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In a society where the financial landscape is constantly changing and 81% of Americans experiencing financial stress (Financial Health Network), it is vital for everyone to get to grips with some back-to-basics money management skills.

## Budget. Save. Spend.

The CAP Money Course will provide you with the tools you need to successfully organize your finances, putting money in its rightful place. It doesn't matter about the size of your income or financial know-how as the principles will work for everyone.

**Money has influenced lives for thousands of years. The Bible references money and how to handle it around 2,500 times, showing that God considers it important too.**

The CAP Money Course has been helping people to manage their money since 2008. There are thousands of people who are not in unmanageable debt today because of what they learned on the CAP Money Course run through local churches.

## The three principles

Throughout the course you will have the opportunity to build skills that have a lasting impact on your finances. During the course you will be taught three CAP Money Course principles:

1. How to **build and live on a budget**. This is the cornerstone of managing your money well.
2. **The CAP Money system**. It divides your money into a three account system, simplifying the way you keep track of your finances.
3. How to **live week to week using cash** instead of cards.

By simply applying these three principles, you will learn how to manage your money, and live your life to the full!

‘ Before the CAP Money Course, we never knew where we were and felt overwhelmed about how to budget. Now our finances are clear and we’re confident managing them. ’

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## You and your money

Before you start the course, it's helpful to think about:

1. Your attitude towards money.
2. How you feel about the state of your finances as they stand.
3. What you hope to achieve through the course.

Complete the following activities in your group, or in your own time in preparation for the next session.\*

\*Everyone's finances are different and there are many additional resources available to you via your CAP Money Coach and CAP Money Online.



## Your finances now



How do you feel about your finances as they currently stand? How would you like to feel about them by the end of the course?

Circle the words in the word cloud below that you'd associate with your current situation, and star those you'd like to feel by the end. Feel free to add your own words to the list.

Don't forget to look back at this in a few months to see how things have changed.

guilty happy  
hopeful excited frustrated  
alone in denial no clue  
scared ashamed no problems  
stressed OK  
in control content threatened  
trapped free  
depressed  
worthless



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## Are you a spender or a saver?

Everyone has different spending habits. Knowing whether you lean towards being more of a spender or a saver can be helpful as you prepare to look at your finances.

There are pros and cons to each spending type. Do the quiz and discuss your results.

Read each statement and tick the box that most applies to you, then add up your score.

		Always	Often	Sometimes	Rarely	Never
1	When I go grocery shopping, I buy whatever I want	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	I love to buy myself a treat at the end of a hard day	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	I have spare cash in my purse / wallet	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
4	I borrow from my friends and family	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	I love to work on my budget - making tweaks where needed	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
6	Impulse buying is a weakness of mine	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	I prefer to stay at home in the evenings so that I don't spend any money	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
8	I find it hard to keep paying off my credit card	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	I make sure I have a coupon when I go out for a meal	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
10	I only spend money that I've saved - it feels very satisfying	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
11	Once I start shopping I just can't stop	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
12	I struggle to pay off multiple credit cards	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
13	If I got a bonus at work I would spend it straight away	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
14	I feel satisfied when I see my bank balance grow	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
15	I feel that it's worth spending my money on luxury items	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
16	I have planned savings to spend on gifts for people when Christmas comes around	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
17	I love shopping in second hand stores - you can find so many bargains!	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
18	I only buy something when I know I need it	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
19	Money is there for me to bring happiness to myself and others	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
20	I make sure that I have savings for my long-term future	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>

**1-30: Spend-a-lot:** You love spending your money on things quickly and often spontaneously. Be careful to spend within your means. Being spontaneous isn't a bad thing, as long as you have a fund set aside for this kind of spending!

**31-50: On the spending side:** You usually succumb to impulse buys but there is a part of you that sometimes stops before you hand the money over!

**51-70: Good balance:** You are a planner but your planning may restrict you from making quick

financial decisions. Just make sure you stick to your budget and you'll be fine.

**71-90: On the saving side:** You enjoy seeing those savings build up and would rather sacrifice a short-term gain for your long-term plan. You sometimes act spontaneously, so factor this in when building your budget.

**91-100: Super-saver:** You love to save every cent. It's great to be wise with your money, but don't limit your generosity or stop yourself enjoying your life while you save!



## Are you in control?

? How often do you think about your money?

? Do you know how much money is in your bank account right now?

Perhaps you are the kind of person who knows exactly where your money is at all times, or maybe you have absolutely no idea how much is in your bank account or even where your latest statement is. Whatever your finances look like and however you feel right now, the CAP Money Course will help to give you full control of your bank balance. If you uncover problems, don't worry; we will go through options available to you later in the course.

? Do you feel that you are in control of your money, or does your money control you?

Mark where you feel you are with your money on the scale below.



## Set your goals

? Why have you come on the CAP Money Course?

? What do you want to achieve?

Fill in the blanks below. E.g. 'Save enough money for a family vacation next year' or 'pay off my credit cards'.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Refer back to these at the end of the course.